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Providers dealing with social and family related problems are likely to see demand for their services rise. It's a huge challenge with opportunities...

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Legal aid 60' roadshow attracts 700,000 visitors (page 13)

Find out how we are celebrating Legal Aid 60 years with a round up of our birthday celebrations.

focusnotices

Payment dates October to December 2009 (page 24)

Crown Court means testing: training starts soon



Mark Workman, Editor

Editorial

November 2009 sees the start of training for litigators and advocates in courts, which will be subject to Crown Court means testing in the New Year.

Training begins in November 2009 and you can find out more about its importance on page 7.

We also take a look at the thinking behind the introduction of means testing in the Crown Court. See page 6.

"Litigators and advocates working in early adopter courts are being urged to sign up for training"

Delivery Transformation picks up pace

Latest developments on our work to move closer to electronic working and simplified business process are outlined on pages 4-5.

Our article provides a provider perspective on the benefits they see from the programme after we canvassed the opinions of a firm in south London.

Key lessons from debt outreach study

A major new study from the Legal Services Research Centre (LSRC) provides some valuable insights into debt 'outreach' services.

Details have just been published in a summary research report by the LSRC called 'Outreach Advice for Debt Problems'.

Alexy Buck from the LSRC has picked out some key findings from the report, which we feature on pages 14 and 15.

Timings for 2010 contracts and family legal aid

Timings for the tenders of the new 2010 civil and criminal legal aid contracts have now been announced. Details are available on page 21.

Our response to payment reforms in family law has also been published. See page 22.

Helping women survivors of domestic abuse

An in-depth look at work to help women survivors of domestic violence from Black, Asian or Minority Ethnic (BAME) backgrounds is on page 10. We also profile a Birmingham firm, which has specialised in this area. See pages 11-12.

13 November 2009: deadline for new duty solicitor rotas

It's important to submit applications by 13 November 2009 for new rotas starting on 14 January 2010. See page 21

Reading Focus

Remember that Focus is now only available online. So it's worth checking to make sure you are using the latest version of Adobe Acrobat Reader.

This will allow you to read the magazine how you want – allowing you to zoom into a page, view a single page, or two pages at a time.

You can also search for items and even download a copy of the document to take away with you.

Help with using Acrobat reader is available. www.legalservices.gov.uk/help/pdf.asp or by clicking the help button on the top of this page.

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Contact info

focus is produced for service providers by the Communications & Marketing Department of the Legal Services Commission.

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Useful links

Corporate News -

Corporate announcements, including policy reforms and new consultation announcements

Civil News -

News and updates for service providers working within the Community Legal Service (CLS)

Crime News -

News and updates for service providers working within the Criminal Defence Service (CDS)

LSC Update -

The Legal Services email alert for all service providers

Focus Magazine -

Homepage for the Focus magazine, containing the latest issue and recent back issues



Venters Solicitors

Mike Chapman, Carly Fiander and Jacob Chacko discuss the implications of DT

Contract signings boost for Delivery Transformation

The LSC is moving closer to electronic working and simplified business processes following important contract signings for our Delivery Transformation (DT) programme...

Services for providers and clients are to be improved by the introduction of new technology to enable electronic working.

Working smarter

By 2011 the way we work with providers will be very different.

"This will be a massive advantage both for my clients and for our firm. Our clients will get faster decisions on whether their case progresses at a time when they really need it"

Two significant milestones have been reached for the Delivery Transformation (DT) programme with

- Ministry of Justice approval of the business case
- contract signings with Capgemini and Bramble.

Applications and claims will be made online and the processes will be much quicker, leading to a much better service for clients and providers.

These new ways of working will be enabled by new technology and infrastructure to bring significant benefits for clients, providers and the LSC.

Everybody benefits

We visited Venters Solicitors in south London and spoke to four people in different work areas. They each had their own perspective on the benefits they will see from the programme.

Greater certainty

Accounts manager Jacob Chacko said: 'For me, what this means is that my financial planning will be a lot easier. Cash-flow projections are going to be more reliable. There will be a greater level of certainty about when payments are going to be made and a greater reliability in those payments.'

Solicitor Carly Fiander said: 'This will be a massive advantage both for my clients and for our firm. Our clients will get faster decisions on whether their case progresses at a time when they really need it.'

'At the moment we spend too much time chasing the progress of applications. The fact that we can deal with this at a single point will mean that we can get through more during the initial meeting.'

Time saving

'This will lead to an enormous time saving and allow me to spend more of my time with my clients and less on administration.'

Civil costs draughtsman Jean Cooke works for a number of firms, including Venters. She said: 'A lot of time is spent at the moment simply chasing for information. It is very frustrating to have to spend so much time on

telephone calls to the contact centre.

'The fact that more things can be done online and that the information we get will be fuller and more reliable will reduce the amount of wasted time I spend making telephone calls or reworking rejected applications.'

Worthwhile

Practice director Mike Chapman said: 'Delivery Transformation brings many things together for me. It is the fact that it benefits us right across the board, which makes it such a worthwhile project – it doesn't just tackle one part of the puzzle.'

'Fee earning staff will spend less time on administration, which will make balancing the books easier and give me a greater certainty on cashflow.'

'There are so many different benefits to Delivery Transformation. The best summary for me is that it will just make it easier to do my job in directing the firm!'

Contact & Information

» delivery.transformation@legalservices.gov.uk

New approach to deliver efficient working

Delivery Transformation

Executive Director Phil Lambert explains how DT aims to benefit everybody involved in the legal aid process...

A transformational programme such as this one requires a fresh perspective.

We have learned lessons from the past and have adopted a new approach to this work, which will assure our success.

First, we have sought help from experts in the shape of Capgemini. They were chosen because they provided the best solution, and the best range of expertise at the best value.

Second, we have placed a heavy emphasis on change management. This is being seen as a transformation programme and not an IT project. The idea is to alter the way the LSC operates forever.

The LSC has made a significant investment in change and also bought in specific expertise in this area from Capgemini.

Third, we are going about this in a highly collaborative manner with our providers.

There has already been a comprehensive consultation exercise carried out. We have taken account of the views expressed, which have influenced how we have done things.

As we embark on the detailed design of the system, there will be an opportunity for a large number of providers to be involved in the design.



Phil Lambert
Executive Director Business Support,
Legal Service Commission

This will ensure that it meets the needs of a very diverse group of people.

Over the coming weeks and months we will be embarking on a period of engagement and communication to keep all of our providers updated on developments.

Timetable for change

DT focuses on civil certificated work. It will be released in three stages.

In early 2010, a small number of providers will be piloting electronic forms for making claims.

These will be made available to an increasing number of providers throughout 2010.

In the latter part of 2010, the applications will be put online, which will result in the majority of applications getting a response within minutes or days rather than weeks.

In 2011, an improved claims process will replace electronic forms.

Electronic forms should be seen as a stepping-stone – allowing benefit to be gained before the main rollout of the technology platform.

Making the best use of taxpayers' money...

Crown Court means testing: Introducing Crown Court means testing is set to deliver an estimated £50 million in annual savings by 2013/14...

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There are two main objectives behind the introduction of means testing in the Crown Court.

1. The Government's belief that those who can afford to pay for their defence should do so.
2. Taxpayers' money needs to be spent effectively so that limited resources help those most in need.

In 2007/08 legal aid in the Crown Court cost the taxpayer about £680 million.

"It's a minority that will be asked to make a contribution"

This money bought representation for around 117,000 defendants. Under the new scheme – starting at five early adopter courts in January

– the majority of these would still have had all their costs paid for from the public purse.

It's been estimated that three out of every four defendants will continue to have free defence representation under the new arrangements. It's a minority that will be asked to make a contribution.

Effective working

It's important to emphasise that it is the intention that means testing should not cause any disruption to the effective working

In practice, this means that the Crown Court will not be asked to get involved in the day-to-day management of legal aid processes.

If a defendant has failed to comply with a contribution order then sanctions and enforcement actions will be taken. But this will not involve removing their representation in the Crown Court.

Contribution order

Defendants will know whether they are expected to make a contribution from their income at the same time they receive their representation order.

The representation order will be accompanied by a contribution notice or order setting out if they will have to pay. If payment is required the notice will explain how much and when.

of the court, so as soon as the defendant submits a fully completed application form, a representation order will be granted.

How the means testing calculations work

Disposable income – pre-conviction

The defendant will only be subject to a contribution from their income if their disposable income is more than £3,398.

When calculating the disposable income, the test is the same as that applied in the magistrates' courts. This is based on monthly household income, minus:

- cost of living allowance (adjusted for family circumstances)
- actual housing costs
- actual childcare costs
- tax and national insurance
- maintenance payments.

If a defendant's disposable income is more than £3,398 they will be expected to pay monthly contributions set at 90% of their monthly

disposable income. They will make six payments over six months. These will be reduced to five payments if they pay on time.

Convicted defendants

Defendants found guilty in the Crown Court may be required to make a contribution from their assets if above the threshold of £30,000. This will apply where there are any outstanding case costs even if the defendant has made a contribution from their income. This only applies to defendants that are convicted in the Crown Court, have outstanding case costs and have assets in excess of £30,000.

Defendants found not guilty

If a defendant is found not guilty in the Crown Court, any money they have paid will be refunded with interest.



Sign up now for training in Crown Court means testing

Crown Court means testing: Training starts in November 2009 for litigators and advocates in those courts which will be subject to Crown Court means testing in the New Year...

Litigators and advocates working in the five early adopter courts are being urged to sign up for training to prepare for Crown Court means testing in January 2010.

That's the recommendation from the LSC's Sharon Sweeney who has a lead role in the training programme.

Sharon said: 'Training will be critical for litigators and advocates working in the five early adopter Crown Courts of Preston, Blackfriars, Norwich, Swansea and Bradford.'

'A key area is to give people a clear understanding of the changes that have been made to the process when applying for legal aid and the processes that need to be followed.'

'The training will provide that and build on the special "engage events" we held in the summer.'

Valuable feedback

'We had some valuable feedback from the 200 people who attended these events at the early adopter sites and also our events in Newcastle, Chester, Bristol and Derby.'

'We've used this to develop the detail of the training and communication material that we are producing for both solicitors and defendants.'

'The events produced some excellent ideas on how we can assist providers in implementing the scheme.'

'A detailed Q&A document answering questions from these events is being posted on our website in October 2009. But that is no substitute for our training days.'

Key topics

Topics raised at the 'engage events' will be at the heart of the training. These include:

- gathering evidence from clients – the difficulties and potential costs associated
- evidence provision fee
- practical approach to be undertaken to complete the processes
- advising clients on costs.

Guidance and communications material to help litigators and advocates is being prepared. This will be flagged up at the training days and

also on our website. It is likely to include:

- simple, easy to follow guidance explaining the scheme
- checklist of questions to ask clients about income and associated evidence
- average costs of specific cases
- e-learning tool to support face-to-face training
- online forum for providers to share best practice.

Anyone with concerns about dates, times and locations for the training days should contact James Bell – see below.

Contact & Information

» lsc > cds > transforming criminal legal aid > crown court means testing

» moj > consulting > closed with response > crown court means testing draft resolutions

» james.bell@legalservices.gov.uk

» 0161 244 5195 (for suggestions about times/dates and locations for training events)

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Means testing in the Crown Court starts in January 2010, in **Blackfriars, Preston, Swansea, Norwich** and **Bradford** Crown Courts. Training sessions will take place in these areas.

17 November	Chorley
23 November	Preston
25 November	Blackburn or Burnley
26 November	Barrow
30 November	Norwich
1 December	King's Lynn or Swaffham
2 December	Highbury Corner
8 December	Swansea
8 December	Aberystwyth
10 December	Skipton or Keighley
15 December	Huddersfield or Halifax
15 December	Bradford

Training is **essential for solicitors** who represent clients in the police station and at all courts, as there will be changes to the current application process.

Duration: 4 hours

CPD points: 4

Book your place by emailing
james.bell@legalservices.gov.uk

www.legalservices.gov.uk

community
legal advice





Survivors of domestic abuse

Research shows that women from a BAME background are one and a half times less likely to seek help from statutory services. Many view legal advice as a last resort.

Helping women survivors of domestic abuse access justice

We've been working hard to understand and help overcome the barriers faced by women survivors of domestic abuse from Black, Asian or Minority Ethnic (BAME) backgrounds...

A lot of work has been going into events and focus groups to help women survivors of domestic violence from Black, Asian or Minority Ethnic (BAME) backgrounds.

This is to address concerns that women from BAME backgrounds experiencing domestic abuse find it more difficult to gain access to justice.

Dawn Carr and Liz Long from the LSC have been part of the team looking into what the problems are and how they can be overcome.

Level playing field

Liz said: 'Every year we help more than 20,000 survivors of domestic abuse. But we want to see a level playing field for everyone. It's all part of our Client and Public Engagement Strategy to help women access justice.'

'Research shows that women from a BAME background are one and a half times less likely to seek help from statutory services. Many view legal advice as a last resort.'

'These events were a great opportunity. We

brought together survivors of domestic abuse, legal aid providers and professional support services to give their views, make suggestions for improvements and network with each other.

'Among the organisations and professional services taking part were Women's Aid, county councils, the Probation Service, and the police.'

Complex

'We know that for all women experiencing domestic abuse the physical, emotional and practical reality of their situation is complex.'

'However, for women from BAME backgrounds, there are additional factors linked to culture, access to information and language. These mean that they may not get early access to crucial legal advice and services.'

'The responses we collected from the events overwhelmingly suggest that a holistic, integrated approach is vital to reduce the barriers for BAME women.'

'We've pulled together some

recommendations and a lot of these have already been implemented.' (see below)

Raise awareness

The LSC is now working on how to raise awareness of these recommendations and find ways of delivering information to BAME women in innovative ways.

Dawn said: 'We want to be sure of reaching the broadest range of women – including those who are closely monitored by their families or partner.'

'We will look at expanding the locations where information is available, and investigate whether the CLA helpline number can be an untraceable number which won't show up on phone bills.'

'We are also committed to sharing our research and working in partnership with other agencies to help improve access to justice for domestic abuse survivors.'

**Price Mistry factfile**

- established by Cathy Price and Dipika Mistry in 2005
- located in Birmingham city centre
- five fee earners, speaking Hindi, Urdu and Punjabi
- specialises in family work

Mirroring the community we serve



Cathy Price, Price Mistry Solicitors

Comment

Since Price Mistry's doors opened in 2005, the firm has helped countless women suffering from domestic abuse. A large percentage of their cases involve people from Black, Asian and Minority Ethnic (BAME) backgrounds...

When Cathy Price and her partner Dipika Mistry discovered the firm they were working for was giving up family work they felt a gap was being left in the market.

Their response was to set up their own firm and they opened the doors to Price Mistry in Birmingham city centre in 2005.

In just a few years the firm has helped large

numbers of women suffering from domestic abuse. It has also built a strong reputation for its work in the BAME community.

Diverse

Cathy has a strong belief in the value of being representative of the community served by Price Mistry. Birmingham is a diverse city and this is

'We will also always try to make sure that the same interpreter is available for each hearing, so that the client has continuity. We tend to use the same interpreting service, and we find they are extremely helpful in meeting both our own and our client's needs.'

Cathy has found in her work that many women suffering from domestic abuse find it

"We try to provide support, guidance and understanding of the woman's position"

reflected in the staff employed at the firm.

Two fee earners are fluent in Hindi while another is fluent in Urdu and Punjabi – a huge plus when a large percentage of clients are from a Pakistani background.

Cathy said: 'We try to provide support, guidance and understanding of the woman's position.'

'It's much easier for the client if she can talk with her solicitor in her first language. If that is a language that we do not offer, then we will ensure that we have an interpreter available.

difficult to come forward and get help. She said: 'I think the most important thing to realise is that women do not generally make a complaint after the first incident.'

Courage

'It takes many incidents, and of a worsening nature, before they pluck up the courage to do anything about it.'

'This is particularly the case where cultural

» **CONTINUED**



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restrictions on women are such that they are not used to “disobeying” their abuser.

‘Family pressures are obviously much greater for the woman to remain with her husband, even if that husband is abusive. Culturally, a divorced woman is seen as a bit of a social pariah.’

To help more women from BAME backgrounds come forward, Price Mistry has done a lot of work to raise the firm’s profile with agencies in the area.

Cathy said: ‘I would say that there has been an increase in the number of domestic abuse cases over the last 12 months.’

Building links

‘We have built very good links with the local domestic violence units within the Police. Also, with organisations like Women’s Aid. As a result we very frequently have cases referred to us.’

‘We are an all female firm and I do think that many BAME women find it easier to deal with another woman as their legal representative, rather than being represented by a man.’

Cathy highlights the case of a Colombian woman as a good example of how her firm can respond to the needs of BAME women. She said: ‘This lady was living in this country and was married to a violent and abusive husband.’

‘She was extremely downtrodden and lacking in confidence. Although she did speak English, she found it difficult to communicate. She needed a lot of time with me reassuring her.’

‘We applied for and obtained a non-molestation and occupation order and dealt with a Children Act application. I recently came across her and she was a completely different person. She had retrained and was working as a counsellor.’

More publicity

Cathy believes there is a need for more co-ordination among the different services able to help BAME women.

She said: ‘In Birmingham there are some very useful Asian and other charities set up to assist women with housing and other needs. But I still feel that the various services need to be more joined up in the support that they provide.’

‘More publicity regarding the services available would definitely assist. Many women feel quite hopeless and alone with their problems and making them aware that they are not alone, and that help is available, may just encourage more to come forward.’

Eligibility for legal aid in domestic violence cases – key facts

1. Anyone applying for legal aid to cover the costs of seeking protection from domestic abuse will meet the financial eligibility requirements. There is no maximum limit to a victim’s income or capital.
2. Victims living on certain benefits or a low (or no) income with little or no savings will not be asked to pay a contribution towards their legal costs. Victims will be asked to pay a contribution towards the costs if their disposable income (i.e. their income after certain outgoings have been taken into account) is over a certain amount or they have savings over a certain limit.
3. The income or savings of an abusive partner are not considered if the victim is taking legal action against them.
4. Legal aid is available regardless of immigration status. Legal aid is still available to those with ‘no recourse to public funds’. Under Home Office guidelines, legal aid is not classed as a ‘public fund’.
5. Victims or their abusers do not have to be British or to be living in England or Wales to qualify for legal aid. The important thing is that the case relates to the law of England and Wales i.e. it is being heard in a court in England and Wales.
6. Legal Aid is also available for victims applying for orders to protect them from being forced into a marriage on the same basis as described above.
7. Legal aid is available to allow committal proceedings to be taken against a partner or ex-partner if they breach a court order or undertaking. Where there has been a breach and the police are not taking criminal proceedings legal aid may be granted for a committal application.



'Legal Aid 60' roadshow attracts 700,000 visitors

Nearly 700,000 people have now visited our touring exhibition on the history of legal aid...

Our touring roadshow on the history of legal aid has now attracted nearly 700,000 people as it travels around England and Wales.

Events are still continuing – giving members of the public the chance to chat to our special teams of 'Diamonds' about legal aid services.

TV, radio and newspapers have all featured the Legal Aid 60 campaign. And our commemoration has also been flagged up in parallel campaign work around debt and housing.

Legal Aid minister Lord Bach has been a regular visitor to the roadshow events, which have featured a timeline of legal aid through the ages.

Website

Our 'legalaid60' website has attracted 10,000 visits since its launch. We have also distributed 12,000 leaflets.

These explain the role and achievements of legal aid over the past 60 years and look forward to what the next 60 years will hold.

In addition, 3,700 posters have been sent out.

The exhibition will continue to tour until the end of 2009. Among the venues still to house the roadshow are:

Howells Solicitors, Sheffield 30 October to 6 November 2009

Howells is hosting the exhibition as part of its own 30-year celebrations.

Stevenage Arts & Leisure Centre 7-8 November

Multi-purpose venue in Lytton Way, Stevenage.

College of Law, Birmingham 12-15 November, 2009

Return visit to Birmingham for the exhibition.

Millenium Point and Birmingham University hosted the roadshow during the summer.

Truro Cathedral 23-28 November

The exhibition moves to Cornwall and the Georgian city of Truro. This will be the first time for many years that Truro Cathedral has hosted an exhibition by a government body, say the cathedral authorities.

National Assembly for Wales, Cardiff 9-10 December 2009

The exhibition will be the focal point for a special event sponsored by Assembly Member Dr Brian Gibbons.

The event will include speeches from Wales director Paul Davies and Wales commissioner Tom Jones.





Research findings on debt 'outreach' advice

Alexy Buck from the Legal Services Research Centre flags up a major study into 'debt outreach' services and their success in reaching some of the most vulnerable people in our society...

Valuable clues and key lessons into outreach debt advice for disadvantaged groups of people are available now, following a three-year study.

The summary research report presents results from the evaluation of the 'Outreach Advice for

Outreach advice was set up in locations such as prisons, family centres, housing offices, community finance organisations and other community venues. Advice was also provided through home visits and video link facilities.

- preventing the loss of a home or utilities disconnection
- gaining nearly £1.9 million in client income over 12 months.

The advice also achieved 'softer' outcomes such as reduced stress and, importantly, changed attitudes to advice-seeking. Clients interviewed as part of the research reported an improved awareness of what advice could do for them, and said they would seek advice at an earlier stage in the future.

"Findings should be of interest to everyone concerned with shaping and delivering outreach advice – especially for debt problems."

Debt problems'.

The LSC received £6 million from HM Treasury's Financial Inclusion Fund to pilot money advice outreach services across England and Wales.

Findings should be of interest to everyone concerned with shaping and delivering outreach advice – especially for debt problems.

Success of outreach advice

Research findings show that the outreach services were very successful in reaching socially and financially excluded people who had not sought advice before. New partnerships were built and advice delivered at new locations.

Positive outcomes for clients included:

- setting up of payments plans

Developing partnerships

The research highlighted how outreach needs to be moulded to specific challenges 'on the ground', with different types of outreach locations serving different users and having to overcome different barriers.

The research report also sets out what works

when developing partnerships and effective referrals from outreach partners to debt advisers, including:

- early engagement of partners at a strategic level, as well as time to develop partnerships at an operational level
- identifying logistical issues, such as referral mechanisms and access to interview rooms
- clear channels of communication between the advice agency and the partner organisation and ongoing relationship management
- training delivery partners to act as 'problem noticers'.

Costs

In terms of costs, outreach cases tended to take less time and so cost less than mainstream advice work.

However, when costs were considered in terms of total project funding, the data suggested that outreach advice costs more than standard advice services.

This reflects an unavoidable overhead or fixed cost associated with outreach services.

Summary report:

Buck, A., Day, L., Collard, S., Smith, M. and Patel, A. (2009) Outreach Advice for Debt Problems: Research and Evaluation of Outreach Services for Financially Excluded People: Legal Services Research Centre. Available at:

Contact & Information

» www.lsrc.org.uk/publications.htm

Individual detailed reports:

» www.lsrc.org.uk/publications/Outreach.pdf

» www.lsrc.org.uk/publications/DebtOutreachProviderPartnerPerspectives.pdf

» www.lsrc.org.uk/publications/DebtOutreachOutcomesClients.pdf

» www.lsrc.org.uk/publications/DebtOutreachCostEffectiveness.pdf

Research and evaluation

A variety of research methods were used to examine the impact of the outreach debt advice and the processes involved.

This included:

- face-to-face survey of target groups in 25 different outreach locations
- investigation of the processes, effectiveness and early impacts of debt outreach advice, focusing on provider and partner perspectives
- impact of debt outreach advice on clients, including reasons for using outreach advice
- cost and effectiveness analysis of outreach advice.

The LSRC was responsible for the evaluation of the money advice outreach pilots.

The different research phases were carried out in-house by the LSRC, and by expert researchers from ECOTEC and the Personal Finance Research Centre at the University of Bristol.

What is 'outreach' advice?

Outreach often refers to services that are made available in locations where they would not usually be accessible. These outreach locations are mostly community-based.

There are different outreach delivery models. They include outreach delivered in a specific, separate site such as a high street shop – or using another organisation's premises such as a room in a community centre, housing office or credit union.

Outreach delivery can also involve the use of new technologies, such as video-link facilities situated in libraries or supermarkets.

Outreach locations are typically close to the target group – ie those who would not normally use a service in its institutional setting.

Client engagement

The key to 'outreach' is client engagement. The terms vulnerability, disadvantage and in particular 'hard-to-reach' are often used in this context.

They are used to indicate groups of people who do not access mainstream services and need to be 'engaged' to take up (outreach) provision.

The expectation is that outreach is a more accessible and effective way of reaching out to and helping disadvantaged and 'hard-to-reach' individuals than mainstream provision.

'Hard-to-reach' is often put in apostrophes, to highlight the assumptions that may sometimes inform its use.

Key characteristic

Another key characteristic of outreach services is that they typically draw on partnerships and networks with other service providers.

So relationship building – with partners as well as users and potential users – is important for successful outreach delivery.

Potential benefits reaped from partnership working include co-location of services, cross-referrals and effective targeting.



The Legal Services Research Centre (LSRC) is the independent research division of the LSC.

LSRC researchers are writing regular columns for Focus magazine highlighting key findings from their research projects.

■ Help for mortgage borrowers hit by hard times

Housing advisers working for Community Legal Advice have been taking training modules about the Homeowners Mortgage Support scheme...

Training for Community Legal Advice (CLA) advisers is taking place so that they can explain a scheme to help cash-strapped mortgage borrowers stay in their homes.

to advise callers about the HMS scheme by the end of 2009.’
The scheme enables borrowers to reduce their monthly mortgage payments to an

“Homeowners Mortgage Support Scheme is designed to help families suffering a ‘temporary income shock’”

Homeowners Mortgage Support (HMS) scheme is designed to help families suffering a ‘temporary income shock’.
Money advisers already trained to deliver advice about the scheme include Citizens Advice, Shelter, National DebtLine, PayPlan the Consumer Credit Counselling Service (CCCS) and Money Advice Scotland.

Accredited
LSC development manager Catriona Myers-Wilson said: ‘We’ve been working with the Department of Communities and Local Government (CLG) to get the CLA accredited to provide advice under the scheme.
‘All CLA specialist housing advisers have been completing a training module on the scheme during September and October 2009.
‘Our hope is that the CLA will be accredited

affordable level by deferring up to 70% of their contractual mortgage interest payments for up to two years. The idea is to give them some financial breathing space to get back on track.
Nine banking groups and one building society are currently offering the scheme with others pledging to join soon.

Pledged
Other lenders opted out of the government-guaranteed scheme but pledged to offer comparable arrangements to the HMS scheme. As a result more than 80% of the mortgage market is now providing enhanced support to customers.
The advantage for lenders is that the Government guarantees 80% of borrowers deferred interest repayments if they eventually default on their mortgages.

HMS criteria for borrowers

- | | |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| 1. Home bought before 1 december 2008 | payments can be accepted with the agreement of the lender) |
| 2. Owner-occupier | |
| 3. Struggling homeowners with a “temporary” loss of income | 7. Mortgage must be less than £400,000 and |
| 4. Discussion about other options must have taken place with lender | 8. Household savings must be less than £16,000 |
| 5. Independent money advice from an accredited adviser must be sought | 9. Monthly repayments can only be cut to 30% of the original level |
| 6. Agreed level of payments must have been made for at least five months (nil | 10. Borrowers must not be in receipt of support for mortgage interest or mortgage payment protection insurance. |

Range of measures to stop repossessions

Homeowners Mortgage Support is one of a number of schemes that Community Legal Advice advisers can suggest to people facing financial hardship. These include:

Housing Possession Court Duty Schemes

People attending court can obtain free legal advice funded by the LSC from the majority of county courts through housing court desk schemes.

- Nearly 35,000 acts of assistance were provided during 2008/09
- In 76% of cases immediate repossession or eviction was avoided.

Mortgage Rescue Scheme

Vulnerable households can avoid having their homes repossessed by taking advantage of this £200 million initiative. They can either sell:

- a share of the home to a housing association, enabling monthly mortgage payments to be reduced
- the entire home to a housing association and remain in the property as tenants paying a subsidised rent.

A pilot backed by the LSC has been taking place in Wales to promote this scheme – see facing page.

Support for Mortgage Interest

Anyone receiving income-related benefit such as Jobseeker’s Allowance can apply for this to see if they are entitled to receive support as part of their benefit payment.

Information from the CLA

Check into the CLA website to find out how clients can access information about debt, housing and homelessness – see contact box opposite.

More about Government initiatives

The full range of measures put in place by the Government to make sure that repossession is a last resort can be found by visiting the Directgov website – see contact box opposite.
In addition a new Mortgage Help website has been launched to provide advice and support to people having problems with their mortgage payments.



Early intervention scheme to keep families in homes

New approach in Wales to fast-track support from the Mortgage Rescue Scheme (MRS) is being backed by the LSC...

An early intervention scheme in Wales is successfully helping families at risk of having their home repossessed.

The Mortgage Rescue Scheme (MRS) is funded by £9.5 million from the Welsh Assembly Government with the aim of keeping families in their home by either:

- a housing association equity loan to reduce mortgage costs
- homeowners selling their property and remaining as a tenant.

Initially, there were problems in accessing the funding. This was because of low awareness and a complex process requiring multi-agency working.

Streamlined process

To resolve these difficulties the LSC helped to set up a pilot scheme in Carmarthenshire courts. A protocol was written by the LSC and Randell Lloyd Jenkins Solicitors that streamlined the process. The LSC agreed to fund eligible cases with a Fixed Fee payment.

Local district judge Terry Lewis who wrote a

Court Order to support the pilot said: 'Mortgage Rescue, in principle, has worked well. It has taught lenders to rethink their position.'

Annette Bell of Randell Lloyd Jenkins Solicitors said of the pilot: 'Families and other vulnerable people get to stay in their own homes avoiding homelessness.'

Important role

Alun Thomas of Gwalia said: 'The mortgage rescue scheme has an important role to play given the current economic climate as it enables people to remain in the home of their choice without facing repossession.'

LSC Wales relationship manager Richard Hampton said: 'The pilot has achieved great success. Court time is kept to a minimum, costs are reduced and most importantly families can stay in their home.'

'It's been all been done by close work with our partners, the work of District Judge Lewis, legal aid providers Randell Lloyd Jenkins Solicitors and Shelter Cymru, Carmarthenshire Council and Gwalia Housing Association.'

Next Steps

Work is being carried out to sell the benefits to mortgage lenders.

A recent presentation was organised by Annette Bell of Randell Solicitors where representatives from Eversheds, a major supplier of legal representation to lenders, were invited to hear about the work of the pilot.

The success of the presentation will now lead to discussions with the lenders themselves.

Richard Hampton said: 'Following the success so far we will continue to work with our partners to roll this pilot out across Wales.'

Contact & Information

- » www.communitylegaladvice.org.uk
- » www.direct.gov.uk > home and community
- » www.mortgagehelp.direct.gov.uk
- » lsc.gov.uk > [lsc](http://lsc.gov.uk) > [cls](http://lsc.gov.uk) > [tenders](http://lsc.gov.uk) > [closed tenders](http://lsc.gov.uk) > [housing possession court duty schemes](http://lsc.gov.uk)
- » www.communities.gov.uk > [housing](http://www.communities.gov.uk) > [buying, selling, owning a home](http://www.communities.gov.uk) > [mortgage rescue scheme](http://www.communities.gov.uk)
- » www.jobcentreplus.gov.uk > [customers](http://www.jobcentreplus.gov.uk) > [working age benefits](http://www.jobcentreplus.gov.uk) > [support for mortgage interest](http://www.jobcentreplus.gov.uk)



Community Legal Advice helpline.
Lord Bach at Howells Solicitors launches the
CLA helpline expansion into family advice

Lord Bach at launch of CLA family advice

Family advice is now on offer for callers to the Community Legal Advice helpline. Lord Bach dropped in to Howells Solicitors in Sheffield for the official launch on 4 September 2009...

Legal Aid minister Lord Bach visited Howells Solicitors in Sheffield to mark the expansion into family advice of the Community Legal Advice helpline.

Howells, which has offices in both Sheffield and Rotherham, is one of four providers that successfully won contracts to deliver the new service.

Lord Bach listened in to calls at the official launch of the service on 4 September. He said: 'Family advice is obviously in demand and Community Legal Advice is able to offer people instant advice in often critical situations.'

Launch

After going live the family advice service saw 5,400 cases in its first month.

Howells family CLA legal director Sue Colven said: 'The family service has been a success from the start and is going from strength to strength.'

'I think Lord Bach was impressed with the work we're doing and he was very interested in the case studies we provided.'

The four organisations providing a specialist family advice service are:

- Howells Solicitors
- Switalskis Solicitors
- Morgans Solicitors
- Allan Rutherford Solicitors

The potential for this family service was established during a successful year-long pilot.

Evaluation of the pilot found:

- 100% of clients would recommend the service to others
- 82% felt that the advice they received enabled them to resolve their problems.



'Instant advice in crucial situations'
Lord Bach listens in to a family CLA call with
solicitor Andrea Subryan

Day in the life of a family CLA telephone caseworker

Matthew Green, 23, is a Community Legal Advice telephone caseworker specialising in family work. He works at Howells Solicitors in Sheffield...

8.30am

Arrive at work. Make a cup of tea in case I don't get time later. Sort out rota cover after a colleague rings in to say their train has been delayed.

9.00am

Log in to callplan so I can receive new client calls. First call comes through at 9.20am – it is a client who can only talk for 10 minutes so I arrange to call her back later to discuss her concerns about contact. Luckily it is not urgent and she prefers to speak after her doctor's appointment.

9.40am

Dealing with casework on files while waiting for next call. Manage to draft divorce petition, statement of arrangements for children form and fee remission form before the phone rings again. Nostalgically remember the days when we only had to tick a box to say the client received legal help in order to get a full fee remission. Briefly feel like an accountant.

10.15am

Take a front door call from Mrs A. Her husband has threatened to leave her and stop paying the mortgage so she is scared she will lose her home. Advise her about home rights and then speak to our housing and welfare benefits teams to see if they can ring her back today – they can. Client is grateful we can respond so quickly and tell me she feels reassured.

11.05am

Follow up work on Mrs A's file, including preparation of client care letter and attendance note while waiting for the next call.

New client Mr B rings one minute before the end of my rota shift. Spend next hour taking instructions from Mr B who has CSA arrears and

whose partner is refusing contact to his children until he pays the arrears off.

He lost his job two months ago and cannot afford to pay – another referral to our employment team while I send him out a legal help form to sign so that we can negotiate with his wife about his contact with the children and contact the CSA to report the change in his circumstances.

12.22pm

Finally manage to log out of callplan and make a cup of tea but no time to grab a quick sandwich before our weekly rota planning meeting.

1.05pm

Sort out callback requests from the LSC's contracted telephone service – BSS. I divide them up among the caseworkers with strict instructions to call back the clients before the end of the day.

Urgent discussions with a colleague who has taken a call from Mrs B whose partner has threatened to abduct her son to Portugal. We research case law and procedure on non-return of children before telephoning the UK Central Authority to instigate proceedings for the return of the child. Mrs B is happy that we have been able to act so quickly. Also make a referral to our debt team to look at the issue of client's debts, which are causing her concern.

3.25pm

Client Mrs C rings to say Social Services have raised concerns about her son's school attendance and personal hygiene when he is with his dad. Advise client about residence application and agree to write to Mr C.

More casework – drafting client care letters, divorce Special Procedure applications and referring a contact client to mediation. An existing client rings to complain her partner



has been abusive – advise her to contact Police and report it and give her details of face to face suppliers if she needs a non-molestation order.

4.10pm

Dealing with more ringbacks from BSS and arranging times for my colleagues to ring clients back. It is children's teatime and a lot of clients want us to ring back later. Then manage some more ongoing casework including dealing with this morning's post and considering evidence of means/legal helps. Briefly feel like an accountant again.

5.05pm

Another emergency – the Baby Peter case has provoked a series of calls from worried parents. Ms C rings to say she has missed an important meeting with her social worker to discuss the welfare of her baby and she is panicking she will lose the child. Speak to client and her mother to explain her rights and then signpost them to a local solicitor who can represent them in the care proceedings.

6.00pm

Back on the rota for front door calls again for the last half hour of the day. Mrs D rings for matrimonial advice 10 minutes before we close. She has an interpreter arranged through Language Line so we have a brief three-way conversation and I agree she will ring me back first thing tomorrow morning.

6.35pm

Manage to leave the building just before the cleaners go home for the night. Realise uneaten sandwich is still in my bag.



■ QAA pilot: research to help shape consultation

Findings from a quality assurance research pilot for publicly funded criminal defence advocates (QAA) are being evaluated before a consultation is launched next year...

Key findings from a pilot to help develop assessment proposals for a quality assurance scheme are now being evaluated.

They will be used to help shape proposals for a final scheme. The consultation will be published in February 2010.

The research pilot was designed by Cardiff

Law Society, the Solicitors Association of High Court Advocates and the Institute of Barristers Clerks.

Grateful for support

Louise said: 'We're very grateful for the support we've been given and for the way everyone

included:

- multiple-choice tests on criminal law, evidence and procedure
- live assessments – including production of a written case theory from a substantial set of papers
- cross-examination of a witness.

Everyone taking part would have been asked to complete a portfolio. The content and complexity of this would have varied according to the level assessed at which advocates were being assessed.

"The idea is to understand what worked well and to identify areas for improvement."

Law School. Cardiff had responsibility for assessing pilot volunteers and is now evaluating the findings.

Head of QAA Louise Collins said: 'Alongside this, the LSC is carrying out interviews with a sample of people who took part in the pilot.

What worked well

'The idea is to understand what worked well and to identify areas for improvement.

'This is to ensure that advocates who have been through the process have had a chance to properly influence the development of proposals for a final scheme.'

Those supporting the pilot included the Judiciary, the Bar Council, Circuit Leaders, the

involved has encouraged advocates to take part in the pilot.

'We'd also like to thank all of those advocates that gave up their free time to take part in the pilot.

'We appreciate the difficulties volunteering presented for advocates because they had to find time alongside their existing workload and trial commitments.

'Volunteers consisted of solicitors with and without higher rights, barristers – from new entrants to QCs – ILEX fellows and in-house Crown Prosecution Service employed advocates.'

Assessment methods

For those taking part, assessment methods

Feedback

The trial judge provided structured feedback to some of those taking part, after assessing their performance in a real life case.

The purpose of testing all methods was to determine the values and the complications associated with each one.

This would then provide the information needed to develop proposals for an operational scheme.

Contact & Information

» qaa@legalservices.gov.uk



■ Deadline approaches for new duty solicitor applications

Time is running out if you want to apply for new duty rotas starting in the new year...

New duty solicitor rotas start on 14 January 2010 with applications required by 13 November 2010.

The current duty solicitor rotas will end on 13 January 2010 with replacement rotas starting the next day.

You can visit the LSC website to download CDS12s (see below) to submit an application for the next rotas. These will be accepted from duty solicitors who are:

- newly qualified (or returning to work) and wish to join schemes for which their firm is eligible
- transferring to a new provider and wish to carry out duty solicitor work for that new provider when the new rotas are prepared.

The second category includes both duty solicitors who are moving to work for a new firm within the same scheme and duty solicitors moving to work for a new firm in another scheme or region.

Duty solicitors who are currently members of schemes will automatically be included on the next rotas.

This will only change if we have been notified that duty solicitors will no longer be working for their current firm on 14 January 2010. We would need to be told either by the current firm or personally by the duty solicitor.

All firms are reminded that clause A 27.17 of the Unified Contract (Crime) July 2008 requires that

firms notify the LSC when a duty solicitor leaves.

Rotas based on availability for duty work

As was the case for the current rotas, which started on 14 July 2009, the rota for each scheme will be determined on the basis of where duty solicitors will be working and available to undertake duty work, on 14 January 2010

Duty solicitors moving firm

Where duty solicitors have moved/will move to another firm and will be working for a new firm on 14 January 2010, the new firm will be allocated slots in respect of that duty solicitor providing we have received a qualifying CDS12 by 13 November 2009.

Any qualifying applications for schemes received after 13 November 2009 will not be allocated slots on the January 2010 rota. However, they will be added to the scheme membership lists and will become eligible for panel and/or back-up.

Contact & Information

- » lsc > cds > cds news > deadline for duty solicitor applications
- » lsc > cds > forms
- » lsc > about us > contact us > our local office

■ Boundary maps for 2010 duty solicitor schemes

Postcode mapping applicable from July 2010

We have recently published the response to our consultation 'Eligibility Rules for Membership of Duty Solicitor Schemes and Local Scheme Boundaries'.

This is now available on our website and explains the impact of the new postcode boundaries.

There are also maps showing the boundaries for each duty scheme.

However, the new system of determining scheme eligibility will not start until the new CDS Contract in July 2010.

Eligibility for the January 2010 rotas will be determined using the current system of travel times.

Online postcode look-up tool

A new online look-up tool is also on the way. This will allow providers to input their postcode to confirm all of the schemes for which that postcode is eligible.

This tool is now being tested and should be available before the start of the contract tenders.

Contact & Information

- » lsc > cds > cds news > boundary maps
- » lsc > cds > consultations



Family legal aid funding

Consultation response on payment reforms in family law...

The LSC and the Ministry of Justice have now responded to the consultation on the future of family legal aid funding from April 2010.

The response on proposals to reform payments for solicitors and barristers carrying out family legal aid work was published on 21 October 2009.

About the new schemes

The reforms are designed to protect services for children and families while ensuring the future sustainability of legal aid.

The consultation focused on two payment schemes:

- The Private Family Law Representation Scheme, which will bring private family work (excluding advocacy) within a standard fee regime
- The Family Advocacy Scheme, which creates a single graduated fee scheme covering payments to both solicitor advocates and barristers for public and private family law cases.

The consultation also dealt with the payment of some disbursements, including payments to independent social workers.

The new schemes are designed to ensure that all advocates involved in family cases are paid equally for carrying out the same work regardless of their professional status. This will ensure future cost control and access to legal aid for vulnerable people is maintained. The schemes will be implemented from October 2010.

Consultation process

The new schemes come as a result of a substantial consultation process. The consultation was published on 17 December 2008 and closed, after an extension to the period of consultation, on 3 April 2009.

A total of 1,491 responses were received, all of which have been carefully considered when forming the final schemes.

As part of the consultation process we also ran a series of 47 provider workshops across England and Wales attended by more than 1,200 solicitors and barristers. Feedback from these workshops has been included and considered alongside the formal consultation responses.

We also held two workshops specifically looking at equality and diversity issues. These were organised by the Society of Asian Lawyers and the Society of Disabled Solicitors.

Following the analysis of consultation responses, the LSC invited practitioner representatives from each of the representative bodies to join a working group.

The idea was for representatives to advise in more detail how the proposed scheme should be developed in order to better reflect complexity. They also looked at how to address the issues of preparation for employed advocates.

The working group included representatives from the Family Law Bar Association, the Law Society, the Association of Lawyers for Children, Resolution and the Legal Aid Practitioners Group. They provided substantial input and suggestions, which have been incorporated into the final scheme.

Changes following consultation

Overall responses to the consultation were not in favour of the proposals. The general themes were that the scheme needed more graduation, that the fees were too low and that some proceedings were inappropriate for fixed fees.

However, all stakeholders did agree with the principle that all advocates should be paid the same for the same services.

The schemes have been revised as a result of the responses to the consultation as well as meetings with representative bodies and key stakeholders including the judiciary.

The Family Advocacy Scheme now recognises cases that may be particularly complex by paying on the basis of time at court and allowing bolt-ons for particular factors in the case. In addition, certain types of proceedings have been excluded from both the schemes.

The only changes that are being proceeded with in relation to independent social workers is the removal of international social work from the scope of funding and capping the rates that can be claimed for other independent social work.

For more information and to read the full response visit the LSC website – see below. There is also a Q&A document accompanying the response with answers to frequently asked questions. This will be regularly updated.

Contact & Information

» cls > civil consultations > family legal funding from 2010

» moj > news > family legal aid reforms

» family@legalservices.gov.uk

Tenders for 2010 contracts: timetable set out

A timetable is now available for the tenders of the new 2010 civil and criminal legal aid contracts...

Civil

We announced the postponement of the civil tender exercises for 2010 contracts back on 31 July 2009. As a result we extended the current civil contracts for six months.

Current contracts are now coming to an end on 30 September 2010 – see August 2009 Focus.

Use the links below for further information on final proposals for civil 2010 contracts, general information on the Unified Contract, procurement plans and to email any questions.

Crime

The tender for crime contracts to include duty solicitor work in Best Value Tendering pilot areas

"We announced the postponement of the civil tender exercises for 2010 contracts back on 31 July 2009. As a result we extended the current civil contracts for six months..."

October 2010 for new contract

The new civil legal aid contract will come into effect on 1 October 2010.

In order to be able to carry out any new civil legal aid work from October 2010, organisations will need to bid for a new contract.

The bid round for immigration is intended to start in the week beginning 30 November 2009.

The bid round for all other civil work is planned for the week beginning 8 February 2010.

Seven week window

Both bid rounds will be open for a period of seven weeks. However, the LSC will seek to allow additional time on the immigration bid round to take account of the Christmas period.

The LSC is running the immigration tender earlier to ease the pressure of running all civil bid rounds at the same time.

This will also allow sufficient time to consider bids for immigration work on offer. The award of Immigration Removal Centre work will depend on the success of the mainstream immigration tender.

It will also allow immigration providers longer to prepare for the start of the new contract following notification of a contract award.

is planned to begin in the week beginning 4 January 2010. The national non-BVT tender for all other crime contracts starts a week later.

Both will be open for a period of four weeks. The auction stage of the BVT application process is due to take place in March 2010, with face to face training by the auction provider for applicants invited to this stage scheduled for February.

The new criminal legal aid contract comes into effect in July 2010.

Contact & Information

- » [lsc > cls > consultations > civil bid rounds for 2010 contracts](#)
- » [lsc > cls > civil contracts > unified contract](#)
- » [lsc > cls > tenders > civil contracts for 2010](#)
- » [lsc > cds > consultations](#)
- » Civil contact: civilreform@legalservices.gov.uk
- » Crime contact: stephen.oconnor@legalservices.gov.uk

Remember to discharge your civil certificates

Why it's important not to wait until a bill has been drawn up before discharging civil certificates...

Firms working on certificated cases need to discharge their certificate as soon as they have completed work for their client.

That's the advice from our civil case management teams who make administrative decisions around legal aid certificates.

Operations manager Mark Cheeseman said: 'We've noticed that firms can often wait a while, sometimes until a bill has been drawn up, before applying to have the certificate discharged.'

'This can result in clients paying extra contributions or – if the clients don't pay – having their certificate revoked.'

If a firm waits until the final bill is drawn together before submitting an APP11 to discharge the certificate this means that their client:

- will continue to pay a monthly contribution to the LSC
- may have to have their means reassessed by the LSC.

If the client does not pay their contribution or supply the information necessary for their reassessment the LSC has the option to revoke the certificate – making the client liable for the costs of the whole case.

To prevent your clients paying extra contributions or having their certificate revoked, submit your legal aid discharge at the earliest possible opportunity.

■ Help to shape your business for success

Online programme builds on provider readiness training seminars delivered in Bristol, Manchester and Bridgwater...

Special training modules are to be put on our website by early November 2009 to help equip providers with the skills and knowledge they need to work effectively for the LSC.

These courses use the same content as the training seminars run in September and early October 2009 in Bristol, Manchester and Bridgwater.

The LSC is now awaiting confirmation that CPD points will be allocated for those working through the courses.

Solicitors Rob Kellock and Chris Hunt both said they found the training valuable.

Opportunity

Rob is from Kellocks Solicitors in Preston. He said it had been 'an excellent opportunity to firmly understand key business concepts regarding profitability and costs'.

He added: 'Every supplier should ensure that a senior member of their practice attends.

'It appears clear that the LSC genuinely expect suppliers to understand their cost bases and that suppliers will stop bidding in a BVT auction when rates become uneconomic.'

Chris is from BDH Solicitors in Ellesmere Port, Cheshire. He said: 'It was an opportunity to gain

top-quality training from established business experts, totally free.'

Chris thought a lot of the points would be of use to all businesses, even though they were 'specifically geared towards legal aid practices'.

'Five star' training

He added: 'There was a healthy mix of attendees. Most solicitors have no formal business or management training and it all helps. It was free and good – what's not to like? I would give it five stars.'

The seminars and online training packages have been designed to plug a skills and knowledge gap that is especially apparent in:

- financial information
- financial management
- some areas of business management.

Research for the LSC identified these gaps and work to develop the training was carried out with PricewaterhouseCoopers. Providers, representative bodies and experts in law firm management were also involved.

Provider readiness manager James O'Reilly said: 'The seminars were very popular with the people who attended and we are hoping for a

similar response to the online modules.

Recommend the training

'We found that 100% of those attending the seminars were positive they had met their training needs. In addition, 96% of people said they would recommend the programme to their peers.

'We had a diverse range of people attending. Some providers were particularly keen to develop their bidding strategy for the BVT "auction" process. Others focused more on increasing business and financial management and skills.

'Encouraging and rewarding efficiency is a fundamental principle for the LSC. This is a cornerstone of the 2006 paper Legal Aid Reform: The Way Ahead.'

Contact & Information

» lsc > about us > transforming legal aid > provider readiness support

» lsc > about us > transforming legal aid > the way ahead for legal aid reform

■ Payment dates October to December 2009

In the table below are proposed payment dates up to December 2009.
The payment day is the day it goes into bank accounts (day 3 of BACs).
For regularly updated information about payment dates please see the LSC website.

Contract Payments & 1 st settlement of the month	2 nd settlement of the month	3 rd settlement of the month	4 th settlement of the month	5 th settlement of the month
6 Oct 09	8 Oct 09	15 Oct 09	22 Oct 09	29 Oct 09
5 Nov 09	12 Nov 09	19 Nov 09	26 Nov 09	
4 Dec 09	10 Dec 09	17 Dec 09	24 Dec 09	31 Dec