



<b>Title of Report:</b>	<b>Department for Communities Support Framework for Independent Advice and Debt Services: Proposals for Consultation</b>
<b>Committee Report Submitted To:</b>	Leisure and Development Committee
<b>Date of Meeting:</b>	18 November 2025
<b>For Decision or For Information</b>	For Information
<b>To be discussed In Committee</b>	<b>NO</b>

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

<b>Estimated Timescale for Completion</b>	
Date to be Completed	

<b>Budgetary Considerations</b>	
Cost of Proposal	N/A
Included in Current Year Estimates	<b>YES/NO</b>
Capital/Revenue	
Code	
Staffing Costs	

<b>Legal Considerations</b>	
Input of Legal Services Required	<b>NO</b>
Legal Opinion Obtained	<b>NO</b>

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

## **1.0 Purpose of Report**

**The purpose of the report is to provide the Committee with the consultation response to the Department for Communities (DfC) Support Framework for Independent Advice and Debt Services: Proposals for Consultation that has been submitted on behalf of Council.**

## **2.0 Background**

2.1 The Support Framework puts forward draft proposals for how the Department will work with local government and independent advice providers to ensure that people can access consistent quality advice regardless of where they live in NI, with a focus on ensuring that the Department's investment:

- Supports independent advice and debt service-providers to meet needs on the ground;
- Strikes the right balance between supporting frontline community delivery and regional services; and
- Supports collaboration and joining up of services to minimise duplication, maximise resources and improve outcomes for clients.

2.2 Proposals are geared towards achievement of a cohesive relationship between DfC, the District Councils and the independent advice and debt services sector, underpinned by 'Guiding Principles' that are a reference framework for how services should be delivered.

2.3 For the purposes of this consultation, independent advice and debt services refers to Department-funded community-based advice and regulated debt advice services.

2.4 Council plays a key role in supporting community-based advice provision in Causeway Coast and Glens and commits £172,000 annually to match the funding of £243,000 from the Department for Communities. The Council has contracted Community Advice Causeway (CAC) to deliver the service across the Borough and is currently in the second year of a three-year agreement. Community Advice Causeway has continued to provide the services delivered under previous contracts, formerly as Citizens Advice Bureau. Generalist advice is provided in Dungiven through an agreement between CAC and Glenshane Community Development.

The Support Framework for Independent Advice and Debt Services: Proposals for Consultation can be read in full [here](#).

## **3.0 Consultation Response**

3.1 The Support Framework acknowledges that the demands on advice providers have changed greatly in recent years. People are presenting with much more complex issues requiring more time consuming casework; the profile of service users is changing, with an increase in numbers of working people being impacted by cost of living; a housing crisis affecting all aspects of society; higher numbers of immigrants and refugees requiring access to advice services; changes to welfare system and migration to Universal Credit and an increasing need for complex debt advice.

3.2 The new Support Framework is to be welcomed as a means of supporting and strengthening the advice sector to continue to deliver a vital service in communities, as well as streamlining how the Department will work with local government and independent advice providers.

3.3 A response to the consultation has been prepared by Council Officers and has been shaped from experience, evidence and evaluation of the delivery of the Generalist Advice contract which has operated in Causeway Coast and Glens since 2010. This

was also supplemented by attendance at workshops with the Department for Communities and relevant Officers from all 11 Councils.

3.4 The consultation response, which was submitted by Council in advance of the closing date of 3rd November, is attached at **Annex A**. Some key issues are extracted and summarised below:

3.5 An integrated fund enabling Councils to commission all community-based advice services. This includes the transfer of funding for debt advice to Councils. This will reduce the administrative burden of managing several various strands of advice that exist currently.

- **Longer-term investment over five years**

This will bring much needed stability to the sector. In recent years, roles in the sector have been unstable due to short term annual funding, which has made it difficult to retain staff. Council has currently committed to a three-year contract, which remains subject to annual DfC funding. However, if a five-year funding commitment were secured, Council may wish to consider extending its own multiyear commitment from three to five years.

- **Northern Ireland regional gateway**

The proposal suggests that all incoming enquiries would be handled through one telephone and digital platform. Community advice centres are already highly visible within their local areas and there are concerns that moving to a single regional line could mean losing the local, trusted phone number that people utilise on a regular basis.

- **Quality standard for advice and debt services**

An independent quality framework will enhance trust and accountability and improve outcomes. The current standards require a complete review and should be co-designed with frontline providers to reflect the realities of service delivery.

- **Outcomes-based framework**

The proposal that the Department will work with District Councils and advice providers to design a single impact-focused outcomes-based framework is a positive measure. A reporting system that measures the social impact of advice using qualitative evidence is much welcomed as the current Management Information reporting system is not fit for purpose and does not adequately capture the outcomes and impact of advice services.

## **Annex A**

### **Department for Communities**

#### **Support Framework for Independent Advice and Debt Services: Proposals for Consultation**

#### **Response from Causeway Coast and Glens Borough Council**

**31<sup>st</sup> October 2025**

### **Introduction**

Council plays a key role in supporting community based advice provision in Causeway Coast and Glens and commits £172K to 'community -based advice services' to match the funding of £243K from the Department for Communities. Council has contracted Community Advice Causeway to deliver the service across the Borough and is currently in the second year of a three year contract.

As acknowledged in the Support Framework the demands on advice providers have changed greatly in recent years and since the previous Advice Strategy. People are presenting with much more complex issues requiring more time consuming casework; the profile of service users is changing, with an increase in numbers of working people being impacted by cost of living; a housing crisis affecting all aspects of society; higher numbers of immigrants and refugees requiring access to advice services; changes to welfare system and migration to Universal Credit and an increasing need for complex debt advice

We welcome the new Support Framework as a means of supporting and strengthening the advice sector to continue to deliver a vital service in communities, as well as streamlining how the Department will work with local government and independent advice providers. We need to ensure that people can access consistent quality advice, that reflects the changing needs of service users and recognises the real and meaningful impact that advice can have.

We fully support the eight guiding principles for delivering services:

- Impartiality
- Confidentiality
- Quality
- Accessibility
- Independence
- Free to Recipient
- Person-Centred
- Impactful

### **Investment Priorities**

In relation to the five proposed Investment Priorities a response is provided to the proposals detailed under each:

#### **A. Joining up to improve outcomes**

- We welcome the proposal for an **integrated fund enabling Councils to commission all community-based advice services**, including debt advice and appeals representation. This will reduce the administrative burden of managing several various strands of advice that exist currently.

The proposed commitment to longer-term investment over five years is very welcome, as it will bring much-needed stability to the sector. In recent years, roles in the sector have been unstable due to short-term annual funding, which has made it difficult to retain staff. Council has currently committed to a three-year contract, which remains subject to annual DfC funding. However, if a five-year funding commitment were secured, Council could consider extending its own multi-year commitment from three to five years.

This funding should include annual inflationary increases and be sufficient to ensure staff terms and conditions can be benchmarked against those in the statutory sector, helping to improve staff retention across the sector.

However we do have concerns over the timeline for transferring to Council, and what transition arrangements will be put in place. CCG Council would need to commence a commissioning process in Autumn 2026 based on the current contract cycle.

- We welcome a commitment to **person-centred triage and referrals** to ensure a holistic approach for clients and new monitoring arrangements that will reflect the impact of the intervention. The triage should be based in a local setting, where there is comprehensive knowledge of, and strong relationships with, regional and local complementary services for referral pathways.
- We support the joining up of services and **collaborative partnership approach** between local and regional services and improved referral pathways with the introduction of a new regional advice partnership to promote effectiveness and accountability

## **B. Enhancing visibility and accessibility of services**

- In the first instance **empowering clients** to take initial steps to access advice independently is to be supported but this should not be to the detriment of encouraging clients to access frontline services. The majority of clients who access advice services have complex issues that require personalised support. Frontline advice services are also able to refer clients to wraparound support from the various local voluntary organisations and charities such as foodbanks, social supermarkets etc. in addition there is already an array of online supports available through the likes of MoneyGuider.
- We have concerns about the proposal for a **Northern Ireland regional gateway** that would handle all incoming enquiries through one telephone and digital platform. Community advice centres are already highly visible within their local areas. Moving to a single regional line could mean losing the local, trusted phone number that people already know. This might make someone less likely to call if they think they're reaching a call centre rather than a familiar local service. We also worry that adding another layer of signposting could put people off or make them think their local service isn't available anymore—especially those who've used it before and are expecting that same direct contact. If a truly person centred approach is to be taken then triage is best undertaken at local level with local knowledge of local and regional services.
- The document notes that the Department will continue to support a **regional debt advice helpline** for personal debt and to support small business/sole traders that will

complement community debt advice provision. We would welcome more detail on how this will be delivered and how it will link with the community debt advice provision.

- The proposed **Multi-channel delivery** of face to face, telephone, email etc is already happening successfully in advice centres and we welcome support to continue this approach and ensure that it is consistent across all deliverers.
- We have concerns about the lack of detail about implementation of the new systems; it will take time to stand down existing systems and move to a new system. There are also concerns about the impact of the cost of new systems on the budget, as we understand that there will not be an additional budget for the proposals.

### C. Quality and Innovation in Services

- We very much welcome the proposed implementation of a **Quality standard** for advice and debt services including independent assessment and accreditation and as a condition of funding. An independent quality framework will enhance trust and accountability and improve outcomes. The current standards require a complete review and should be co-designed with frontline providers to reflect the realities of service delivery. Ownership and assessment of the standards however should be entirely separate from the advice sector to guarantee impartiality and credibility.
- The development of a clearly identifiable **brand for NI Advice Quality Standards** will help enhance trust.
- The proposed **Innovation fund** to support exploration of new ways of improving service delivery is also to be welcomed.

### D. Measuring Performance and Impact of Services

- We welcome the proposal that the Department will work with District Councils and advice providers to design a single impact-focused **outcomes-based framework**. A reporting system that measures the social impact of advice using qualitative evidence is much welcomed as the current Management Information reporting system is not fit for purpose and does not adequately capture the outcomes and impact of advice services.
- Measures to capture an **understanding of client base** are also to be welcomed in order to identify and address barriers to accessing the service.

### E. Support and Strengthen the Sector

- **Integrated infrastructure support** is to be welcomed with closer collaboration between the two regional organisations, The Law Centre and Advice NI. Each should have a distinct role and function that combine to meet the needs of community-based advice services.

- **Support to build the capacity of the Independent Advice Sector** is also to be welcomed. The independent advice sector is best placed to comment on their support needs in relation to training, IT infrastructure, digital resources, communications and information and access to expertise in relation to complex cases and appeals/ tribunal representation. The support should be meaningful and relevant with each regional organisation having a defined role. We understand that there are current concerns in relation to future access to Citizens Advice Advisernet, which advisors rely on daily and which supports the ability to provide Level 1 Immigration advice. We hope that this concern will be addressed.
- **Facilitation of Collaboration and Partnerships** is to be welcomed, that will effectively support and involve frontline advice providers.
- **Provide Leadership and Advocacy activities** - Frontline services see firsthand the systemic challenges affecting clients, making it essential that they advocate with a strong, unified voice for meaningful change. Both Advice NI and the Law Centre play vital roles in this effort through their engagement with frontline services, and deeper collaboration between them would bring significant advantages to the sector and the communities they support.