Appendix 1

NCAN Statement of Emergency 13 October 2022

Please see below a statement from the NCAN Steering Group.

On behalf of NCAN advice providers we are writing to declare that we are watching a cost of living emergency unfold.

Advice charities have never seen this level of demand for our free legal and social welfare advice and humanitarian support services, *not even during the pandemic*.

- This year we saw a **405**% increase in the average value of secured loans debt (an average £5821 is owed per person, compared with last year's £1151).
- There has been a **1,300**% increase in those requesting help with debt assessments and a similar increase in demand for charitable support and foodbank parcels.
- Three times as many young people have been coming to us as homeless compared to last year.
- Direct referrals have increased **68%** compared to this time last year.

This is all *before* the impact of the next wave of cost-of-living increases and interest rate rises to be expected this Winter. The stories we hear every day about people's suffering – relating to food, fuel, mental health and basic living - are unbearable.

We are also buckling under the pressure of excess demand, with some charities unable to respond to everyone already. Without your immediate help many of our member organisations will need to stop seeing new clients, and this would have devastating consequences for local people facing an emergency such as domestic abuse, homelessness, secured debt, food and fuel poverty.

We need your support now, and you can help by doing the following:

- Look at all budgets to consider the prioritisation of frontline advice services.
- Review your contingency funding allocations and make awards to advice charities.
- Extend existing contracts without any service breaks or delays in payments.
- Allow award recipients to spend this money more flexibly.
- Tell us immediately if you need additional information to make payments or decisions about contingency funding, or about continuation of funding contracts.
- Help us to find and fund more advisors, being mindful that introducing new advisors requires training, which takes time and has additional cost implications.
- Help us to triage effectively, getting the right help efficiently to people most in need, by using the NCAN Referral System.
- Come to the NCAN Partnership Emergency Meeting on 9th November at (10am) when all viable solutions will be explored. Join via this teams <u>link</u> or email <u>info@ncan.co.uk</u> for a calender invite. If you cannot attend, send along a representative.

The Partnership Emergency Meeting will bring together professionals from all sectors and agencies, to better understand what each person and organisation can do to help. We all have something to offer. This is a humanitarian emergency and we must all respond accordingly, with urgency and determination.

NCAN will provide you with any other information to guide your decisions on what you can do to help us to move forwards. Call 01603216481 or email emily@ncan.co.uk

Yours sincerely, Vicky Aitken, CEO, Age UK Norfolk Jane Basham, CEO, Norfolk Community Law Service Lesley Burdett, Strategic Lead Norwich, Shelter Mark Hitchcock, CEO, Norfolk Citizens Advice Béatrice Humarau, Executive Coordinator, The Bridge Plus + Dan Mobbs, CEO, MAP Ben Reed, CEO, Equal Lives Chris Sargisson, CEO, Diss and Thetford Citizens Advice Dan Skipper, CEO, Age UK Norwich

What happened at



Partnership Meeting

on the Cost-of-Living Emergency

Wednesday 9th November

Find the meeting recording here

Many thanks to all who joined us at our second Partnership meeting on the Cost-of-Living crisis last Wednesday 9 November. We had unprecedented participation with 144 attendees from the VCSE sector, local authorities, the health sector as well as two of our nine local MPs.

50 different organisations were represented including:

- 5 different district councils
- Norfolk County Council
- NSFT
- NHS including primary and acute care teams
- The DWP
- 35 different charities including 5 foodbanks, good neighbour schemes, domestic abuse partnerships, homelessness charities and mental health support charities.

The meeting was very fruitful in raising awareness of local practical solutions available to help address some of the issues our communities are currently facing.

Graeme Tolley, from the Norfolk Community Foundation introduced the <u>Nourishing</u> Norfolk project which sponsors a network of affordable food hubs across Norfolk.

As always, <u>NCAN accredited advice agencies</u> are here to provide free, impartial and independent advice and support to people in need. The earlier you get in touch, the better.

Many more advice and support organisations also take referrals via the NCAN referral system so feel free to look at our <u>Directory</u> for more information about them.

As noted by food bank coordinator Hannah Hill: "the NCAN referral system is a great tool for getting people to the right place - the agency calls / contacts the client which makes a massive difference with cost of calls / confidence etc". So, do not hesitate to contact us at info@ncan.co.uk if you'd like to be able to use the NCAN referral system to refer clients easily to other services from one same place.

OUTCOMES:

- In this document you will find a list of services and resources that were shared during the meeting by participants. This list is non-exhaustive and if you would like to share more with us, please do not hesitate to let us know what you can do to help by emailing info@ncan.co.uk and we will circulate. info@ncan.co.uk and so feel free to use and circulate as appropriate.
- Best practices were shared by Broadland Housing Association about their <u>successful attempt at a zero-eviction policy</u> and we urge all local authorities and landlords to take inspiration from this initiative which is proving beneficial for both tenants and landlords.
- Finally, MP Clive Lewis and his team have suggested a lobby in Parliament meeting. If this goes ahead, it needs to involve people who can draw on either their own lived experience of hardship due to the cost-of-living crisis, and those who can bring along evidence and speak about client examples of hardship. If you could be interested in being part of that lobby meeting, please email emily@ncan.co.uk

NEXT STEPS

A media campaign will follow up on the outcomes of this meeting, and the pledges made/asked of decision makers.

The Steering Group of NCAN will continue to ask decision makers and policy makers for their pledges to:

- freeze evictions to avoid people falling further into crisis
- align welfare benefits with the cost of living
- continue paying benefits until it has been proven that the recipient's circumstances have changed positively, rather than pausing payments and having those people fall into financial crisis.

We have identified that these three pledges, if taken up, will have the biggest positive impact on the health and prospects of our residents. They would go some way to enabling residents to continue contributing to their economy, and will begin tackling the root causes of homelessness, poverty, debt and distress in our county.

At our next Partnership meeting we will give feedback on the status of all actions, including the lobby in Parliament. At each meeting we will review progress against pledges made.

Next NCAN Partnership meeting Wednesday 25th January 2022 10 – 11.30 on Teams Click here to join the meeting

Please share this invite with colleagues and networks. For a calendar invite please email info@ncan.co.uk

Again, many thanks to you all! The NCAN Team