



Kevin Higgins
kevin@adviceni.net
@KevinHiggins27

**‘Cross Border Living &
Working’**
15th November 2023

**Family
Friendly
Employer
Awards
2019
Winner**

INVESTORS IN PEOPLE™
We invest in people Gold

OFFICE OF THE
IMMIGRATION SERVICES
COMMISSIONER



@AdviceNI



The Independent Advice Network, providing advice to those who need it most.

Who we are:

- Advice NI is a membership organisation and service provider that exists to provide leadership, representation, support and services for the Independent Advice Network and people in Northern Ireland. We support 67 members across NI, who providing advice on benefits, debt, housing, employment and consumer related issues.
- Advice NI also delivers a range of advice services to the public via a Freephone helpline which includes Debt & Money, Social Security Benefits, Tax Credits & HMRC products/services, EU Settlement Scheme and Business Debt.
- www.AdviceNI.net

Impact & experience

ALL FIGURES FOR REPORTING PERIOD APRIL 2021 - MARCH 2022

THE INDEPENDENT ADVICE
NETWORK DEALT WITH...

241,088 ENQUIRIES



Advice & Services

Delivering advice, services and representation on

Advice

- Welfare Reform/Benefits
- Personal and Business Debt
- Tax Credits & HMRC products/services
- Benefits
- EUSS/Immigration
- Housing
- Tribunal Representation

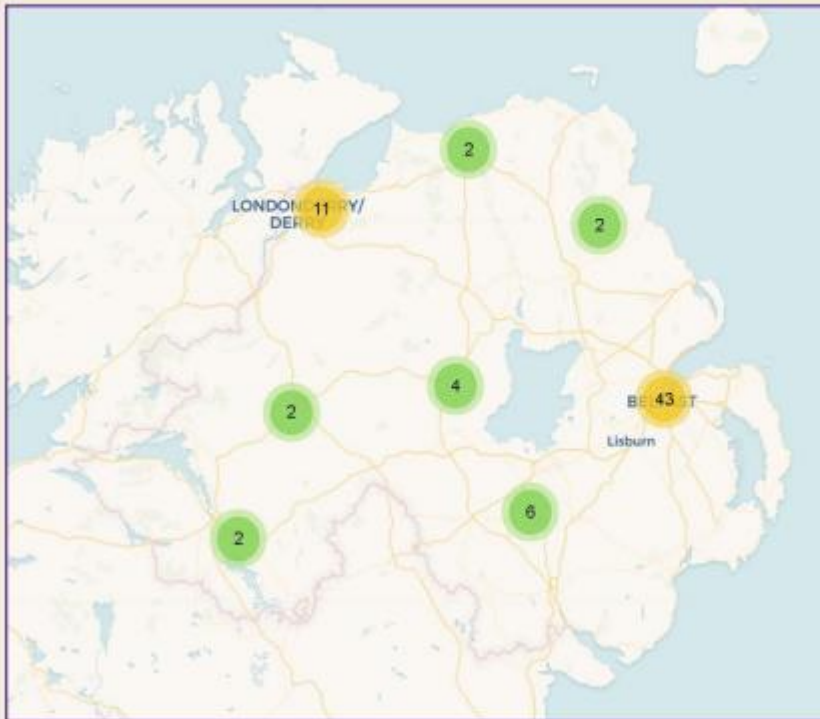
Services

- Training
- Membership
- Quality
- Volunteering
- Policy & Information

Members

We support 67 members across NI, who providing advice on benefits, debt, housing, employment and consumer related issues.

THE INDEPENDENT ADVICE NETWORK



- | | | |
|--|--|--|
| <ul style="list-style-type: none"> Advice North West Advice Space Age NI Apex Housing Association Ardoyne Association Ballynaveigh Community Development Association Ballysillan Community Forum Advice Belfast Unemployed Resource Centre Causeway Women's Aid Chinese Welfare Association NI Choice Housing Ireland Limited Cithrah Foundation Clanmill Housing Association Community Advice Antrim & Newtownabbey Community Advice Ards & North Down Community Advice Armagh Community Advice Banbridge Community Advice Causeway Community Advice Craigavon Community Advice Fermanagh Community Advice Lisburn & Castlereagh Community Advice Newry, Mourne & Down Connswater Homes Compass Advocacy Network Damask Community Outreach | <ul style="list-style-type: none"> Disability Action Dove House Community Trust East Belfast Independent Advice Centre Employers For Childcare EPIC Falls Community Council Falls Women's Centre First Housing & Smartmove Fostering Network NI Forward South Partnership Glenshane Community Development Ltd Habinteg Housing Association Housing Rights Life Changes Changes Lives Ligoniel Improvement Association Limavady Community Development Initiative Mid & East Antrim Community Advice Service Mid Ulster Agewell Migrant Centre NI Mindwise - New Vision Neighbourhood Development Association NIACRO North West LifeLong Learning Ltd North West Taxi Proprietors Ltd Northern Area Community Network | <ul style="list-style-type: none"> Omagh Independent Advice Services (OIAS) Queen's Students' Union Advice Centre Radius Housing Association Resource Centre Derry Rural Support Springfield Charitable Association Ltd Skeoge Advice Services South East Fermanagh Foundation South Tyrone Empowerment Programme Southcity Resource and Development Centre Special Educational Needs Advice Centre (SENAC) Tar Isteach The Royal British Legion Upper Springfield Advice Services Ulster University Students' Union Vine Centre WAVE Trauma Centre |
|--|--|--|



67
MEMBERS

The importance of independent advice

- **Barriers preventing people approaching Government agencies directly – stigma, fear, trust;**
- **Ability to challenge decisions – helping people secure their rights at appeal and beyond;**
- **Offering a free, confidential, quality service based on dignity and respect;**

Cross Border Services (with Border People)

- **Independent Advice Providers**
- **<https://www.adviceni.net/local-advice>**
- **Common queries (complex, delays getting resolution)**
 - **Child Benefit**
 - **Personal Independence Payment**
 - **Disability Living Allowance (children)**
 - **Domiciliary Care Allowance**
 - **Frontier workers**
 - **Personal Public Service Number (PPSN)**
 - **National Insurance Number (NINO)**

Social Security in Northern Ireland

Key Policy Issues

- **Social security benefit uprating ...**
<https://petition.parliament.uk/petitions/644655>
- **‘Move to Universal Credit’ (working age)**
- **Housing Benefit shortfalls in private rented sector**
- **Support for Mortgage Interest (SMI) scheme inadequacies**
- **Cost of Living Payments**
- **‘Evasion’ Mitigations (Benefit Cap cliffedge 2025)**
- **Community Wealth Building / Sustainable Energy Communities**
- **Advice NI Policy Manifesto**
<https://www.adviceni.net/policy/publications/advice-ni-manifesto>

Cost of Living Crisis

- **UK Government Response NEEDED**
 - Benefit uprating (in & out of work) in line with inflation;
 - Strengthen the social security system;
 - Universal Credit 'Move to UC' mitigate the risks (managing financially, coping with digital process, impact on health and well-being)
- **NI Response NEEDED**
 - Don't focus solely on one-off lump sum payments;
 - Support that leaves a longer term legacy (income maximisation, insulation schemes, CWB, Help into Employment);
 - Safeguard people / mitigate threats to income (eg redundancies, 'Move to UC, benefit renewals, deductions, sanctions, suspensions, expedite appeals);
 - Strengthen local welfare mitigations (Allamby & McKeever Reports)
 - Move forward with NI Executive Anti Poverty Strategy;
 - Do more for terminally ill people (life expectancy more than 12 months / different stages / more compassion for people during treatment)

Moving Forward

NI Budget 2023 / Austerity 2.0?

- **Don't lose what we have**
 - Avoiding cuts more important than sourcing additional services
 - For example NI 'holiday hunger' payments axed
 - For example Protect (not cut) our local discretionary schemes (DS, DHPs);
- **Get a better tune out of what we have**
 - Auto-enrolment of all eligible children for Free School Meals & Uniform Grants (20% miss out)
 - Auto-encourage pensioners to claim Pension Credit
 - Auto-alert people who suffer from official error overpayments about waivers / write-offs
 - Auto-refer people to independent advice when subject to negative decisions
 - Auto-trigger safeguarding measures when penalising vulnerable clients, eg sanctions
- **Do more with additional resources**
 - Tailor initiatives targeting local need: Community Wealth Building (wages, procurement)
 - Advice NI Report: 'It's the Local Economy, Stupid!'
 - Sustainable Energy Communities, aiming to become energy self sufficient
 - Under-pinned by empowering people via independent advice provision



Advice NI Access Channels

Website: www.adviceni.net – including Policy Manifesto

Helpline: 0800 915 4604



Follow us on Twitter @AdviceNI



Like us on Facebook