

Scrutiny committee

Date: **Thursday, 15 September 2022**
Time: **16:30**
Venue: **Mancroft room 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 Mancroft Room 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:

Committee officer: Lucy Palmer
t: (01603) 989255
e: lucypalmer@norwich.gov.uk

Democratic services
City Hall
Norwich
NR2 1NH

www.norwich.gov.uk

Information for members of the public

Members of the public and the media have the right to attend meetings of full council, the cabinet and committees except where confidential information or exempt information is likely to be disclosed, and the meeting is therefore held in private.

For information about attending or speaking at meetings, please contact the committee officer above or refer to the council's website.



If you would like this agenda in an alternative format, such as a larger or smaller font, audio or Braille, or in a different language, please contact the committee officer above.

Agenda

Page nos

- | | | |
|----------|--|----------------|
| 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 | Minutes

Purpose - To approve the accuracy of the minutes of the meeting held on 14 July 2022. | 3 - 10 |
| 4 | Updates from the NHOSC representative

Purpose - To receive an update from the council's representative on Norfolk Health Overview and Scrutiny Committee on the meeting held on 14 July 2022. | 11 - 14 |
| 5 | Scrutiny Committee Work Programme 2022-23

Purpose - To assist scrutiny committee members to review the scrutiny committee work programme 2022-23. | 15 - 20 |
| 6 | 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. | 21 - 34 |

Date of publication: **Wednesday, 07 September 2022**



Scrutiny Committee

16:30 to 17:35

14 July 2022

Present: Councillors Wright (chair), Brociek-Coulton (vice chair), Carlo, Champion (substitute for Osborn), Driver, Fulton-McAlister (M), Galvin, Huntley, Stutely and Young

Apologies: Councillors Osborn, Padda, Thomas (Va) and Thomas (Vi)

1. Declarations of interest

There were no declarations of interest.

2. Minutes

RESOLVED, to approve the accuracy of the minutes of the meeting held on 9 June 2022.

3. Report from the Norfolk Countywide Community Safety Partnership Scrutiny Sub Panel

The representative had not been appointed before the NCCSPSSP meeting on 9 June so there was no update.

4. Report from the Norfolk Health Overview and Scrutiny Committee (NHOSC)

(This item was incorrectly labelled as Norfolk Health and Overview and Scrutiny Committee on the agenda).

The representative gave a verbal update to committee stating that NHOSC had looked at the following topics: learning disabilities in people aged over 14, Looked after Children, adults with severe mental illness and the waiting times for assessment and diagnosis for children with neurodevelopmental disorders. As these topics were important to members the representative agreed to circulate a written report to members.

RESOLVED to:

- 1) note the report from the representative on the Norfolk Health Overview and Scrutiny Committee; and

- 2) ask the representative on NHOSC to circulate a written report to scrutiny committee members.

5. Scrutiny Committee work programme 2022-23

The chair presented the report. He asked members to send their scopes for the “Welcoming refugees into Norwich and overcoming obstacles to their smooth integration” topic to the committee officer by the end of the day on 19 August 2022.

A member suggested that the committee look at the Levelling-Up Agenda at the November meeting. The monitoring officer commented that the bid had been discussed by cabinet on 6 June 2022, and the bid had been submitted by 6 July 2022. Any likely outcomes on whether Norwich City Council had been successful with its bids would likely be October. It would therefore be difficult for the committee to scrutinise this piece of work at the November meeting, however, there could be an opportunity for the committee to programme this work in for later in the civic year. The chair suggested that the Levelling-Up Agenda was discussed at the January meeting.

RESOLVED to:

- 1) Add the Levelling-Up Agenda to the work programme for the January 2023 meeting; and
- 2) Note the work programme 2022-23 as amended.

6. Report from the Communal bins and fly-tipping task and finish group

(This report was within the supplementary agenda. Councillor Oliver, cabinet member for environmental services, attended the meeting for this item.)

The chair introduced the item and asked the chair of the communal bins and fly-tipping task and finish group to present the report.

The group had been set up at the June 2021 scrutiny committee meeting and comprised three members from the Labour party, one member from the Green party and one Liberal Democrat. He highlighted that there were clear lessons to be learnt from the process of setting up the group and that the terms of reference that were agreed at the meeting on 9 June 2022 would hopefully help to address some of these. The task and finish group had used a public survey to help understand how members of the public felt about the recommendations made by the group. The survey had only recently closed and therefore full analysis of the results would continue, and the final results would be circulated.

In response to a comment from a member on availability of information, the chair of the task and finish group said that the topic of fly-tipping had been discussed at scrutiny committee several times and the publicly available data and content of the discussion would be available in the minutes and agenda of each of those meetings, as well as the rationale for setting up the task and finish group.

A member asked for clarity on issues around the actions and outcomes of the group and the chair of the task and finish group said that he had not been aware of the possibility of requesting assistance from the scrutiny liaison officer in order to note the

terms of reference and aims of the task and finish group. He added that the agreed draft terms of reference would hopefully make it easier for future task and finish groups to understand their resource needs. In response to a member's question the monitoring officer said she would need to confirm whether select committees were considered advisory committees within legislation, as a situation may arise where a select committee would like members of the relevant ward to be members of the select committee. The terms of reference agreed gave scope for the scrutiny committee to agree the membership. The chair of the task and finish group said that most of the work of the task and finish group had been conducted by a member from each party. The chair of the task and finish group thanked the head of environment services and the officers within his team who had helped the task and finish group with information and data provided.

The head of environment services highlighted the contents of the report, and that the work of the task and finish group had drawn from the original discussions held at the scrutiny committee on 24 June 2021. It would be key to look at the prioritisation of implementation of the recommendations and targeting these to the hotspot areas. For example, the location of bins and enforcement against fly-tipping and engagement with residents could be the first recommendations that would be implemented. The collaboration between Biffa, Norwich City Services Limited (NCSL) and the council had already begun to improve, particularly with regard to the workflow processes, however further improvements could still be made. Data would continue to be gathered to help understand the scale and extent of the issue of fly-tipping within the city.

The survey had had a large number of responses. And broadly speaking the survey was supportive of the recommendations made by the task and finish group. As the survey also allowed for members of the public to make comments, it was clear that the public in particular wanted better engagement with residents from the council, improved working with Norfolk County Council and influencing its decisions with regard to the location and opening times of the recycling centres, and for decisions to be reviewed. This would also include work undertaken at an officer level.

The head of environment services said that the committee would need to be mindful of the recommendations that carried resource and budgetary implications. It was clear, from the responses that if the council chose to do nothing that this would not be supported by the residents of Norwich. He highlighted paragraph 14 which detailed the range of powers that were available to the council but had not been used to their fullest extent. Recommendation (c) highlighted the need to expand enforcement. Some of the recommendations would be a matter of operational changes that officers would be able to implement immediately.

In response to a member's question, the head of environment services said that there were around 5,000 incidences of fly tipping which was much higher than other authorities that were members of the Norfolk Waste Partnership. The other authorities within the partnership had fewer individual incidences but with a higher volume of waste. The member asked whether increasing the frequency of collection of communal bins would alleviate some of the issues and the head of environment services replied that it likely would deal with some of the incidences of fly-tipping.

A member asked whether communal bin areas would be looked at as the areas were often overfilled which then caused fly-tipping. Additionally, the communal bins were not always suitable for residents with mobility issues as the lids were heavy and the

locking mechanism prevented some residents from opening them. The member also said that some of the stickers on the bins were misleading as they showed images of mattresses which could not be disposed of in communal bins. The head of environment services said that the signage was being reviewed by officers, and could form part of the operational changes. The council needed to ensure that any changes did not decrease the recycling rates.

The head of environment services said, in response to a member's question that he was not able to comment on the financial context of the 2007 decision to stop Waste Amnesty collections as this took place before the financial crash. He said that the recycling rates had improved over the years and that the contents of the skips were sent to landfill which would have an impact on the recycling figure.

In response to a member's question the head of environment services said that there were issues with the volume and type of waste that was left in the skips. It appeared that the skips were being used for commercial waste as well as domestic waste. Better working with partners and retailers on helping residents get rid of their waste would be something his service area could work on.

A member asked for clarification on what the definition of fly-tipping was and whether the map included in the report circulated to members showed the location of the fly-tipping hotspots. He replied that the map showed the locations where responses to the survey came from. The definition of fly-tipping was any waste that was not presented properly and highlighted that only certain areas of the city were able to leave waste in bags for waste operatives to collect. The hotspots identified during the research were the top ten areas in terms of incidences of fly-tipping with some of the locations identified having hundreds of incidences. This information would help target resources. In the first instance the enforcement would need to be increased and then monitoring of the situation in those areas to understand whether the issue has been resolved. It was also key that the service engaged with residents to understand why fly-tipping is occurring. Monitoring the situation would also allow officers to understand what interventions had been successful. The chair said he saw a correlation between the areas of Norwich where people have responded to the survey and areas of Norwich that he understood to be areas where fly-tipping was a recurring issue.

A member asked how often communal bins were swept and cleaned. The head of environment services said that there was a schedule for communal bin cleaning for council owned properties. The survey had revealed that there were some issues with how the area where fly-tipping was cleared from was cleaned. Councillor Oliver, cabinet member for environmental services, said that areas of concern should be reported to the council so that these could be addressed.

In response to a member's question, the head of environment services said that hazardous waste was a concern, especially in regard to the Waste Amnesty skips. Officers felt that in order to prevent hazardous waste being disposed of in communal skips, a member of staff would be needed to monitor waste that was being put into the skips and noting names and addresses of residents who were leaving rubbish in the skip. This would have a large resource implication due to the cost of staffing these sites at all times. The chair commented that there had been recent incidences of bin lorries catching fire due to batteries being disposed of in household waste. The head of environment services said that it was difficult to predict what type of waste would be placed into the communal skips.

A member asked the head of environment services to clarify whether the improvements that had already been made to the working between NCSL, Biffa and the council was the extent of the improvements needed, and whether the figure of 95% of fly-tipping was the actual rate of it being cleared within 24 hours. The head of environment services said that the end-to-end review was being conducted and the council was meeting regularly with Biffa and NCSL to ensure that communication was improved even further. He said that the 95% figure was likely to a response being given to the online form rather than the fly-tipping being cleared.

A member commented that there were clear pressures on the council's budget and from the survey it was clear that some residents wanted more bins in order to dispose of their waste. However, having more than one recycling bin often led to contamination of the recycling, and the council needed to ensure that the council's recycling rate was improved.

In response to a member's question, the head of environment services said that providing additional communal bins would cost around £200 for the bin itself and then further costs for the collection of these. The cost of removing fly-tipping was much higher and therefore this could be an 'invest to save' item. This approach could be targeted to the hotspot areas and the learning from this approach, if effective, could be applied to other areas.

A member asked what happened with communal bins in flats if waste was not placed into the correct bin. The head of environment services said that there were high levels of contamination in communal bins. In this instance, Biffa would communicate with the council to inform the council that the bins had been unable to be collected, however they would then return at a later point to take the contaminated recycling bins to landfill. He said that engaging with residents to educate them on how to prevent contamination from happening was critical. While taking these bins to landfill was not conducive to the recycling rate, it did ensure that these bins were collected and emptied. The cabinet member for environmental services said that the contamination was often due to a misunderstanding on what type of waste should be disposed of in which bin rather than malice. The chair commented that sometimes the contamination was due to people outside of the household using the bin while passing.

A member commented that communication was very important as they had had reports of a communal bin that had been locked and residents were later informed that there had been gas cannisters found within the bin. The member added that the sweeping of bins was also very important as it made the neighbourhood look better which in turn, would help to prevent further fly-tipping. There had also been reports of fabric and electrical waste not being collected. The head of environment services said that the fabric and electrical waste collection was something that he was working with Biffa to review. The sweeping of communal bins was scheduled for council buildings but for owner/occupier buildings this was more difficult and residents should contact their management companies. The cabinet member for environmental services said that other solutions for residents to get rid of fabric and electrical waste was to donate these to charity shops.

In response to a member's question the cabinet member for environmental services said that some of the actions agreed as part of the September 2020 motion "Action on fly-tipping" were being undertaken through this challenge from the scrutiny committee and the recommendations that the committee was making.

A member commented that the impacts of fly-tipping was an equalities issue and the cost of living crisis would worsen the situation. The chair of the task and finish group replied that the communal skips caused fly-tipping and when they were removed fly-tipping in those locations continued. The cabinet member for environmental services said that it was a clear equalities issue as the movement of the recycling centres as made it less accessible for residents of Norwich to get to and that not everyone was able to afford the Bulky Uplift service.

A member asked whether the closure of the Mile Cross recycling centre had an impact on the levels of fly-tipping in the city. In response the head of environment services said that the council did not have data for this, but it was highlighted by residents through the survey both via the responses to the questions and comments made. The cost of fuel was also likely causing an increase of fly-tipping, as residents may choose not to use fuel to drive to the recycling centre. A member asked whether the charge levels set by Norfolk County Council had an impact on fly-tipping, and the head of environment services said that while there was not clear data for this, anecdotally the charges were mostly in relation to DIY and construction waste which was the type of waste that was most frequently fly-tipped. He said that he would review the data to analyse the impact the charges had made on fly-tipping in Norwich.

A member commented that many of the incidences of fly-tipping were on council land and therefore environment services would need to work closely with the housing service. The head of environment services said that the services were working more closely together and this collaboration would be reflected in the report that would be presented to cabinet for consideration.

The member asked how the results of the survey could be shared with members of the public. The chair of the task and finish group said that the communication work around the survey was very effective, particularly the survey being texted to residents of Norwich whose phone numbers were held by the council. The head of environment said that for future surveys would be planned to include multiple texts. The cabinet member for environmental services said that the council had prepared communications around the survey that were posted on a number of platforms, and it was clear that there was engagement from members of the public on each of the platforms around this.

In response to a member's question the cabinet member for environmental services said that in her view the county council should provide funding to help lower income households have their bulky waste collected and while some charities offered collection of bulky waste this was not for all types of waste.

The head of environment services said in response to a member's question that the most effective way of dealing with commercial waste being fly tipped was to prosecute as it deterred other business or individuals from illegally disposing of their commercial waste. The service was looking at developing initiatives to progress this. He highlighted that the reporting facility on the website allowed for residents to provide photographs and videos, and this should be publicised more to residents.

A member suggested that a timeline should be requested to see how the reviews are being progressed, and that waste management should be kept under review as it did not seem to currently be a priority for the council. The head of environment services said that waste management was a priority for the council and at the moment the

service was focussed on ensuring best value from the contracts the council currently held in relation to waste management. The next stage was for a new Waste Management Strategy to be drafted and agreed within the financial year. The forthcoming Environment Strategy would play a large role in the work of the environment service. The cabinet member for environmental services said that there was some flexibility within the contract with Biffa to look at options but the forthcoming Environment Act created some challenges around as to what the council was expected to deliver in relation to waste management.

The executive director for community services said that the recommendations made at the meeting would be fed into a future cabinet meeting and would need to be fully costed to allow the cabinet to consider each of these and then make a decision. This would also feed into the budget setting process for the next financial year to include the options considered. A member commented that the costing should include the cost of not implementing any of the recommendations made by the committee.

RESOLVED to:

- 1) Note the outcomes of the task and finish group investigations
- 2) Note the outcomes of the online survey
- 3) Recommend to Cabinet that the following proposals arising from the task and finish group be adopted:
 - a) That the council decision in February 2007 to discontinue Waste Amnesty collections in areas of highest fly-tipping incidence is reviewed
 - b) The number, locations, and types of bins in communal areas are reviewed in the fly-tipping hotspots identified, as well as developing designs for storage areas that prevent and deter fly-tipping
 - c) Pre Covid enforcement arrangements for fly-tipping are re-established, and expanded to include the use of CCTV
 - d) Arrangements for engaging with residents with regards to fly-tipping are reviewed and improved, including consultation on proposed actions arising from this report. This should include improved partnership working between Citywide Services and Housing Estate Management in the design of services and facilities to reduce fly-tipping in our Housing Estates
 - e) Local facilities for upcycling and reuse of unwanted items are considered in partnership with the County Council as Waste Disposal Authority
 - f) The workflow and processes for managing fly-tipping between NCSL, Biffa and the council are reviewed and streamlined to improve efficiency and effectiveness
 - g) The charging structure for the Bulky Uplift service is reviewed to make accessing the service easier for residents on low incomes and Universal Credit

- h) The service considers the use of an app for reporting fly-tipping
 - i) The manner in which the council records and analyses Environmental Anti-Social Behaviour is reviewed
 - j) The service continues to review best practice elsewhere
 - k) That the Council reviews current enforcement arrangements to ensure that the full range of sanctions available to the council are used more effectively
- 4) Thank the operatives involved in waste management and dealing with fly-tipping and to ensure there is a process for gathering feedback from these operatives
- 5) Recommend cabinet:
- a) To ask officers to work with partners and local businesses on dealing with waste that arises from their products or services being used and promoting any existing services
 - b) To ensure that any actions and reviews arising from the task and finish group have a clear timeline for implementation so that they can be monitored and followed up on
- 6) Ask the leader of the council to write to the leader of Norfolk County Council to ask the county council to:
- a) Reverse charges on DIY waste at recycling centres.
 - b) Provide funding for lower income residents of Norwich city centre to deal with their bulky waste
- 7) Ask group leaders to write to Government to ask for cuts to local government to be reversed; and
- 8) To publish the results of the survey in the minutes of this meeting

CHAIR

Update from the NHOSC Representative on the meeting on 14 July 2022

Annual Health Checks for: people aged over 14 with Learning Disabilities, Looked After Children and Adults with Severe Mental Illness in Norfolk and Waveney.

The Committee received a report which provided an update on progress since the briefing to members in March 2021. The Committee received evidence in person from Professional representatives.

The following points were noticed:

- The Committee were pleased to note that proactive home visit to carry out annual health checks were taking place to capture the 2000 individuals whose check was outstanding from quarter 3 and 4.
- Upskilling of all healthcare professionals that engaged with patients was helping to increase the number of annual checks taking. More work was required in this area but progress was being made.
- GP practices were moving to a system where checks are spread out over a 12-month period to managed workflows more effectively. The practices were also encouraging the families of patients with a learning disability to get in touch to promote the checks and to ensure these were carried out in a timely fashion.
- A birthday card initiative had been introduced where a patient on their fourteenth birthday received a card encouraging them to come for a check and patients developing the habit of an annual check to continue into adulthood.
- Working with the voluntary sector had become an important element to help to reach out to all those eligible for an annual health check.
- Learnings from the short term funded initiatives to help increase the number of checks taking place had been incorporated into the governance structure and were being used to help secure long-term funding to ensure the momentum was not lost.
- Plans were in place to ensure those checks that did not take place last year and were being prioritised did not affect the drive to ensure new patients were contacted and checks undertaken.
- Young people aged 14 and upwards were encouraged to undertake an annual health check. Prior to that age parents and guardians would be contacted directly.
- Work had taken place to encourage young people (14 years and upward) which included creating a video, co-produced by the young people themselves to demystify the checks as well providing information in an easy read format.
- Care Coordinators were being utilised by GP practices to help identify and contact those who had not undertaken a health check.
- Learning Disability teams had been visiting GP practices to ensure they were as welcoming and reassuring as possible for those attending for the annual health check.

- Annual Health checks were regularly promoted in primary care webinars and publications to reflect the importance of the checks to primary care staff.
- Combining the different groups of annual health checks, for example those with an eating disorder and a learning disability, demonstrated to GP practices that undertaking the checks would help support the financial viability of the roles of the mental health Practitioners.
- It was acknowledged that both recovery workers and peer support workers could also engage and undertake checks to aid the workload of the mental health practitioners.
- There were a number of strands to help increase the number of health checks being undertaking, including drop-in services, working with the voluntary sector and using other healthcare professionals. The difficulties for recruitment to new roles was a concern, although these concerns were across the sector in all areas and not just mental health.
- Some checks if not fully completed were not being signed off if one or more elements of the check had not been completed. However, not all elements were relevant for every patient. It as acknowledged that work was required to analysis the date to reflect those situations and correct them.
- The longest outstanding annual health check was 3 months and plans were in place with the two providers to increase capacity and ensure the quality of the checks.
- It was hoped for the future that any strategy meeting for a child would include all healthcare professionals including those that had undertaken the annual health check. However, currently if that wasn't possible other professionals at that meeting would have the knowledge of the patients and the data available from the annual check.

Children's Neurodevelopmental disorders – waiting times for assessment and diagnosis.

We received an update on waiting times for assessment for diagnosis for neurodevelopment disorders since the last report to the committee in July 2021. A discussion followed and the following points noted:

- It was accepted that the waiting time for diagnoses was longer than was desirable and that every effort was being made to reduce these times. The journey to diagnoses was long and support and guidance was required at every step. Partners and stakeholders alike, including parents were working together to improve matters and there were a number of positive changes taking place.
- Additional educational needs should be met by schools and colleges regardless of whether or not a pupil had a defined diagnosis.
- The waiting lists to first assessment had increased over the past 12 months due to the impact that Covid had on schools. This increase was anticipated by the system as early indicating symptoms in children had not been picked up.

- Waiting times for the James Paget University Hospital were now on par with those levels for Central and West Norfolk.
- Norfolk Community Care and Health Trust had secured additional funding to help recruit more clinicians although the impact of this is unlikely to be seen until 2023.
- An additional £1.6m had been secured over the next 3 years to establish a key worker team to support children where a diagnoses of a learning disability and / or autism or where there was a suspected likely diagnosis. The team had been in place since September 2021 and had contacted over 1500 families already. The impact of this was making a real difference for families.
- A further £300,000 had been secured to provide a pathway for avoidant restrictive food intake disorder (ARFID). This pathway had finished the scoping stage and work was being undertaken with mental health colleagues on how this pathway would feature in mental health service.
- Funding of £200,000 had also been secured to test initiative models of care. It was acknowledged that the status quo of care pathways could not continue especially in a post pandemic environment.
- The next 12 months would also see the results of a £1m funding requirement to test the results of the assessment framework for diagnoses. It was known that the independent sector did have the ability to undertake assessment but this had not been considered previously by the public sector. These options were now being explored although it was too early to provide results at this stage, confidence was high that this involvement would help reduce waiting times for assessment.
- Measures were in place to talk to educational colleagues to avoid an independent diagnosis not being accepted by schools and colleges particularly as the independent sector was likely to feature more with the additional funding of £1m.
- The key worker would provide support if an individual was highly likely to be confirmed as neuro divergent, on a waiting list and at risk of admission.
- This was no requirement for an educational psychologist assessment to be undertaken before assessment or an individual could take place, although it was acknowledged that the pathway for assessment was long and varied as the needs of every individual was complex. Diagnoses was life long so pursuing this line of assessment had to be carefully considered.
- Prevention was key to ensuring that help and support was given at the earliest opportunity and that work was taking place not only with schools but with early years providers as well to help identify a child's needs.
- It was acknowledged that since the last CQC and OFSTED reports from the 2020, the service was in a very different place and significant measures had been put in place to improve services although there was still some way to go the overall trend was upward.
- The £1m funding to work with the independent sector to reduce diagnoses waits was not recurrent funding. However, once the model had been established any further monies available could quickly be utilised in the same manner.

The chair announced that this topic be added to a a briefing note to the committee in fifteen months' time at which point the committee could decide whether to add the item again to the forward work programme.



Committee Name: Scrutiny

Committee Date: 15/09/2022

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 note 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. The agreed work programme is attached at appendix A.
2. Members were asked to send further information on a scope for the Welcoming Refugees topic to democratic services. One full scope was received from Councillor Galvin which has been circulated to scrutiny committee members. Members are asked to discuss this scope so that initial work can commence.
3. The focus for the October meeting of the scrutiny committee will be 'County Lines, drug dealing, drug addiction and vulnerable women and girls'. Members are asked to consider areas of questioning in line with the council's constitution (part 2, guide for people attending scrutiny committee).
4. Norfolk Constabulary has confirmed that a Superintendent will attend the meeting. We are waiting for the PCC's office to confirm his availability.

Recurring items

5. 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).
6. 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

7. 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.
8. 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

9. Members of the scrutiny committee were consulted and agreed the attached work programme at the meeting on 9 June 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.

10. 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

11. 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

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

Reasons for the decision/recommendation

13. 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

Contact Officer:

Name: Lucy Palmer

Telephone number: 01603 989515

Email address: lucypalmer@norwich.gov.uk

Appendix A

Date	Report	Purpose	Portfolio Holder + Senior Officer + Report author
15/09/2022	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 Nicki Bristow
15/09/2022	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
15/09/2022	Updates from NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick Lou Rawsthorne Lucy Palmer
13/10/2022	County Lines drug dealing, drug addiction and vulnerable women and girls	To consider a report on "county Lines drug dealing, drug addiction and vulnerable women and girls"	Cllr Jones Lou Rawsthorne
13/10/2022	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
13/10/2022	Updates from NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick Lou Rawsthorne Lucy Palmer
10/11/2022	Financing for renewable energy/energy efficiency	To consider a report on "financing for renewable energy/energy efficiency"	Cllr Kendrick Annabel Scholes Neville Murton
10/11/2022	Work programme	To review the scrutiny committee work programme	Cllr Kendrick Lou Rawsthorne Lucy Palmer
10/11/2022	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	Cllr Kendrick

Appendix A

Date	Report	Purpose	Portfolio Holder + Senior Officer + Report author
		work programme	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	Levelling Up Agenda	To consider a report on the "Levelling Up agenda"	Cllr Waters Graham Nelson Ellen Tilney
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 NHOSC and NCCSPSSP	To receive a report from council's representative on NHOSC and NCCSPSSP	Cllr Kendrick 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



Committee Name: Scrutiny

Committee Date: 15/09/2022

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.

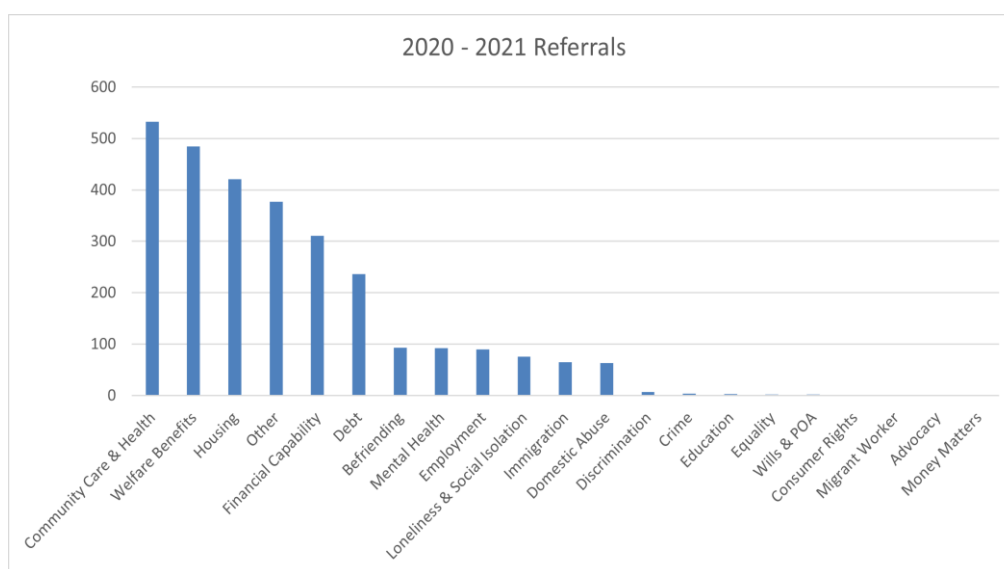
36. The council's work with the Financial inclusion consortium provides good insight into the experience of residents across the city that use its services. The consortium not only provides the support services desperately needed by so many, it also works in partnership with the Council to help us to 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.

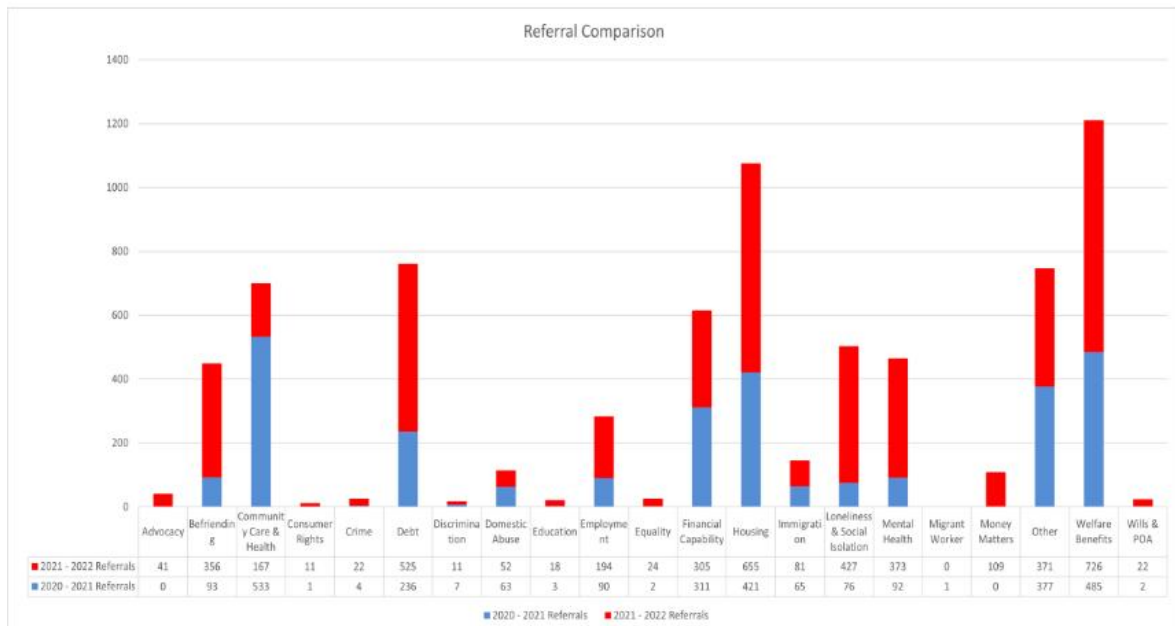
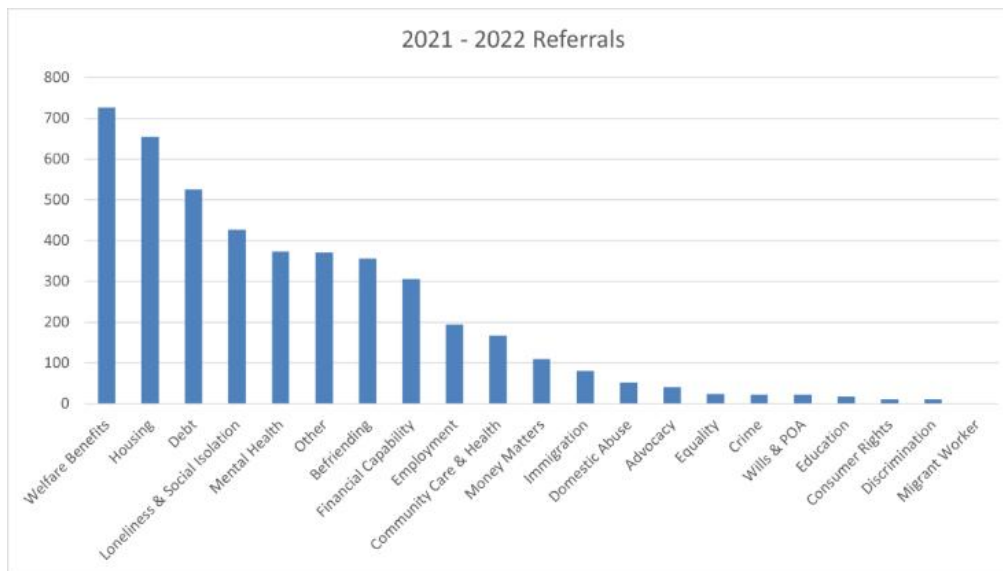
Norfolk Community Advice Network (NCAN) referral system

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 Assessmentw 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](#)

Contact Officer: Senior Financial Inclusion Officer

Name: Nicki Bristow

Telephone number: 01603 989243

Email address: nicolabristow@norwich.gov.uk

