

Scrutiny committee

Date: **Thursday, 17 November 2022**
Time: **16:30**
Venue: **Council chamber City Hall, St Peters Street, Norwich, NR2 1NH**

All group pre-meeting briefing – 16:00

This is for members only and is not part of the formal scrutiny committee meeting which will follow at 16:30. The pre-meeting is an opportunity for the committee to make final preparations before the start of the actual meeting. The public will not be given access to the Council Chamber before 16:30.

Committee members:

Councillors:

Wright (Chair)
Brociek-Coulton (Vice chair)
Carlo
Driver
Fulton-McAlister (M)
Galvin
Huntley
Osborn
Padda
Stutely
Thomas (Va)
Thomas (Vi)
Young

For further information please contact:

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Agenda

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| 1 | Apologies

To receive apologies for absence. | |
| 2 | Declarations of interest

(Please note that it is the responsibility of individual members to declare an interest prior to the item if they arrive late for the meeting). | |
| 3 | Update from the NHOSC representative

Purpose: To consider the update from the council's representative on the Norfolk Health and Overview and Scrutiny Committee from the meeting held on the 8 September 2022. | 5 - 8 |
| 4 | Resignation of the council's representative and substitute on NCCSPSSP

Purpose: To receive the resignations of the council's representative and substitute for the Norfolk Countywide Community Safety Partnership Scrutiny Sub Panel and to seek nominations for replacements. | |
| 5 | Resignation of the substitute for the NHOSC representative

Purpose: To receive the resignation of the substitute for the council's representative on the Norfolk Health and Overview and Scrutiny Committee and to seek nominations for a replacement. | |
| 6 | Scrutiny Committee Work Programme 2022-23

Purpose: To assist scrutiny committee members to review the scrutiny committee work programme 2022-23. | 9 - 22 |
| 7 | Update on debt advice and support services

Purpose: To examine the extent to which debt advice and support services provided by the council and its partners are helping to prevent people from falling into debt and becoming subject to debt recovery. | 23 - 36 |

Date of publication: **Wednesday, 09 November 2022**

Cawston Park

The Committee received a presentation from the independent chair of the Safeguarding board Heather Roach. She highlighted the progress made implementing the recommendations of the review that was published by NSAB in September 2021 following the deaths of Joanna, Jon and Beth who were patients of Cawston Park with learning disabilities and or autism.

The committee agreed that the progress was accepted as being good, and that all patients removed from the hospital following the review had experienced good outcomes in their new places, with one resident moving into a self-contained flat.

The director of nursing Tricia D Orsi said that the recommendations from the review are a priority for her and for the ICG (integrated care board), she also said that the capacity for mental health services was a significant challenge particularly with regard to ensuring providers could meet the required standards. She also said that the situation was dire in terms of capacity in health and social care and work was underway to support the flow of patients through the system to make sure that people were given the right support at the right time. Also, work was also underway with acute hospital trusts and other system partners looking at how to facilitate more timely discharges into the community.

She also stated that racism is an issue throughout health and social care and that more work should be done in that area.

Also discharge for patients for appropriate housing was vital to ensure hospital stays are reduced and work was underway with district councils and others. Also, additional support for relatives was being investigated if they feel that their concerns regarding a patient's physical health are not being addressed.

The system currently had 13 adult patients and 2 child patients in a residential setting and robust weekly reviews of care plans were taking place to ensure that discharge into a community placement should happen over a period of time.

Examination of the Norfolk and Suffolk NHS Foundation Trust (NSFT) – Improvement plan following the Care Quality Commission inspection from November – December 2021.

Cath Byford NSFT Deputy Chief Executive advised the committee that the Trust had made significant progress and that changes implemented had been designed to ensure these were embedded and were sustainable to do. But there was still work to be done and the Trust needed to work on gaining and building trust amongst service users and the wider community.

Points from the report showed that there was a national shortage of consultant psychiatrists and recruitment was an issue. But it was being treated as a priority to ensure services and treatment could be improved and waiting lists reduced.

She also said that future reports will concentrate on how changes are making a difference and what will happen next to improve services further.

The improvement plan was being tackled.

The first was the 'Must dos'. The CQC asked the Trust to address immediately relating to quality and safety. Root cause issues which have been preventing improvement was also being addressed within the Trust and other partners. One key part of the plan was to ensure that changes were sustainable was to acknowledge how staff, service users and carers were feeling. The example that was given was at Queen Elizabeth Hospital in Kings Lynn which was to provide an independent check and challenge on how services were received and this has provided evidence that changes were having an effect.

Numerous changes had taken place within Dragonfly Ward in Lowestoft to improve safety which has included extensive training and webinars, in addition 120 safety reviews had been undertaken since December 2021. Also, a new psychiatrist had been recruited as well.

It said that the Trust is having problems retaining staff as 41% of new staff leave within two years of starting. The balance of recruiting the right leadership staff and clinical staff had been difficult for the Trust and this had made worse the void that had appeared for the leadership to support the frontline staff in their day-to-day activities. It was acknowledged the culture at NSFT had to change and this was being addressed by the board.

Both Norfolk and Suffolk ICBs had agreed to an independent review of the mortality data. The number of deaths were known although there was some confusion as to how this data had been collected and recorded. The findings of the review would it was hoped end the confusion. Members also asked whether bereaved families would be included in the discussions around mortality numbers. The Trust agreed to explore this.

NSFT will be returning to the Committee in November 2022 and that a precise list of questions would be provided prior to ensure detailed answers could be provided.

Second meeting held at 2pm on September 8th.

There was another meeting at 2pm with selected people from the NHOSC committee (not me) and they were discussing proposals for the redesignation of Psychiatric Intensive Care Units (PICUS) in Norfolk and Suffolk.

- After their discussion the chair concluded the discussion and the committee agreed that:
Rollesby Ward (female PICU) should be allowed to open as soon as possible.
- A comprehensive communication exercise should be undertaken by NSFT to explain how these proposals would affect patients and their families.

Feedback should be encouraged so that NSFT can ascertain what issues would arise from the proposals and how these can be best overcome to make the changes successful. NSFT would return to the committee with the outcomes of this exercise of early 2023.

- It should be acknowledged that currently there was no provision for female patients in either county and these proposals did provide a more local service for women than out of area placements.
- NSFT would undertake a robust evaluation of the changes and report back to the committee after a period of six months from the opening of Rollesby Ward. It was anticipated that this meeting would take place in June/July 2023.



Committee Name: Scrutiny

Committee Date: 17/11/2022

Report Title: Scrutiny Committee Work Programme 2022-23

Portfolio: Councillor Kendrick, cabinet member for resources

Report from: Executive director of community services

Wards: All Wards

OPEN PUBLIC ITEM

Purpose

To assist scrutiny committee members to review the scrutiny committee work programme 2022-23.

Recommendation:

It is recommended that members consider and approve changes to the scrutiny committee work programme 2022-23

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 Norwich City Council is in good shape to serve the city corporate priority

Report Details

Developing a work programme for the scrutiny committee

1. Members had an informal work programme setting workshop on 26 May 2022, the work programme was then reviewed and ratified at the committee meeting on 9 June 2022. The work programme was further updated at the committee meeting on 14 July 2022.
2. At the committee meeting held on 13 October 2022 members were asked to consider proposed changes to the work programme. The proposed work programme is attached at appendix A and members are asked to approve the proposed changes.
3. Members were asked to send suggestions for a scope for the “Welcoming Refugees into Norwich and overcoming obstacles to their smooth integration” topic to democratic services. One full scope was received from Councillor Galvin which has been circulated to scrutiny committee members and is included as appendix B. Further information relating to the scope of this meeting has been received from Councillor Carlo and is also included as appendix B. Members are asked to discuss and agree this scope so that initial work can commence.
4. A topic form has been received from Councillor Lubbock proposing that the committee consider Scrutiny of the Customer Contact Centre and its responsiveness to residents’ telephone calls. This is included as appendix C. Members are asked to consider if they would like to schedule the topic for a meeting of the committee.
5. At the meeting of committee on 13 October 2022, members suggested considering the council’s Community Safety Strategy which is in the process of being developed. Members are asked to decide if they would like to schedule an extraordinary meeting of the Committee to be scheduled at a date that is mutually agreeable for members and officers.

Recurring items

6. There are certain items that occur throughout the civic year that are programmed in. These are the scrutiny committee work programme (each meeting), Equality Information Report (December), pre-scrutiny of the proposed budget (February) and the annual review of the scrutiny committee (March).
7. Updates are received from the council’s representative on the Norfolk Health and Overview Scrutiny Committee (NHOSC) and the council’s representative on the Norfolk Countywide Community Safety Partnership Scrutiny Sub Panel (NCCSPSSP).

Scope for scheduling items onto the work programme

8. It has been previously agreed that committee should agree as few as possible substantive topics per meeting. The main reason for this is to ensure that there is enough time for the committee to effectively consider the issues and make

fair and evidence based recommendations. Ideally one substantive item per meeting would be the aim.

9. Members are able to revise the work programme on a month basis if and when required due to changing events. This is done through the work programme standing item at each meeting. Members therefore may wish to consider keeping some space on the work programme to facilitate this.

Consultation

10. Members of the scrutiny committee were consulted on the proposed attached work programme at the meeting on 13 October 2022. Members of the public are encouraged to submit topics for scrutiny via a form on the council's website. The portfolio holder will be briefed as part of the regular portfolio holder briefings.

Implications

Financial and Resources

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 and Budget.

11. Any impact on resources resulting from this report will be accommodated within existing budgets or the relevant approvals will be sought if additional budget is required.

Legal

12. No specific legal implications of this report.

Statutory Considerations

Consideration	Details of any implications and proposed measures to address:
Equality and Diversity	None
Health, Social and Economic Impact	None
Crime and Disorder	None
Children and Adults Safeguarding	None
Environmental Impact	None

Risk Management

Risk	Consequence	Controls Required
None		

Other Options Considered

13. There have been no other options considered for this report.

Reasons for the decision/recommendation

14. This is a standing item on the scrutiny committee agenda to allow members to review the scrutiny committee work programme.

Background papers: None

Appendices:

Appendix A – Scrutiny Committee Work Programme

Appendix B – Scope of the refugee item and additional information received.

Appendix C – Scope received in relation to Scrutiny of the Customer Contact Centre and its responsiveness to residents' telephone calls

Contact Officer:

Name: Alex Hand

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Date	Report	Purpose	Portfolio Holder + Senior Officer + Report author
17/11/2022	Debt advice and support and debt recovery	To examine the extent to which debt advice and support services provided by the council and its partners are helping to prevent people from falling into debt and becoming subject to debt recovery	Cllr Waters Annabel Scholes Tanya Bandekar Nicki Bristow
17/11/2022	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
17/11/2022	Updates from NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick Lou Rawsthorne Lucy Palmer
08/12/2022	NRL Business Plan	To consider the NRL Business Plan	Cllr Waters Graham Nelson Dave Shaw
08/12/2022	NCSL Business Plan	To consider the NCSL Business Plan	Cllr Waters Lou Rawsthorne / Graham Nelson Hannah Leys
08/12/2022	Equality information report	To consider the annual equality information report	Cllr Waters Lou Rawsthorne Ramona Herdman
08/12/2022	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
08/12/2022	Updates from NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick Lou Rawsthorne Lucy Palmer
19/01/2023	Financing for renewable energy/energy efficiency	To consider a report on "financing for renewable energy/energy efficiency"	Cllr Kendrick Annabel Scholes Neville Murton
19/01/2023	Corporate Plan refresh	To consider the Corporate Plan	Lou Rawsthorne Helen Chamberlin
19/01/2023	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
19/01/2023	Updates from	To receive a report from	Cllr Kendrick

Appendix A

Date	Report	Purpose	Portfolio Holder + Senior Officer + Report author
	NHOSC and NCCSPSSP	council's representative on NHOSC and NCCSPSSP	Lou Rawsthorne Lucy Palmer
02/02/2023	Pre-scrutiny of the budget	To pre-scrutinise the budget	Cllr Kendrick Annabel Scholes Neville Murton
02/02/2023	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
02/02/2023	Updates from NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick Lou Rawsthorne Lucy Palmer
16/03/2023	Annual Review of scrutiny committee	To consider the annual scrutiny committee report	Cllr Kendrick Lou Rawsthorne Lucy Palmer
16/03/2023	Welcoming refugees into Norwich and overcoming obstacles to their smooth integration	To consider a report on "welcoming refugees into Norwich and overcoming obstacles to their smooth integration"	Cllr Waters Lou Rawsthorne
16/03/2023	Updates from NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick Lou Rawsthorne Lucy Palmer
TBC June 2023	Levelling Up Agenda	To consider a report on the "Levelling Up agenda"	Cllr Waters Graham Nelson Ellen Tilney

Scrutiny TOPIC form



Good governance and scrutiny helps reduce risk, increases resilience, improves decision making and delivers value for money. The information you give on this form will help shape the scrutiny work programme for the civic year 2022-23.

Please tell us what item you would like considered on the work programme and a brief scope.

YOUR ITEM: Welcoming refugees into Norwich and overcoming obstacles to their smooth integration including that of the impact of the governments stated 'hostile environment' agenda and removal of support to agencies tasked to assist them.

BRIEF SCOPE: Norwich is proud to be a welcoming city which has provided refuge to people fleeing persecution for hundreds of years. In recent years the city council has provided, working with partners, sanctuary to people from Syria, Afghanistan and recently Ukraine with public interest and support for this. However, efforts to undertake this have existed alongside the governments stated hostile environment agenda and criminalisation of refugees. This scrutiny review will examine the work on the city council in this area and help to make any recommendations for how it be improved.

Your item will be considered for inclusion on the work programme on the following criteria and reviewed by senior officers for the availability of officer and financial resources. Please give as much information as possible for each criteria below:

TOPIC	Rationale	Implications/resource requirements to Norwich City Council
TIME Is this the right time to review the issue?	There has been significant focus and media attention on the situation in Ukraine and mass exodus of civilians to neighbouring countries. Continued conflict in Europe, and in other parts of the world, make it likely that Britain and our city will receive refugees fleeing persecution.	
OBJECTIVE What would be the	Investigate how the city council works with partners to support those re-settling in the city and the impact of	

objective of scrutiny? How do you feel scrutiny could make a difference?	wider government policy changes together with funding reductions have made this harder. It can provide important recommendations to both the council and the city's Members of Parliament.	
PERFORMANCE Can performance in this area be improved by scrutiny input?	Helping to create welcoming, tolerant and sustainable communities remains a key objective for the city council and is measured against different indicators. Refugees represent potentially some of the most vulnerable people in our community and helping to ensure they are successfully integrated into our city will be a priority.	
PUBLIC INTEREST what would be the public interest in placing this topic onto the work programme?	Communities in the city have expressed support for refugees, most recently those from Ukraine, and there will interest and benefit to improving the understanding around what role the city council can take to assist in this.	
CONTRIBUTION How would a scrutiny review contribute to achieving our corporate aims?	It is a corporate priority to create strong and sustainable communities which are inclusive of all.	

Practical Considerations:

Undertaking the review Have you got any thoughts about how the scrutiny committee could undertake their review?	Take evidence from appropriate partners including groups which work closely with refugees in Norwich and the testimony of refugees themselves living in the city. This could lead to recommendations to
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	government and other agencies.
Would there be specific individuals, such as outside organisations, who could provide evidence or would need to be engaged in the review?	Appropriate officers, partners and voluntary and statutory services.
Do you believe consultation with particular groups would be helpful to support the review?	Partners in the voluntary volunteer together with the People from Abroad Team which offers a specialist social work service.
If the scope of your review is potentially quite broad, do you believe there are ways to narrow it down or areas that you would like particular focus on?	
Have you discussed the potential scope of this review with lead officers or the portfolio holder? Did they have any thoughts on the review, its scope, timing etc?	This issue is routinely raised with appropriate officers.

Please return your form to Alex Hand, senior committee officer; alexhand@norwich.gov.uk

Thank you.

Further suggestions on scope for the Refugees scrutiny item was received from Cllr Carlo as below:

1. Food and food poverty and how city agencies can ensure that the specific needs of the many different ethnic and religious groups are catered for? For example, the Food Bank has received requests from Ukraine refugees for fresh beetroots and potatoes but it did not have these items in stock at the time. Requests for particular foods will also apply in other instances, Halal foods for example.
2. Access to Broadband and IT – individual refugees and asylum seekers need broadband access for contacting their lawyers, friends and family in their home country and accessing any services but paying for broadband from their modest support payments is difficult. Norwich City Council gave funding to New Routes for Broadband support from the first round of the Household Support Fund (HSF) for distributing to individuals, but the second round of the HSF does not provide for this type of funding. The City Council says that the Norfolk Assistance Scheme considers Broadband as an essential bill and so individual families can apply through this route. Nonetheless a quicker route for individuals and people living in multiple occupancy dwellings is via New Routes. Access to IT equipment such as Smartphones is also an issue.



Scrutiny TOPIC form

Good governance and scrutiny helps reduce risk, increases resilience, improves decision making and delivers value for money. The information you give on this form will help shape the scrutiny work programme for the civic year 2022-23.

Please tell us what item you would like considered on the work programme and a brief scope.

YOUR ITEM: Scrutiny of the Customer Contact Centre and its responsiveness to residents' telephone calls.

BRIEF SCOPE: Identify through our telephony system the extent of the problem of calls going unanswered, explore the service areas which are causing the high demand and deal with the findings to improve the experience of those who cannot contact the council any other way than by using the telephone.

Your item will be considered for inclusion on the work programme on the following criteria and reviewed by senior officers for the availability of officer and financial resources. Please give as much information as possible for each criteria below:

TOPIC	Rationale	Implications/resource requirements to Norwich City Council
TIME Is this the right time to review the issue?	First question to the Portfolio Holder was asked in June and a second in October. Both answers were the same – high demand, vacancies, training of staff etc. Residents need answers to their problems at this very difficult time and problems get worse if not dealt with quickly. Increase in casework for councillors as a result of not being able to contact the council.	Identifying which are the service areas in demand and questioning why. Recruiting more staff and retaining them, or temporary staff. Acknowledging that not everyone can use online services and that no one now can come into city hall for help.

OBJECTIVE What would be the objective of scrutiny? How do you feel scrutiny could make a difference?	Explore the underlying causes of high demand from callers and understand the issues around a unresponsive Customer Contact Centre and the problems this causes for residents ie late payments	New ways of dealing with those who cannot use the online services. Triage system? Staffing Recourses
PERFORMANCE Can performance in this area be improved by scrutiny input?	There has been over 6 months of residents experiencing problems. Despite it being raised as an issue by councillors there has been no improvements. In dept understanding of the problem may bring improvements.	
PUBLIC INTEREST what would be the public interest in placing this topic onto the work programme?	To show the public that the Council care about their experiences when contacting the council and that they are looking to improve that contact.	
CONTRIBUTION How would a scrutiny review contribute to achieving our corporate aims?	The Council's vision 'where residents are at the heart of everything we do'. Aim 4 'The City has an inclusive economy in which residents have equal opportunity to flourish'. The council is discriminating against those who do not have access to the internet to deal with their council problems. This is often the elderly and those on low incomes.	

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Practical Considerations:

Undertaking the review Have you got any thoughts about how the scrutiny committee could undertake their review?	Taking evidence from the officers in charge of the Customer Contact Centre and the Director under which this service falls.
Would there be specific individuals, such as outside organisations, who could provide evidence or would need to be engaged in the review?	Councillors could provide examples of their residents' frustration and consequences of not getting through to the council on the phone.
Do you believe consultation with particular groups would be helpful to support the review?	As above
If the scope of your review is potentially quite broad, do you believe there are ways to narrow it down or areas that you would like particular focus on?	Outcomes that would help residents – new ways of dealing with those who rely on phones.
Have you discussed the potential scope of this review with lead officers or the portfolio holder? Did they have any thoughts on the review, its scope, timing etc?	No

Please return your form to Alex Hand, senior committee officer. alexhand@norwich.gov.uk

Thank you.



Committee Name: Scrutiny

Committee Date: 17/11/2022

Report Title: Update on debt advice and support services

Portfolio: Councillor Waters, Leader of the council

Report from: Executive director of community services

Wards: All Wards

OPEN PUBLIC ITEM

Purpose

To examine the extent to which debt advice and support services provided by the council and its partners are helping to prevent people from falling into debt and becoming subject to debt recovery.

Recommendation:

It is recommended that the committee notes the progress to date and continues to support the council's aim of early intervention and support for residents in debt and those that are identified or who self-identify as vulnerable.

Policy Framework

The Council has five corporate aims, 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 People live independently and well in a diverse and safe city and the city has an inclusive economy in which residents have equal opportunity to flourish corporate priorities

This report addresses the **'Provide the right support to residents at the right time, with a focus on early help and prevention'** and **'join up with the voluntary, community and social enterprise sector, so our services are aligned to help people succeed'** strategic actions in the Corporate Plan

This report helps to meet **supporting the most vulnerable** objective of the COVID-19 Recovery Plan

Report Details

Background

1. Within its work programme for 2022/23, the Scrutiny Committee requested a report with the scope to “Examine extent to which debt advice and support services provided by the Council and its partners are helping to prevent people from falling into debt and becoming subject to debt recovery.”
2. The council has been committed for many years to reducing financial exclusion, recognising the inequality that exists in our city. The current cost of living crisis only adds to the importance of the work we do in this area.
3. Mental health and money problems are often intricately linked. One problem can feed off the other, creating a vicious cycle of growing financial problems and worsening mental health that is hard to escape. People in problem debt are significantly more likely to experience mental health problems. National polling by the Money and Mental Health Policy Institute found that almost four in ten (39%) people with a mental health problem said their financial situation had worsened their mental health problems. In addition, people with mental health problems are also more likely to be in problem debt – almost one in five (18%) people with mental health problems are in problem debt.
4. Recognising this has been key to understanding the impact debt has on an individual’s health and wellbeing – debt never comes alone. It is important to understand that vulnerability does not automatically mean that someone is unable to pay, but it is likely to mean that they will require additional support to be able to do so. The non-commercial debt policy has raised the profile of vulnerability and what it may mean with officers, encouraging them to look for the signs and then act accordingly. This could be through referrals to appropriate agencies, the use of vulnerability flags on council systems, or the use of separate recovery profiles to ensure that only appropriate action is taken to recover the debt.
5. The National Institute of Economic and Social Research (NIESR) has projected that across the UK there will be a 31% increase in the number of households becoming classed as destitute because of the current cost of living crisis. Up to an estimated 14,600 households may be unable to buy basic necessities in Norfolk (2,290 households in Norwich). This includes up to approximately 11,140 households that may already be affected by destitution (1,750 households in Norwich). 13.2% of households in Norwich are fuel poor (Department for Businesses, Energy & Industrial Strategy (BEIS), 2022)¹.
6. Support will continue to be crucial to many, as people’s needs and the type of provision available have both been affected by the pandemic and the cost of living crisis. A key and ongoing issue is people knowing what support is out there and whether they are eligible and having encouragement or help to apply (which can be important given the stigma sometimes associated with seeking help). This relates to applying for health-related benefits (which can be a daunting process), awareness of the Household Support Fund, and knowledge

¹ The BEIS fuel poverty statistics have a two-year delay, so the figures actually represent the 2020 data.

of low-income tariffs or schemes for support with energy, water, and internet costs. Across these areas families risk missing out on crucial financial support.

7. This paper sets out progress on four key areas of work: non-commercial debt; the debt respite scheme; social welfare advice and the Norfolk Community Advice Network (NCAN) referral system; and teams working on debt support and advice. These strands of work have been underway for a number of years but are also central planks within the Council's cost of living crisis response, alongside other actions.

Non-Commercial Debt

8. The purpose of the non-commercial debt policy is to provide clear guidance to council officers on the recovery of all non-commercial debt (council tax arrears, rent arrears, housing benefit overpayments, parking fines and other sundry debts), in a timely, effective, and fair manner, while ensuring fair treatment of all debtors. All service areas are required to follow the policy to ensure that the council maximises the collection of debts and income and reduces the likelihood of financial hardship for customers by ensuring individuals' financial circumstances are considered on a case-by-case basis.
9. The policy's aims are to:
 - a. Set out the general principles of non-commercial debt management across all services provided by Norwich City Council
 - b. Ensure a consistent approach to the management of debts across the authority
 - c. Improve income collection rates by treating debtors reasonably and fairly
 - d. Recognise the varying causes of debt and adjust recovery procedures accordingly
 - e. Reduce the likelihood of financial hardship for customers by ensuring individuals' financial circumstances are considered on a case-by-case basis
 - f. Enable the signposting of debtors to debt advice as appropriate
10. The key points of the policy are:
 - g. To include a separate section dedicated to the treatment of vulnerable customers
 - h. The introduction of the Standard Financial Statement as approved by the money advice service detailing all income and expenditure, which would be used across service areas
 - i. Embedding the Citizens Advice council tax protocol into the policy
 - j. Implementing 60-day breathing space prior to the legislation coming into force. The Debt Respite Scheme legislation did not come into force until 4 May 2021. The non-commercial debt policy was approved by Cabinet in October 2020. Implementing a 60-day breathing space early ensured residents who were working with approved debt advice providers were given the time they needed to address their debts and recovery was placed on hold while they received the support they needed.
 - k. Highlighting the importance of advice agencies

11. The writing of a new non-commercial debt policy, approved by Cabinet in September 2020, created a strong foundation on which the council has been able to start to build holistic, wraparound support for vulnerable customers in debt, whilst at the same time continuing to maintain an income for much-needed services. It has evidenced the benefits of service areas working together to adopt a new collaborative way of working. Our most vulnerable customers are beginning to experience a 'no wrong door approach', and we are now starting to see the benefits of multiple service areas working together to achieve the same desired outcome. There are now a total of 433 council tax accounts in the vulnerable recovery profile. These are accounts that have been moved outside of the normal automated recovery system for various reasons relating to vulnerability and will be given appropriate support to be able to manage their debt. The money and budget advice team was supporting 276 tenants in quarter 1 of 2022/23, of which 85 were new cases, ensuring that people get the help they need.

12. Achievements so far include:

- a. Officers working together to look at individuals' needs around housing, council tax, health and vulnerabilities and identifying possible solutions. This includes:
 - identifying internal and external funding pots that may be available to help with arrears,
 - recognising the need for mental health support and putting the appropriate referrals in place,
 - working with external partners like the Department of Work and Pensions and the local job centre to ensure income is maximised.

Sharing knowledge has led to increased opportunities for improved outcomes. One department may not know about specific funding pots or help that can be provided but working together and discussing cases can lead to positive results.

- b. The standard financial statement (SFS) is in now being used by all relevant service areas. The document is used to summarise a person's income and outgoings, along with any debts they owe. Primarily for people seeking debt advice, the SFS is mainly used by debt advice providers and other relevant organisations. It provides a single format for financial statements, allowing the debt advice sector and creditors to work together to achieve the right outcomes for people struggling with their finances. Once the statement is completed, we have a full picture of an individual's income and outgoings and, as what is acceptable is covered by set guidelines, all service areas accept the figures without challenge.
- c. The Debt Respite Scheme has been implemented, so residents in debt who are working with advice agencies get the space to do so, knowing that recovery will cease for a set period of time.
- d. The new debt management flag, which is added to an individual's record on our internal systems when we know the person may need more support to manage their debt, ensures officers across the council are

aware and are able act accordingly.

13. This has been achieved through very close working across teams. Staff from multiple teams including revenues, home options, private sector leasing, specialist support, financial inclusion and sundry debtors briefly met every week from the inception of the policy to share information on any residents who were struggling, to ensure that all relevant teams were aware of any issues and could respond in a consistent and joined-up way. These meetings now take place less regularly due to the other tools in place (debt management flags etc) and have evolved into a time to highlight more strategic procedural challenges that impact on residents and to explore opportunities for change. Employees continue to discuss residents that are struggling across multiple service areas to ensure the holistic wraparound approach.

Debt Respite Scheme

14. The legislation for the Debt Respite Scheme (otherwise known as breathing space) came into force in May 2021. The main policy aim (Treasury impact assessment) is “to incentivise more people to access professional debt advice and to access it sooner”, and “to provide debtors who engage with this advice with the headspace to find a debt solution by pausing creditor enforcement action, interest, and charges”.
15. When a person is struggling with debt and contacts a debt advice agency for support the debt advice provider can request that the debtor is placed into a 60-day breathing space. This is done through the Insolvency Service portal. As a local authority, our money advisers can place a debtor into breathing space if they consider it appropriate.
16. The debt advice provider then has a period of 60 days to work with the debtor to find a sustainable solution to help them manage their debts. This could be a debt management plan, a debt relief order, or an individual voluntary arrangement. Not everyone will be suitable for breathing space and for a standard breathing space (i.e. not one relating to a mental health crisis) only one can be entered into in any 12 month period. It may be that outgoings can be reduced, or existing debts can be rescheduled without the need for a breathing space. The biggest benefit is that breathing space affords the debtor some headspace to work through their debts with a qualified professional.
17. During the 60 days all qualifying debts are placed on hold and no further action can take place. When the council receives a request for breathing space via the Insolvency Service portal all service areas are notified to hold recovery and a debt management flag is placed on the document management system so that all officers are aware to check the case fully.
18. From inception up until the 11 August 2022 the council has had 97 breathing space cases. These are for individuals who were receiving support from a debt advice provider to find a sustainable solution to their debt problems. Of these cases 19 resulted in a formal debt solution for the debtor such as a debt relief order to manage their debts (although for most cases the debt solution was received outside of the 60 days). There are currently 9 active cases that have not yet reached the full 60 days.

19. Breathing space presents some challenges as the council wears 'two hats', one as a landlord and collecting authority, and the other as a public body whose role is to support its residents. The council is keen that residents experiencing financial challenges are given the space to work with trained providers to manage their debts, but to date most cases have not resulted in sustainable solutions within the 60 days, suggesting that a longer time may be needed.
20. Most cases have come from large debt advice services like StepChange who may have been overwhelmed by the volume of requests. There has been little or no contact from these charities at the end of the 60 day period, resulting in officers starting the engagement process again. If this fails there is no alternative other than to re-commence recovery. If officers can identify need and refer people on themselves then the debt advice is often delivered locally. The council has a relationship with these agencies and is more likely to be aware if there are delays or issues that would mean an outcome has not been possible within the timescale. Concerns regarding lack of outcomes within 60 days have been raised with the Money and Pensions Service at local level but have not yet been resolved.

Teams working on debt support and advice

21. Many residents across Norwich may, at some point, require help from the council in terms of debt, housing, welfare benefits, financial, or other types of support. Multiple teams are involved in delivering this much needed help. This could be homeless prevention and housing advice, tenancy support from housing officers, access to funding pots such as the Household support fund via the Community enabling team, or joined up, multi-agency support through the Early Help Hub.
22. The Revenues and Benefit team work closely with the financial inclusion officer to ensure that the content of new schemes and initiatives aligns with the debt policy and work to support our residents and mitigate some of the challenges they may face.
23. For example, the council was the first Norfolk authority to start paying the Energy Rebate Scheme to eligible households, with the first payments being made on 19 April. Up to 2 August, the team has paid 50,699 households a total of £7,604,850.00. This has been a major challenge, but the team has done all it can to make sure that the much-needed money gets to residents as quickly as possible, recognising the difficulties that many are already facing. The discretionary funding element of the scheme has been designed by the team to ensure that the funding is targeted at those most in need.
24. The Council recognises that many tenants have multiple and complex needs which can increase the likelihood of tenancy-related difficulties. The Specialist support team's principal role is to support tenants to reduce the risk of eviction and abandonment and increase their ability to manage a healthy tenancy, for the long term. On average the Specialist support team supports 225 tenants in a year, and 75% are in financial hardship. Pre-pandemic the team worked with tenants for a 6-9 month period on average. This has now increased to 9

months because the challenges tenants are facing have increased and become more complex. Most tenants/households that the team works with have multiple factors that impact on their ability to manage a successful tenancy; unmanaged mental health, financial hardship, domestic abuse and social isolation are the most common difficulties that tenants often present with.

25. Many of the tenants the team works with have had poor experiences of working with organisations and have experienced trauma at some point in their lives. Time is taken to build rapport and a safe working relationship. The team works alongside tenants, building their confidence and ability to manage issues and challenges and giving them the skills to do so without support in the longer term.
26. Through internal and external relationships, it is possible to ensure that people are able to access the right support at the right time. Post specialist support tenancies are monitored at 4 and 12 months to ensure the tenancy continues to succeed.
27. The Housing income service has a well-established budgeting and money advice service for tenants struggling to pay, to help prioritise rent payments and to improve overall household income. Last year saw significant access and help for tenants across Norwich. The Covid pandemic accelerated a shift from solely income collection to one of support to pay, offering 3-way advice between income officers, money and budget advisers, and third sector advice partners.
28. Money and budget advisers work with tenants to maximise their income but the role is wider. Building trust is crucial and these are often long-term relationships supporting tenants to maintain their tenancies and working to find sustainable solutions to debt problems. This can include dealing with universal credit and other benefit problems, supporting benefit applications, food and energy support, grant applications, working with creditors, identifying formal debt solutions where other solutions have been exhausted, and support with banking to ensure all priority debts are paid wherever possible. As more tenants present with deficit budgets it becomes an increasing challenge. There are 3FTE budget adviser posts and 2.6FTE Money adviser posts with a total approximate cost including oncosts of £228.5K.

29. 2021/22 outcomes for money and budget advice (Housing service):

Estimated total value of support to households	£559,563.89
Estimated annual income increase	£372,730.80
Estimated annual outgoing decrease	£91,301.60
Estimated annual one-off financial support	£95,531.49

30. The table above includes income increases from benefits and one-off grant payments but does not capture all re-negotiated debt payments, Norfolk Assistance Scheme awards, ad-hoc food and energy support, etc. and so the

estimated value of support will be much higher.

31. In Q1 2022/23 there were 276 open cases of which 85 are new cases.

Social Welfare Advice

32. In April 2022 the council recommissioned the provision of information, advice and advocacy services for residents for the next two years with the intention of a further one-year extension at the end of the period. The grant awarded for 2022-23 was £171,704. Early intervention and advice is key to ensuring that people get the help and support that they need as soon as they need it.

33. The new Financial inclusion consortium, which delivers this advice, is made up of the following agencies:

- a. Norfolk community law service (the lead agency)
- b. Shelter
- c. Norfolk citizens advice
- d. Age UK Norwich
- e. Mancroft Advice Project
- f. Equal Lives
- g. The Bridge Plus

34. The key priority for the service provision is to ensure that poverty is reduced by delivering:

- a. Ongoing and increasing capacity to prevent or mitigate crises and increase financial resilience for a wide range of residents
- b. Visible, easy to access, free advice
- c. Services that are not restricted to specific cohorts, but which can respond quickly to changing situations and to the needs of individuals who may be newly financially vulnerable
- d. Advice services that can meet the needs of residents who are vulnerable, including those experiencing mental health issues, and EU citizens facing status issues
- e. An increased awareness of available advice. Services that can inform people of eligibility at key trigger points and take information into communities achieving effective and creative engagement
- f. Holistic wraparound support with time to understand the full picture and level of need and able to recognise the advantages of a consortium model – shared support, collaborative approach, a no wrong door approach
- g. Quality and independent advice, which integrates multiple levels of information, advice and advocacy across debt, welfare benefits, housing, and wider financial capability with effective pathways into wider public and VCSE provision
- h. Effective data and insight that shows how needs are evolving and demonstrates the impact of the service

35. Although this service is invaluable it cannot prevent people from getting into debt, but it can help people to find a longer term, more sustainable solution to

their financial challenges. From April 2018 to March 2021 the FIC has improved the financial wellbeing of over 19,000 Norwich citizens by reducing debt (renegotiating/writing off) to the value of almost £7,000,000 and increasing income (welfare benefit appeals/applications) by more than £8,000,000. It has achieved this by providing easy access to a wide range of expert information, advice, advocacy, and representation through the Norfolk Community Advice Network (NCAN) partnership.

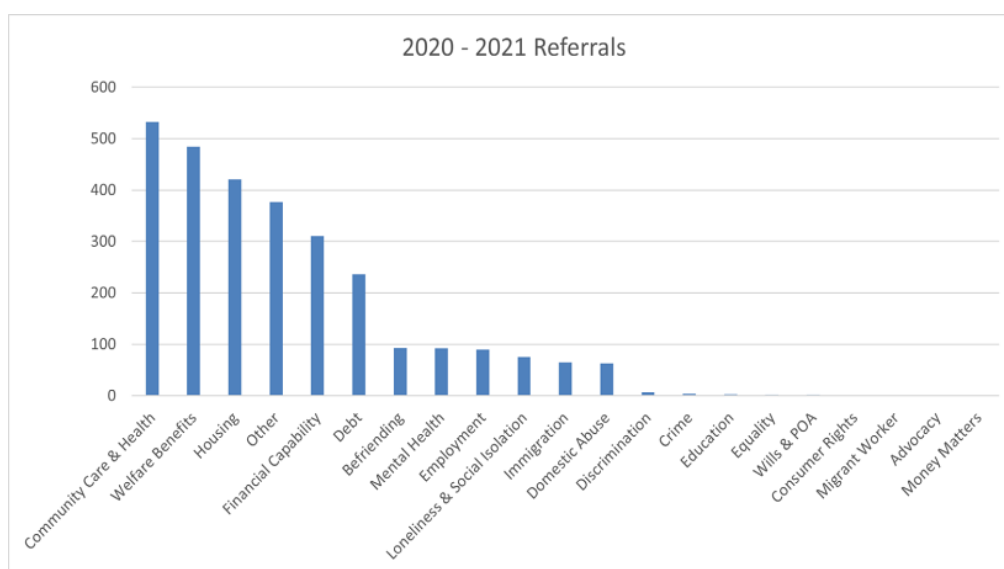
36. The council's work with the Financial inclusion consortium provides good insight into the experience of residents across the city that use its services. The consortium not only provides the support services desperately needed by so many, it also works in partnership with the Council to help us to understand opportunities for improving processes and procedures to reduce the need for reliance on its services in the future. The current debt relief order (DRO) process was created following concerns raised by the consortium over a lack of joined up approach when a resident had multiple debts and historically debts were missed from DRO applications. The updated process means that correct information is provided by all service areas on one document, minimising errors. The consortium also raised concerns that residents were not always accessing advice services which could help them and this led to a review of the referral process within the council and the addition of NCAN details to CCT recovery scripts. This has led to a marked increase in the number of NCAN referrals being made (see below).
37. The council is keen to make the consortium meetings as effective as possible and as part of this NCLS (Norfolk Community Law Service) has suggested that the time is used to plot client journeys to look for patterns and identify early intervention points and opportunities to do things differently. The hope is that this will lead to better outcomes for residents and increased efficiencies for the council.
38. The overall service now provides information, advice and advocacy services across debt, welfare benefits, legal advice, housing, and immigration, but through the NCAN referral system the consortium also access a wealth of other advice services, ensuring people get the support they need at the earliest opportunity.

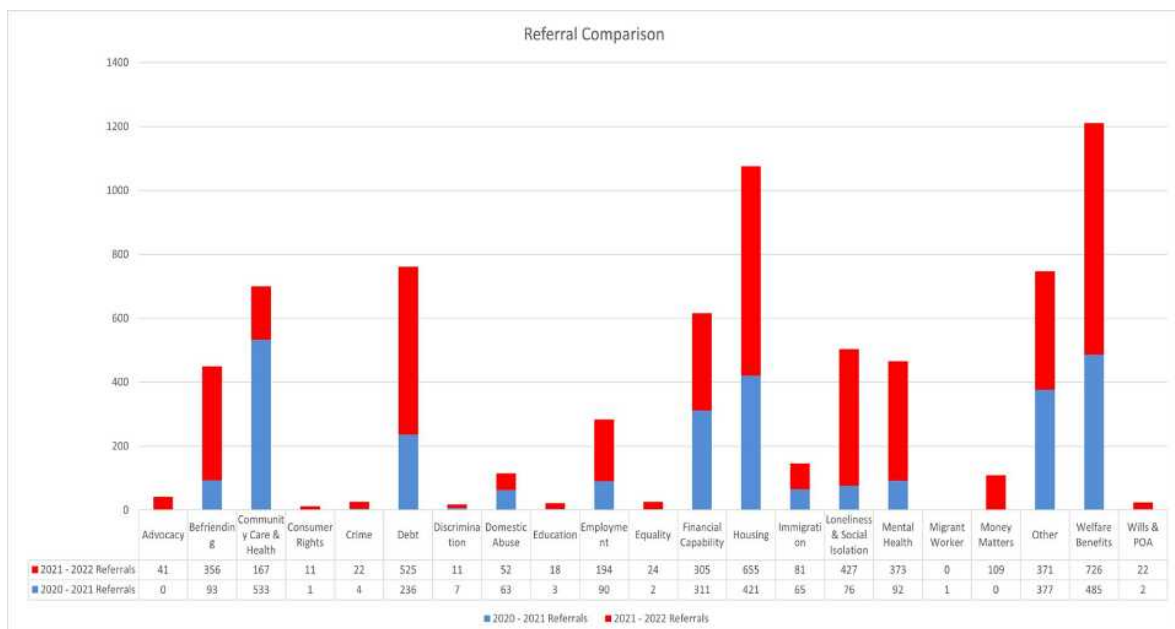
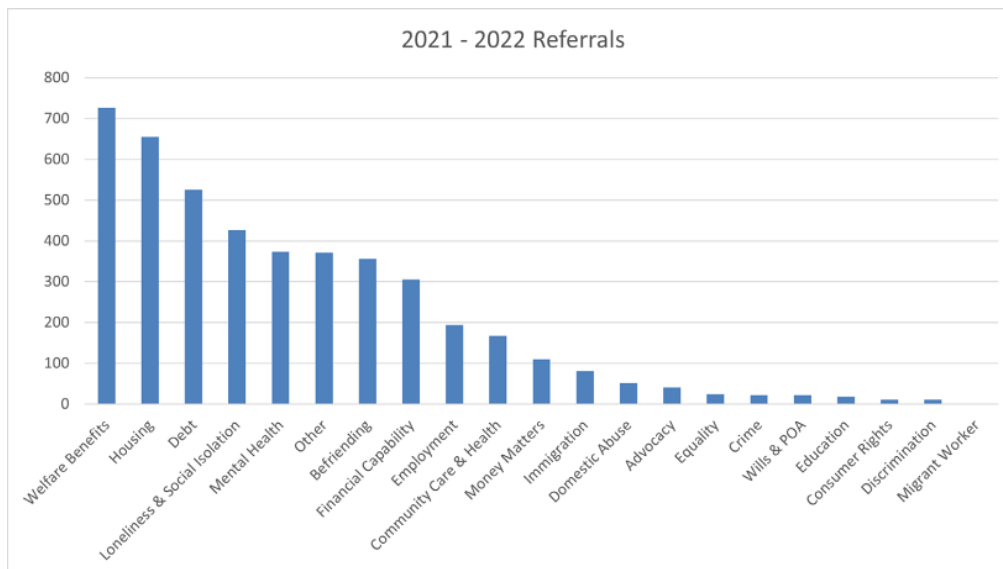
Norfolk Community Advice Network (NCAN) referral system

39. The council continues to provide funding of £3750 p.a. to use the NCAN referral system, to enable our officers to refer people to charities and other organisations for information, advice and advocacy support which includes wider issues that can contribute to debt, such as housing, legal and immigration support. NCAN is a Norfolk-wide partnership of agencies that provides free independent advice. The referral system connects different social welfare providers county-wide and ensures that people are referred to the appropriate agency to receive the right support from the right people at the right time. The referral system is a two-way process for many agencies, enabling them to make and receive referrals and refer on when necessary. This reduces the need for service users to repeat their concerns multiple times and allows a 'no wrong door' door approach. Multiple teams across the council have received training to be able to use the referral system so that referrals

can be made as soon as possible when someone is identified or self-identifies as needing help.

40. In addition to this, from 2022 Norfolk County Council has provided three-year funding for the Your Norfolk Advice helpline. The helpline is a new NCAN telephone triage service designed to help professionals to find the right referral agency to refer their clients to, again ensuring people receive the right support when they need it most. Details have been shared with employees across the council.
41. Last year the council recognised that officers were not always using the NCAN referral system and changed procedures to increase the number of referrals being made. The council now has 12 service areas (plus the INTERACT project) set up to use the NCAN referral system. This has increased referrals as follows:
- a. Between 1 January 2021 and 25 July 2021 22 referrals were made
 - b. Between 1 January 2022 and 25 July 2022 174 referrals were made
 - c. There has been an average of approx. 25 referrals per month so far in 2022 from the council to advice agencies through NCAN.
42. NCAN has provided raw data to show how referrals for advice have increased between 2020/21 and 2021/22.





43. The data in the comparison chart shows there has been a marked increase in referrals made around the Norwich local authority area. NCAN has seen a total increase of **1,628** referrals in the year, but it is important to note that some of this data originates from a period prior to local authority filters so has been estimated.

44. Advocacy and Money Matters did not exist as issues on the referral system during 2020 – 2021 so there is no data available for these issues. Similarly, there were no recorded referrals for 2021 – 2022 for the issue Migrant Worker, whereas the preceding year recorded 1 entry for this.

45. The lower figures for 2020/21 will relate in part to the Covid pandemic and temporary restrictions in recovery practices. This may in turn have reduced the urgency for people to come forward and request help. However, the figures for 2021/22 and the council's figures for early 2022 (para 36) clearly show the need for advice and support and the impact that the council is having in

ensuring that residents can access that support as quickly as possible.

Summary and next steps

46. The cost-of-living crisis is affecting many people across the UK. Lower income families are more exposed to the rising cost of living, and not just because poorer families have fewer places to cut back spending. The poorest tenth of households (by income) spend three times as much as a share of expenditure on gas and electricity bills as the richest tenth. This means the lowest income tenth of people are facing an inflation rate at least 1.5% higher than the richest tenth.
47. Work continues to support residents who may be struggling with financial challenges. Alongside the internal work that is currently underway the council is also working with external partners to understand and share experience and ideas; for example we have started discussing with the Norfolk Office of Data Analytics (NODA) possibilities for using data more effectively (enabled by our new NEC system) in order to make sure our help is targeted at the people who need it the most. Officers will provide further information on this wider work to all councillors in the autumn.

Consultation

48. The council consulted with the Financial inclusion consortium during the writing of the non-commercial debt policy.

Implications

49. Not applicable – this is a progress update report only.

Financial and Resources

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 and Budget.

50. There are no proposals in this report that would reduce or increase resources. The costs of staffing and other resources have been identified throughout the report to indicate the direct financial commitment that the council has put in place to support the issues described. A range of other indirect costs are also relevant as teams across the council work together to address problems that are identified.

Legal

51. Not applicable – this is a progress update report only.

Statutory Considerations

Consideration	Details of any implications and proposed measures to address:
Equality and Diversity	Equality Impact Assessment carried out at the time of the policy.
Health, Social and Economic Impact	N/a – update only
Crime and Disorder	N/a – update only
Children and Adults Safeguarding	N/a – update only
Environmental Impact	N/a – update only

Risk Management

Risk	Consequence	Controls Required
Include operational, financial, compliance, security, legal, political or reputational risks to the council	N/a – update only	N/a – update only

Reasons for the decision/recommendation

52. The current cost of living crisis has highlighted why it is crucial that the council is able to continue to support residents who may be struggling with debt. Recognising when people are vulnerable and getting them holistic, wraparound support at the earliest available opportunity is key to delivering successful outcomes both in terms of individual wellbeing and income collection.

Background papers: [Our approach to dealing with personal debt | Non-commercial debt policy | Norwich City Council](#)

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