

Title of Report:	DfC Integrated Advice Partnership Fund (Debt Advice)
Committee Report Submitted To:	Leisure and Development Committee
Date of Meeting:	19 November 2024
For Decision or For Information	For Decision
To be discussed In Committee YES/NO	NO

Linkage to Council Strategy (2021-25)	
Strategic Theme	Healthy, Active & Engaged Communities
Outcome	The Borough comprises cohesive and stable communities which work collaboratively with a range of stakeholders to address issues and deliver on opportunities
Lead Officer	Head of Community & Culture; Community Development Manager

Estimated Timescale for Completion	
Date to be Completed	31 st March 2026

Budgetary Considerations	
Cost of Proposal	n/a 100% external funding
Included in Current Year Estimates	NO
Capital/Revenue	Revenue
Code	1053
Staffing Costs	n/a

Legal Considerations	
Input of Legal Services Required	NO
Legal Opinion Obtained	NO

Screening Requirements	Required for new or revised Policies, Plans, Strategies or Service Delivery Proposals.		
Section 75 Screening	Screening Completed:	<u>Yes/No</u>	Date:06/11/23
	EQIA Required and Completed:	<u>Yes/No</u>	Date:
Rural Needs Assessment (RNA)	Screening Completed	<u>Yes/No</u>	Date: 10/11/23
	RNA Required and Completed:	<u>Yes/No</u>	Date:
Data Protection Impact Assessment (DPIA)	Screening Completed:	Yes/No	Date:10/11/23
	DPIA Required and Completed:	<u>Yes/No</u>	Date:

1.0 Purpose of Report

The purpose of this report is to seek approval for spend of the Integrated Advice Partnership Fund (Debt Advice) monies received from the Department for Communities (DfC) for 2024-25 and 2025-26.

2.0 Background

- 2.1 The UK Strategy for Financial Wellbeing has set out the following goals to be achieved by 2030:
- 2 million more children and young people getting a meaningful financial education;
 - 2 million more working age ‘struggling’ and ‘squeezed’ people saving regularly;
 - 2 million fewer people often using credit for food and bills;
 - 2 million more people accessing debt advice;
 - 5 million more people understanding enough to plan for, and in, later life.
- 2.2 The Department for Communities (DfC) has a statutory requirement to provide debt advice to individuals and households in need. The Debt Advice Levy provides the Department with funding to deliver free debt advice in NI. The levy is applied to the financial services industry by the Financial Conduct Authority. The monies collected through the levy are allocated based on the proportion of adults in each of the nations of the UK who are indebted. The amount of funding available varies from year to year based on the MaPS ‘Need for Debt Advice’ survey.
- 2.3 One-off funding has become available due to HM Treasury revisiting previous years Debt Levy allocations and applying a revised calculation for all the devolved nations. The Department now has a lump sum of funding for distribution through the remainder of this year 24/25 until the end of 25/26, and it is splitting this funding between the 11 Councils through an Integrated Advice Fund (Debt Advice) who will be required to commission appropriate projects.
- 2.4 The Department also recognises the necessity to maximise the reach of the current debt advice service, managed by Advice NI. Whilst the ‘Need for Debt Advice’ survey 2023 shows that within NI 183k citizens have a ‘need for debt advice’, in 2023/24 the funded service supported 3,395 citizens. However, it is important to note that people who need support do not always present.
- 2.5 The existing NI Debt Advice service is administered through the Department’s delivery partner, Advice NI. In Causeway Coast and Glens, Community Advice Causeway hosts the Debt Advice Workers for the NI Debt Advice service administered by Advice NI.
- 2.6 In March 2024 Council awarded the tender for Provision of Generalist Advice Services for the Borough from 1st April 2024 to 31st March 2025, with the possibility of extension for 2 further periods of one year each, to Community Advice Causeway. ‘Generalist Advice’ is a service that provides broad-based advice on a variety of issues, by qualified advisors, and may include referrals to specialised advisors or other organisations that can offer more in-depth support. Generalist advice can cover topics such as benefits, housing, finance, debt, consumer issues, employment issues etc.

3.0 Objective and Scope of Funds

- 3.1 The Integrated Advice Partnership Fund (Debt Advice) will focus on enabling better integration of funding/services, collaboration for early intervention and prevention to increase the reach of debt advice. The aim is to reach a broader section of the community who would benefit from debt advice but have not yet presented themselves to any advice services. This could include having advice partners in non-traditional advice settings to break down the barriers people have before coming forward for debt advice such as shame and stigma.

The objective of the fund is to:

‘Improve the uptake of free, independent regulated debt advice through a collaborative partnership approach’.

To achieve this projects that Council commission must:

- Deliver holistic (income maximisation, debt and welfare) advice in community accessible settings such as health, education, faith-based locations.
 - Be a collaborative partnership with two or more organisations, one of which can supply the free, independent, FCA regulated debt advice. Projects can be led by a single organisation with the planned collaboration evidenced in their proposal.
 - Demonstrate improved outcomes (financial and wellbeing) for people accessing the service.
 - Include an aspect of face to face/in person delivery.
- 3.2 The allocation for Causeway Coast and Glens is **£101,468.16** for the timescale 1st October 2024 to 31st March 2026 (*inclusive* of 10% administrative costs for council).
- 3.3 The allocation will be provided through the established Community Support Programme arrangements and there is no requirement for Councils to match fund this provision.
- 3.4 An accounts directive has been agreed with the Department that will allow any funding received in 2024/25 year to be carried over into Council reserves for the 2025/26 year with the expressed purpose that it remains ringfenced for the Integrated Advice Partnership Fund.

4.0 Proposals

- 4.1 Council Officers have engaged with key stakeholders and have developed a proposal to increase uptake and outcomes as well as the partnership working that exists within the Anti-Poverty Stakeholder Steering Group and learning from the previously Wraparound Project that the Group delivered.
- 4.2 Advice NI has already increased the level of debt provision in CCG from 1.5 FTE to 2 FTE posts and as a result this Integrated Partnership Fund (Debt Advice) will not be used to fund additional qualified debt advisors but rather to promote early intervention, raising awareness of the service and supporting people to access the service.
- 4.3 Due to the size of the award the project/s will have to be publicly procured. Due to the timescale involved for a public tender process and other aspects of programme delivery, it is proposed that delivery will take place from 1st April 2025 to 31st March 2026. Following deduction of the 10% administration costs by Council an amount of **£91,321** remains for project delivery.
- 4.4 The proposals are summarised in Table 1 below with indicative costs included. These costs are for planning purposes and may change when the projects are procured.

Table 1: Proposals for DfC Integrated Advice Partnership Fund (Debt Advice)

Strand	Detail	Indicative Cost
1. Referral Partnership Development Role	Dedicated resource to increase awareness of the Debt Advice service through events and awareness raising sessions and engaging with stakeholders to develop formalised referral partnership agreements. This will include foodbanks/social supermarkets, Health & Social Care professionals (GPs, MDT social workers and mental health workers, health visitors), community groups, charities and faith-based organisations etc.	£37,680

2. Additional Generalist Advice provision	Additional advice provision to provide holistic advice in face-to-face sessions at alternative venues such as food banks/social supermarkets, HSC settings etc. To include an onsite or home visit with each new member that signs up to the Social Supermarket Support Programme operated by Vineyard and LCDI as well as the new initiative that Council is supporting to set up in Cushendall and potential new provision in Ballycastle and Ballymoney. This will involve the provision of generalist advice and early intervention and referral to specialist debt advisors as appropriate.	£24,320 additional 25 hours of Generalist Advice per week for one year
3. Infrastructure and software enhancement	To facilitate delivery of additional outreach sessions and to increase digital accessibility: online self-referral facility accessible in different languages and formats.	£6,000
4. Promotion and Accessibility	Promotional materials in multiple formats and languages, plus access to 'Language Line' or alternative interpreting service, to increase accessibility and uptake of Debt Advice for clients whose first language is not English.	£3,389
Management and administration costs (10%) for delivery of strands 1-4		£7,932
5. Financial Education Programme in post primary schools	Externally provided practical financial education workshops to improve knowledge, skills and habits around making, spending and saving money in post primary schools.	£12,000
6. Promotion of Money and Pension Service (MaPS) MoneyGuider initiative	Council will work with The Money and Pensions Service (MaPS) to provide MoneyGuider training to staff and volunteers in the social supermarkets that receive funding through the Social Supermarket Support Programme. Access to this digital training is provided at no cost by MaPS if Council sign up to receive a licence.	No cost

5.0 Recommendation:

It is recommended that approval is sought for the following:

To allocate the DfC Integrated Advice Partnership Fund (Debt Advice) as outlined in Section 4.4, Table 1 and proceed to procure for delivery from 1st April 2025 to 31st March 2026