#### **Information Advice & Advocacy**

# **Executive Summary**

North Norfolk District Council (NNDC) is committed to reducing inequality and supporting residents of North Norfolk to have access to Information, Advice & Advocacy (IAA) services that meet a range of generis and specialised needs.

There is an ongoing and increasing need for the provision of generic IAA and specialist debt services. This has been exacerbated as a result of Covid and the Cost of Living increases.

Norfolk Citizens Advice (Norfolk CA) have worked in partnership with NNDC for at least ten years providing a range of generic and specialist IAA services across North Norfolk. They are also a Government approved debt advisor organisation.

Awarding a grant of £66,323 to Norfolk CA will enable the continuation of established advice and information services in North Norfolk and the provision of a dedicated specialist debt advisor for direct referrals by NNDC for the period 1st April 2023 – 31st March 2024.

# **Options considered**

# Not to provide funding towards IAA services. - Not recommended

There has been an increase in demand for a range of IAA services in North Norfolk particularly in relation to finance, benefit and debt. The impact of Covid and the continued Cost of Living increases and considered to be the main contributing factors.

The provision of accredited IAA services in a range of community locations across North Norfolk contributes towards the achievement of Quality of Life objective in the Corporate Plan.

# Utilising the identified IAA budget to increase internal support for people requiring IAA services. – Not recommended

The focus of the People Services Directorate is to provide a range of services including IAA to residents particularly those who are vulnerable and experience hardship.

Whilst the majority of the People's Services do provide an element of community provision mainly through visiting people in their own homes if necessary there is no consistent community presence. People are encouraged to utilise a range remote service provision to contact NNDC and a range of effective methods are available. However, for some people often those who are most vulnerable an in person appointment is more appropriate. NNDC currently

does not have the capacity or resources to provide the range of IAA services needed in the community. This means that unless people are able to travel to NNDC offices in Cromer or Fakenham there are limited opportunities for them to receive face to face IAA services. NNDC are not a Government Approved Debt Advisor and therefore are limited to the range of debt support they can offer. Utilise the IAA budget to fund an external, debt accredited IAA provider. - Recommended IAA services has been in North Norfolk provided by Citizens Advice for many years. Norfolk CA has been the main provider of IAA in North Norfolk for at least ten years. Norfolk CA has a positive reputation and a visible presence in dedicated offices, community venues and more recently food banks. Norfolk CA are the only provider offering face to face IAA services in North Norfolk who are also a Government approved debt advisor. Offering the IAA grant to Norfolk CA would offer value for money as it would contribute to existing funding and provide a more comprehensive generic and specialised IAA service across North Norfolk. Consultation with Portfolio Holder and Assistant Director for Consultation(s) People's Services. Recommendations It is considered that the proposed use of the grant to enhance and secure IAA services in North Norfolk offers better value than funding a stand alone or in house service. Cabinet are asked to recommend that a grant of £66,323 is awarded to Norfolk CA towards for the provision of generic IAA services in North Norfolk and a Specialist Debt Relief Order Advisor to take direct referrals from NNDC and to be based at NNDC at least one day a week. Reasons for To recognise and respond to the ongoing and increasing recommendations demand for generic and specialist IAA services in North Norfolk. **Background papers** North Norfolk Report April 2023 v2.pptx

Wards affected	All Wards
Cabinet member(s)	Cllr. Wendy Fredericks
Contact Officer	Sonia Shuter, Early Help & Prevention Manager.

Links to key documents:	
Corporate Plan:	Quality of Life
Medium Term Financial Strategy (MTFS)	No
Council Policies & Strategies	None

Corporate Governance:	
Is this a key decision	No
Has the public interest test been applied	No
Details of any previous decision(s) on this matter	

# 1. Purpose of the report

The Council has historically provided funding to support the provision of Information, Advice & Advocacy (IAA) in North Norfolk.

The impact of Covid and the significant increase in the Cost of Living has resulted in increased demand for IAA service from both statutory and voluntary organisations.

Funding of £66,323 is allocated in the base budget for the provision of IAA services for the period 1.4.2023 – 31.3.2024.

A decision needs to be taken as to how this funding should be allocated.

# 2. Introduction & Background

2.1 Norfolk Citizens Advice (CA) have provided an IAA service in North Norfolk for at least the last ten years. Norfolk CA is a member of the Citizens Advice service and holds the Advice Quality Standard. It is authorised and regulated by the Financial Conduct Authority.

Norfolk CA receive funding for their services from a range of sources including grants from statutory and charitable organisations as well as fund raising.

The CA has an informative web site with a web chat facility. It also offers telephone and email advice as well as dedicated office space in North Walsham, Holt and Fakenham. It provides outreach services in other key towns and locations across North Norfolk.

Funding from the Trussell Trust has enabled Norfolk CA to have an advisor in all of the Trussell Trust Food Banks in North Norfolk.

NNDC have a positive relationship with Norfolk CA, quarterly monitoring reports and service data are received. Review meetings are held and a dedicated electronic referral system has been established in the last year enabling NNDC to refer directly to Norfolk CA.

2.2 The annual report from Norfolk CA in relation to North Norfolk for the period 1.4.2022 – 31.3.2023 shows that the CA dealt with 1,703 cases and 5,189 issues from 1.404 clients.

Over 50% of clients identify themselves as having a Long Term Health Condition or disability.

The highest users of the service are people aged between 50 - 70 years.

- 2.2 The top five issues dealt with in the last year were: debt 1,248, benefits 1,038, utilities 589, housing 383 and family concerns 353.
- 2.4 Debt issues have increased by 91%. Virtually all clients have some sort of debt problem. Utility and energy issues have increased by 160% and housing issues by 20% Demand for CA services in North Norfolk has increased by 22% in the last financial year.
- 2.5 With regard to debt, the main issue related to the arrangement of a Debt Relief Order (DRO). Citizens Advice are a Government approved debt advisor organisation and employ Specialist Debt Advisors who are able to support people through the Debt Relief Order process.

#### 3. Proposals and Options

- 3.1 Funding of £66,323 is allocated in the base budget for the provision of IAA services for the period 1.4.2023 31.3.2024.
- 3.2 The Cost of Living crisis has increased demand for IAA services and support particularly in the key areas associated with the cost of living such as debt.
- 3.3 NNDC does provide generic IAA services and support to all residents and in particular those that are considered to be vulnerable as part of its Customer Service, Revenues and Benefits, Housing, Early Help & Prevention services. The demand for support from these services has increased substantially.
- 3.4 NNDC is committed to reducing inequality and supporting residents of North Norfolk to have access to a range of IAA services that meet generic and specialist needs.
- 3.5 Offering funding to Norfolk CA towards both the generic service and the provision of a Specialist Debt Advisor in North Norfolk will demonstrate that the Council recognises the impact on residents of the increase in the Cost of Living and the resulting significant difficulties with debt that some people are experiencing.

- 3.6 Norfolk CA are the main Voluntary Community or Social Enterprise organisation that offers generic IAA services in North Norfolk for people of all ages, as well as being a Government approved debt advisor organisation.
- 3.7 It is proposed that NNDC's allocated funding of £66,323 is offered to Norfolk CA towards the continuation of generic IAA services in North Norfolk and for the provision of an Approved Debt Advisor to be based at NNDC at least one day a week and to take referrals in respect of clients known to internal services and those who require debt support with e.g. Debt Relief Orders (DROs) that NNDC officers are unable to provide.
- 3.8 No other options were considered. Norfolk CA has an established and valued presence already in North Norfolk. It has a positive working relationship with NNDC and through its partnership with the Trussell Trust has a significance presence in North Norfolk.

The benefit to NNDC and to North Norfolk residents of working collaboratively with Norfolk CA is considerable. The provision by Norfolk CA of both a generic service and Specialist Debt Advisor will enhance and compliment internal NNDC services and enhance collaboration and partnership working with the VCSE Sector.

#### 4. Corporate Priorities

Whilst there is no explicit mention of IAA services in the Corporate Plan it is considered that the proposal supports both Quality of Life and Customer Focus.

#### 5. Financial and Resource Implications

- 5.1 Funding of £66,323 for the Information, Advice and Advocacy is allocated in the base budget. The total amount would be offered to Norfolk CA.
- There will be minimal involvement with exchequers in terms of payment of the quarterly grant plus officer time to review quarterly data and liaise with Norfolk CA. This time has not been costed but will be within existing resources.

#### 6. Legal Implications

Written confirmation has been received from the Procurement Officer that the proposal does not need to follow a procurement process as the funding will be used towards providing a service which is a public service that anyone can use and not just limited to NNDC.

#### 7. Risks

7.1 The risk of not funding Norfolk CA is that some of the dedicated offices and outreach offering face to face provision in North Norfolk may reduce opening times or close completely. Under their contract with Norfolk County Council, Norfolk CA are under no obligation to provide a face to face service in any district.

- 7.2 The provision of the service provided by Norfolk CA does reduce and divert demand from NNDC. If the Norfolk CA offer in North Norfolk is reduced it is considered it will have a direct and adverse impact and significantly increased demand for NNDC IAA services. Norfolk CA are also able to offer a level of debt advice and support that NNDC does not have authority to provide.
- 7.3 Citizens Advice is a respected and valued service. It is recognised that the grant from NNDC does not solely fund the face to face service in North Norfolk However, there could be a negative and adverse reputational risk to NNDC if the grant is withdrawn and face to face service in North Norfolk subsequently reduces or ends.

# 8. Net ZeroTarget

Norfolk CA will be encouraged to utilize energy efficient buildings and that volunteers are utilized effectively wherever possible in terms of car sharing and distance travelled.

# 9. Equality, Diversity & Inclusion

The services offered by Norfolk CA are open to everyone through a range of medium. It is considered that supporting in particular the delivery of face to face and specialist debt services may be of particular benefit to some people with protected characteristics.

#### 10. Community Safety issues

None

#### 11. Conclusion and Recommendations

11.1 There is an ongoing and increasing need for the provision of generic IAA and specialist debt services. This has been exacerbated as a result of Covid and the Cost of Living increases.

People that are vulnerable or disadvantaged are more likely to be affected increase in the Cost of Living or other issues that can negatively impact on their quality of life.

11.2 Norfolk CA have worked in partnership with NNDC for at least ten years providing a range of generic and specialist IAA services across North Norfolk. They are also a Government approved debt advisor organisation.

11.3 . Awarding a grant of £66,323 to Norfolk CA will enable the continuation of established advice and information services in North Norfolk and the provision of a dedicated specialist debt advisor for direct referrals by NNDC for the period 1st April 2023 – 31st March 2024.