



Subject:	Department for Communities (DfC), draft consultation on the Support Framework for Independent Advice and Debt Services
Date:	7 th October 2025
Reporting Officer:	Jim Girvan – Director of Neighbourhood Services
Contact Officer:	Nicola Lane – Neighbourhood Services Manager Margaret Higgins – Lead Officer, Community Provision

Is this report restricted?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>								
<p>Please indicate the description, as listed in Schedule 6, of the exempt information by virtue of which the council has deemed this report restricted.</p> <p>Insert number <input type="checkbox"/></p> <ol style="list-style-type: none">1. Information relating to any individual2. Information likely to reveal the identity of an individual3. Information relating to the financial or business affairs of any particular person (including the council holding that information)4. Information in connection with any labour relations matter5. Information in relation to which a claim to legal professional privilege could be maintained6. Information showing that the council proposes to (a) to give a notice imposing restrictions on a person; or (b) to make an order or direction7. Information on any action in relation to the prevention, investigation or prosecution of crime										
<p>If Yes, when will the report become unrestricted?</p> <table><tr><td>After Committee Decision</td><td><input type="checkbox"/></td></tr><tr><td>After Council Decision</td><td><input type="checkbox"/></td></tr><tr><td>Sometime in the future</td><td><input type="checkbox"/></td></tr><tr><td>Never</td><td><input type="checkbox"/></td></tr></table>			After Committee Decision	<input type="checkbox"/>	After Council Decision	<input type="checkbox"/>	Sometime in the future	<input type="checkbox"/>	Never	<input type="checkbox"/>
After Committee Decision	<input type="checkbox"/>									
After Council Decision	<input type="checkbox"/>									
Sometime in the future	<input type="checkbox"/>									
Never	<input type="checkbox"/>									
Call-in										
Is the decision eligible for Call-in?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>								

1.0	Purpose of Report
1.1	The purpose of this report is to present to Members the draft Belfast City Council response to the DfC consultation on the proposed Support Framework for Independent Advice and Debt Services.
2.0	Recommendations
2.1	Members are asked to review and agree the draft Belfast City Council response to the recently published Department for Communities proposed Support Framework for Independent Advice and Debt Services
2.2	Members are asked to note the closing date of the consultation, which is 3 rd November and to acknowledge that the BCC draft response, if approved by Committee, will not be ratified by full Council until after the closing date and that this will be highlighted on our response notification to the Department for Communities.
3.0	Main Report
3.1	<p><u>Background</u></p> <p>Members will be aware the Council administers and provides significant funding to support the delivery of a range of advice services through the Community Support Plan (CSP) Letter of Offer from the Department of Communities (DfC). The Department released a consultation on the proposed Support Framework for Independent Advice and Debt services in September 2025 it is open until the 3rd November 2025. The link to the full consultation is included in Appendix 1 - BCC Draft response to DfC consultation on the proposed Support Framework for Independent Advice and Debt services.</p> <p>“The Department for Communities has put 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 Northern Ireland, with a focus on ensuring that the Department’s investment:</p> <ul style="list-style-type: none"> • 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. <p>Proposals are geared towards achievement of a cohesive partnership between DfC, the District Councils and the independent advice and debt sector, underpinned by ‘Guiding Principles’ that are a reference framework for how services should be delivered.”</p>
3.2	<p><u>Consultation overview</u></p> <p>The consultation includes 5 structured questions, responses have been collected and collated across council services, into the attached appendices. The formal response document as per Appendix 1 is in draft format pending ratification by council, it will not be ratified before the consultation submission date, therefore will be submitted as a draft response.</p> <p>Overall, Belfast City Council (BCC) welcomes the ambition to produce a framework for advice provision particularly the ambition to ensure access to high quality advice across the region. BCC</p>

welcomes the introduction of a quality standard for advice provision that will be implemented centrally by the department.

3.3

Council also welcomes the ambition to enhance collaboration and referral, however noting that a resource for co-ordination will have to be provided by the department given that is an additional ask of advice organisations. Council asks the department to note that it supports the delivery of advice services through local providers and that these organisations need to be adequately resourced to provide advice services. The level of departmental funding for generalist advice has remained at a similar level for a number of years whilst the sector reports that it is experiencing challenges in terms of the increased complexity of cases and in recruiting and retaining staff. Council also supports the ambition to introduce longer term funding for the advice sector (5 years and beyond) to provide much needed stability. Council will need to consider its commitment to longer term investment when the department's position in terms of funding is agreed.

3.4

It is not clear how the views or users/clients have been factored into the vision/priorities, or whether there are plans to engage specifically with service users / citizens during the further development of the framework. An analysis of the range of issues people are seeking advice about as well as an understanding of the service beneficiaries /client groups is essential to enable a person-centred, tailored service that meets needs. Better profiling and support matching could also support aligning provision / allocation of resources based on analysis of need.

Overview of Key areas

1- Independent Advice and Debt services : Scope for improvement in future support outlining the key features of the Independent advice and debt service in Northern Ireland and the drivers for future policy and delivery.

- BCC welcomes the key areas outlined and highlights the need for resources, coordination and full analysis on the types of support required across both debt and advice services. Noting the need for sufficient and realistic timelines to implement any changes.

2- An ambition for future service delivery This section outlines an ambition for Independent Advice and Debt Services: vision, outcome, guiding principles for delivery and core policy themes. DfC have set out a vision for independent advice and debt services that contributes to the Programme for Government: Our Plan; 'Doing What Matters Most'. This vision also supports the UK Financial Wellbeing Strategy and NI Delivery Plan.

- BCC notes that it may be worth considering greater linkage between the individual and societal benefits ; consider education in debt/those facing issues with benefit take up. This approach may also inform the outcome-based framework for the sector.

3- The Department's investment priorities for Independent Advice and Debt Services, setting out the thematic investment priorities for Independent Advice and Debt which will determine how the Department funds future services. Under 5 thematic areas:

Theme A: Joining up to improve outcomes

The Department's investment and the way that it works with other funders of advice services will support a collaborative delivery model, with strong partnerships and effective referral pathways between statutory and Voluntary and Community sector services working together to ensure people get the help and support they need.

Theme B: Enhancing visibility and accessibility of services

The Department's investment will recognise the need for advice and debt services to be visible and accessible for all those who need advice, in a way that reflects their preferences and requirements.

3.5	<p><u>Theme C: Quality and Innovation in Services</u></p> <p>The Department's investment will support a formal quality standard as a fundamental part of the service.</p> <p><u>Theme D: Measuring Performance and Impact of Services</u></p> <p>To ensure the Department's investment in advice and debt services is appropriately targeted, we need to ensure the right things are recorded.</p> <ul style="list-style-type: none"> – Overall Belfast City council supports the integration of funds, collaboration on delivery and working with key stakeholders to shape the outcomes. <p>4- Support and Strengthen the Sectors The Department recognises the need to support the effective and efficient delivery of community-based advice and debt services through continued investment in regional "infrastructure" support that best meets the needs of the sector and people who use it.</p> <ul style="list-style-type: none"> – Belfast city council welcomes the introduction of integrated regional infrastructure support provision that meets the need of community-based advice services. The role of support organisations should be clearly defined and there should be local mechanisms for links between advice providers, infrastructure organisations and local councils. <p>5. Delivering the framework, sets out the Departments plans for the implementation of the priorities in this framework to support future delivery of independent Advice and Debt Services.</p> <ul style="list-style-type: none"> – We note further development will be informed by key delivery partners including local government, and the independent advice sector; however, we would refer to the work carried out in Scotland where those with lived experience were recruited in the pre-consultation stage to form a reference panel to transform the system, therefore involving users from design to implementation and enhancing accountability. <p><u>Summary</u></p> <p>Belfast City Council will submit the full return as a draft submission, by email, before the consultation end date of the 3rd of November pending any recommendations from committee.</p> <p>The consultation response will also be submitted through an online questionnaire which will reflect the responses as outlined in appendix 1.</p>
4.0	Financial & Resource Implications
	None – with regards to responding to the consultation. The consultation response highlights that further responsibilities on councils for delivery of additional areas of work will need to be appropriately resourced.
5.0	Equality or Good Relations Implications / Rural Needs Assessment
	None
6.0	Communications Implications
	<p>None- links to consultation and reference material:</p> <p>https://www.communities-ni.gov.uk/consultations/consultation-support-framework-independent-advice-and-debt-services</p> <p>https://www.gov.scot/publications/social-security-experience-panels-legacy-report/</p>
7.0	Appendices
	Appendix 1 - BCC Draft response to DfC consultation on the proposed Support Framework for Advice and Debt service

