



# NORWICH City Council

**Committee name:** Cabinet

**Committee date:** 18/01/2023

**Report title:** Scrutiny Committee Recommendations

**Portfolio:** Councillor Kendrick, cabinet member for resources

**Report from:** Executive director of community services

**Wards:** All wards

## OPEN PUBLIC ITEM

### Purpose

To consider the recommendations made by scrutiny committee with respect to debt support and advice on 8 December 2022.

### Recommendation:

To consider whether to adopt all or some of the recommendations from the scrutiny committee.

### Policy framework

The council has five corporate priorities, which are:

- People live independently and well in a diverse and safe city.
- Norwich is a sustainable and healthy city.
- Norwich has the infrastructure and housing it needs to be a successful city.
- The city has an inclusive economy in which residents have equal opportunity to flourish.
- Norwich City Council is in good shape to serve the city.

This report meets the city has an inclusive economy in which residents have equal opportunity to flourish corporate priority.

## Report details

1. At its meeting on 17 November 2022, the scrutiny committee considered an update on debt advice and support services. The Committee received a report from the council's senior financial inclusion officer and heard from the head of revenues and benefits, the interim tenancy services and income manager and the income and rents manager.
2. The Committee considered information from officers detailing why households fell into debt and what assistance the council were providing, and the work of the Financial Inclusion Consortium and wider partnership working that the Council was involved with.
3. Members heard how covid had affected debt recovery and about the impact of the cost of living crisis, and officers explained about the introduction of the council's non-commercial debt policy and how this had led to a more coordinated approach across council teams responding to household debt.
4. Recommendations to cabinet from the update on debt advice and support services were considered at the following meeting of scrutiny committee on 8 December 2022. The recommendations reflect members support for the council's current approach to both debt recovery and early intervention work to support those finding themselves at risk of or newly falling into debt and were as follows:

Recommendation	Rationale	Implications/ resource requirements
That the council maintains a 100% Council Tax reduction scheme.	To protect those on the lowest income from falling into debt.	The council could derive extra income if the scheme were ended.
That the council maintain its financial support of the Financial Inclusion Consortium.	To fund social welfare organisations.	The council could retain income if the funding were ended.
That cabinet lobbies against the punitive elements of the benefit system such as the recovery of overpayments and the Spare Room Subsidy;	To protect those on low income from falling into debt.	Member time to lobby.
That the council campaigns to encourage everyone to claim what benefits they are entitled to.	To ensure the highest take up of benefit entitlement.	Officer and member time taken.

That council tax and housing benefit letters when revised are brought to scrutiny committee to be reviewed and that partners such as the tenant improvement panel, leaseholder group, Citizens Advice Bureau and Norfolk Community Law Service are consulted on changes.	To ensure letters are as accessible as possible.	Officers are already looking at amending letters but there is an extra staffing implication if officers are required to attend scrutiny committee.
If collected, that information as to why households fall into debt is provided	To increase member and officer understanding.	Officer time to disseminate information if collected would be minimal.
Illustrate how many people access debt information and by what means; in person, online or by telephone.	To increase member and officer understanding.	Officer time to disseminate information if collected would be minimal. If not already collected greater resource implication.

## Consultation

5. There has been no specific consultation on these proposals.

## Implications

### Financial and resources

6. Any decision to reduce or increase resources or alternatively increase income must be made within the context of the council's stated priorities, as set out in its Corporate Plan 2022-26 and budget.
7. Any additional financial requirements where activities cannot be undertaken within existing resources will need to be subject to further consideration, and approval through a business case. This will need to include an appropriate funding source being identified and/ or being built into future years' budget processes.

## Legal

8. The Council has a range of specific statutory and non-statutory responsibilities to levy charges and collect debt. It is best practice guidance that in doing so, Councils should seek to provide appropriate debt advice and support, aligned with the debt advice sector.

## Statutory considerations

Consideration	Details of any implications and proposed measures to address:
Equality and diversity	None at this stage.
Health, social and economic impact	The aim of the recommendations is to have a positive impact on those experiencing debt.
Crime and disorder	None at this stage.
Children and adults safeguarding	None at this stage.
Environmental impact	None at this stage.

## Risk management

Risk	Consequence	Controls required
None at this stage.		

## Other options considered

9. There have been no other options considered for this report, as it is a factual report based on the outcome of committee meetings that have already taken place.

## Reasons for the decision/recommendation

10. This report will allow cabinet to make a decision on whether or not to take forward some or all of the recommendations.

**Background papers:** None

**Appendices:** None

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