



<b>Subject:</b>	Integrated Advice Partnership Fund – Additional Funding for Debt Advice
<b>Date:</b>	5 <sup>th</sup> November 2024
<b>Reporting Officer:</b>	Jim Girvan, Director of Neighbourhood Services
<b>Contact Officer:</b>	Nicola Lane, Neighbourhood Services Manager Margaret Higgins, Lead Officer, Community Provision

<b>Restricted Reports</b>	
<b>Is this report restricted?</b>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>Please indicate the description, as listed in Schedule 6, of the exempt information by virtue of which the council has deemed this report restricted.</b>	
Insert number <input type="checkbox"/>	
<ol style="list-style-type: none"><li>1. Information relating to any individual</li><li>2. Information likely to reveal the identity of an individual</li><li>3. Information relating to the financial or business affairs of any particular person (including the council holding that information)</li><li>4. Information in connection with any labour relations matter</li><li>5. Information in relation to which a claim to legal professional privilege could be maintained</li><li>6. Information showing that the council proposes to (a) to give a notice imposing restrictions on a person; or (b) to make an order or direction</li><li>7. Information on any action in relation to the prevention, investigation or prosecution of crime</li></ol>	
<b>If Yes, when will the report become unrestricted?</b>	
After Committee Decision	<input type="checkbox"/>
After Council Decision	<input type="checkbox"/>
Sometime in the future	<input type="checkbox"/>
Never	<input type="checkbox"/>

<b>Call-in</b>	
<b>Is the decision eligible for Call-in?</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

<b>1.0</b>	<b>Purpose of Report/Summary of Main Issues</b>
1.1	<p>The main purpose of this report is;</p> <ul style="list-style-type: none"> <li>• To advise members of communication received from Department for Communities in relation to a proposed Integrated Advice Partnership Fund which will provide additional funding for debt advice.</li> <li>• To ask members to consider the proposed approach for seeking proposals and awarding funding.</li> </ul>
<b>2.0</b>	<b>Recommendation</b>
2.1	Members are asked to note the contents of the report and approve the recommended approach for seeking and approving proposals for funding.
<b>3.0</b>	<b>Main Report</b>
	<b>Background information</b>
3.1	Members will be aware that Council provides significant funding for advice services through the Community Support Programme (funded by Department for Communities - DfC) and through direct council funding. In September 24, DfC contacted council officials informally to provide information about a proposed Integrated Advice Partnership Fund which will provide additional funding for debt advice.
3.2	DfC has a statutory requirement to provide debt advice to individuals and households in need. The debt advice levy provides the Department funding to deliver free debt advice in NI. Additional, one-off funding has become available due to HMT revisiting previous years debt levy allocations and applying a revised calculation for all the devolved nations. Therefore, this is temporary funding which will not continue beyond 2025/26.
3.3	At the time of writing, no formal award has been made to Council. However, in the interests of progressing this work, members are asked to consider the contents of this report which are based on the draft MOU for the Integrated Advice Partnership Fund (attached at APPENDIX 1) and indicative allocation for Belfast.
3.4	<p>The draft MOU outlines that the objective of the fund is to 'Improve the uptake of free, independent regulated debt advice through a collaborative partnership approach'. The aim is to reach a broader section of the community who would benefit from debt advice but have not yet presented themselves to any advice services. This could include having advice partners in non-traditional advice settings to break down the barriers people have before coming forward for debt advice.</p> <p>To achieve this projects must:</p> <ul style="list-style-type: none"> <li>• deliver holistic (income maximisation, debt and welfare) advice in community accessible settings such as health, education, faith-based locations.</li> <li>• be a collaborative partnership with two or more organisations, one of which can supply the free, independent, FCA regulated debt advice. Projects can be led by a single organisation with the planned collaboration evidenced in their proposal.</li> <li>• demonstrate improved outcomes (financial and wellbeing) for people accessing the service.</li> <li>• include an aspect of face to face/in person delivery.</li> </ul>

3.5	<p><b>Proposed approach</b></p> <p>Members will be aware that advice services in Belfast are currently provided through funding agreements with five area consortiums to deliver generalist advice services across all geographies (n,s,e,w, central) within the city. Council has an existing funding relationship with the 5 lead partners in each consortia which are listed below;</p> <p>North – Vine Centre  South – Ballynafeigh Community Development Agency (BCDA)  East – Advice Space (East)  West – Falls Community Council  Central – Advice Space (Central)</p>
3.6	<p>Members will also be aware that CNS completed an independent review of Belfast City Council Advice Services in December 2023 which included several recommendations which members accepted and agreed that officers would work with the Belfast Advice Group to implement. This review recommended that Council retain the Consortia Structure for the delivery of generalist advice services.</p>
3.7	<p>Given the review recommendations and that the aim of this fund is to support partnerships and open new access routes for referrals, officers recommend that activity is delivered through the current consortia model and that lead organisations are asked to submit proposals that meet the outcomes of the fund. The current partners are well placed to use this funding to enhance their reach, develop new programmes and increase awareness and opportunities for people to access advice.</p>
3.8	<p>Each consortia has members from different community and advice organisations within their area and there are strong referral networks and pathways between partners. Organisations who currently deliver advice services have expertise and existing staff who can deliver appropriate advice to those in need. In addition, some partners, such as Advice Space, have relationships with organisations whose members can be particularly impacted by issues that require advice support, including Macmillan Cancer Support, Chest, Heart and Stroke and Cedar.</p>
3.9	<p>Over the past 4 years, Council has supported Social Supermarkets and delivery of recent Hardship Programmes. There has been support from officers to increase connections across different programmes and the organisations involved in delivery of activity. An event held on 29<sup>th</sup> October in City Hall, was organised in response to request from organisations that council facilitate awareness raising of existing services and promote collaboration. Our advice partners are involved in this work and will use these connections to develop proposals for the Integrated Advice Partnership Fund.</p>
3.10	<p>Members should also note that the likely delivery timeframe will be from February 25 – March 26. This provides further rationale for using the existing model since development of other delivery models would impact on actual delivery time.</p>
3.11	<p>Officers recommend that council should seek proposals from existing Lead partners within each advice consortia that will meet the aims of this Fund. These proposals will then be assessed against agreed criteria and a further report on the outcome of assessments will be brought back to committee for consideration in January 25. Once council approval has been</p>

3.12

given, funding can be issued to groups in February 25. This timeframe is based on receipt of the official MOU from DfC by end of November 24.

Members are asked to note that proposals may include both area and city wide project delivery. This is based on initial feedback from all advice leads and the fact that partner organisations must have a staff member qualified to provide regulated debt advice, this will impact on the project proposals which are developed.

The suggested allocation for Belfast is;

<b>24/25</b>	<b>25/26</b>	<b>Total</b>
£160,804.82	£87,448.66	£248,253.48

DfC have confirmed that any unspent allocation in 24/25 can be carried forward to 25/26, all funds have to be spent by 31<sup>st</sup> March 2026.

Members may recall that a further recommendation from the Review of Belfast Advice Services was that council consider its funding allocation towards advice services in the city. A significant issue in relation to funding advice services in the city is that there is no dedicated budget for the Belfast Citywide Tribunal Service which has been funded through in year council underspend since 2013.

Members have agreed to consider a growth bid for advice funding that will create ongoing funding for the Tribunal Service and an enhancement to existing generalist advice funding from 25/26. Council will agree the required resource and outputs for generalist and tribunal advice when the outcome of this bid is known. This growth bid is separate to the funding explored in this report as the funding in this report is for an additional area of work over a short time frame.

Officers are completing work with the Belfast Advice Group (BAG) (a consortia of all 5 lead partners) to formalise BAG governance. This will ensure accountability for advice services that are delivered collaboratively and enhance opportunities to share staff and other resources across BAG, another recommendation from the review.

**Financial and Resource Implications**

The administration of this fund will be carried out by existing staff, there is no financial impact for council as 100% funding is being provided by DfC

**Equality or Good Relations Implications/Rural Needs Assessment**

Belfast City Council will carry out a screening exercise for this programme.

4.0

**Appendices**

4.1

Appendix 1 – Draft Memorandum of Understanding for Integrated Advice Partnership Fund