

Coatbridge Citizens Advice Bureau



We Can Help!



Annual Report 2018/2019



**“Working for and supporting the Community,
Within the Heart of the Community”**

SC017271 FRN 617444



Coatbridge Citizens Advice Bureau Annual Report 2018-2019

CONTENTS

<i>Overview of Services</i>	<i>Page 3</i>
<i>Location and Opening Hours</i>	<i>Page 4</i>
<i>Board of Directors and Staff</i>	<i>Page 5</i>
<i>Bureau Volunteers</i>	<i>Page 6</i>
<i>Chairman's Statement</i>	<i>Page 7</i>
<i>Bureau Statistics – Client Issues</i>	<i>Page 10</i>
<i>Manager's Report</i>	<i>Page 11</i>
<i>Volunteering with Coatbridge CAB</i>	<i>Page 16</i>
PROJECT REPORTS	
<i>Housing Advice Network</i>	<i>Page 17</i>
<i>Welfare Rights</i>	<i>Page 20</i>
<i>P.A.S.S</i>	<i>Page 22</i>
<i>Money Advice</i>	<i>Page 24</i>
<i>Out and about in the Community</i>	<i>Page 26</i>
<i>What our clients say</i>	<i>Page 27</i>
FINANCIAL REPORT	APPENDIX 1
	<i>Page 28</i>

COATBRIDGE CITIZENS ADVICE BUREAU

***Free *Confidential *Impartial *Independent**

“To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services both locally and nationally.”

Coatbridge Citizens Advice Bureau – Services include access to:-

- A free, confidential, impartial, independent, holistic local service.
- Highly trained advisers able to deal with a wide variety of enquiries; accredited to Scottish National standard level in advice and information provision.
- Comprehensive and regularly updated information systems.
- Outreach Surgeries throughout Coatbridge.
- Home visits for the elderly and infirm.
- North Lanarkshire MacMillan referral partner for clients diagnosed with cancer.
- Services of Housing Network Support Officer.
- Pension Wise – guidance for people who have access to defined contribution pension scheme.
- Benefit Tribunal Representation
- Patients Advisory Support Service to assist clients experiencing issues with NHS services.
- Welfare Benefits Checks.

Coatbridge Citizens Advice Bureau is a member of the national network of Citizens Advice Bureaux.

COATBRIDGE CITIZENS ADVICE BUREAU

Hours of Business

MAIN BUREAU

Unit 10, Fountain Business Centre, Ellis Street, Coatbridge ML5 3AA

Enquiry Telephone No: 01236 421447

Monday- Thursday 9:30 -15.15

Friday 9:30- 12:00

OUTREACH SURGERIES

Tuesday Evening Glenboig Community Centre 17.00- 18.00

Tuesday Evening Chryston Cultural Centre 18.00- 19.00

(Tuesdays temporarily closed due to renovation work)

Thursday Bargeddie Safety Zone 10.30- 11.30

1st Friday monthly St James Way Sheltered Housing (SH) 13:00 -14:00

Afton Gardens (SH) 14:15 -15:15

3rd Friday monthly Shawhead Community Centre 14:00 -15:00

Dundyvan Gardens (SH) 14:15 -15:15

Last Monday monthly Townhead Parish Church 15:00 -16:00

Every 2nd Wednesday Community Health Team 14:00 -15:00

Buchanan Centre

Home Visits Available on Request

HOUSING, PASS, WELFARE RIGHTS,

MONEY ADVICE Coatbridge Bureau Monday – Friday

PENSIONWISE PROJECT

Every 2nd Tuesday Coatbridge Bureau 10:30- 16:30

ARMED FORCES PROJECT Coatbridge Bureau Arranged appointments
(ASAP)

Bureau Personnel as at January 2020

Board of Directors

Tom Clarke CBE	Patrick Martin MBE	Jim Kane
Donald Craig	Ann Hepburn	Isobel Watt
Robert Mc Intosh	Stewart Dempsie	Craig Russell
Willie Mc Donald	Margaret Ewing	Trish Mc Donnell
Staff Representative	Jacqui MacLeod	NLC Councillor –Tracy Carragher
CAS Development Officer	Anna Grant	Board Minute Taker – Jim Melvin

Main Bureau

Marian Tobin	Bureau Manager
Pauline McLeod	Office Manager
Tommy King	12 months Community Jobs Scotland

Welfare Rights

Jacqui Macleod	Senior Welfare Rights Officer
Carol Cameron	Welfare Rights Officer

Housing Network Support Project

Jim Melvin	Senior Housing Network Officer
Elsbeth Campbell	Housing Network Officer

P.A.S.S.

Val Costello	PASS Adviser
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Money Advice

Lynsey Blue	Money Advice Adviser
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Help To Claim

Colin Adams	HTC Adviser
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Money Talk Team

Angela Cowan	MTT Adviser
Alastair Peat	Bookkeeper

Volunteer Staff

Citizens Advice Bureaux are reliant on the crucial role performed by unpaid volunteer staff. The following Bureau Staff volunteered their service to the public of Coatbridge during the period covered by the report and currently.

Robin Harbour	Nan Fotheringham	Moira Stephenson	Laura Black	Ellen Harrower
Brenda Gallagher	Patricia Lochhead	Lee McAlwane	Willie McDonald	Linda Watt
Jim Kane	Lorraine Buchanan	Ian Stirrat	Eric O'Hara	Andy McGhee
Mary Wink	Felix O'Hagan	Hilde Quigley	John Campbell	Janette Raeburn
Angela Cowan	Julie Donnelly	Tommy King	Julie McAnulty	Smriti Apurva
Andrew Burrows	Nan Munroe	Margaret Mole	Angela Rodger	

We are extremely grateful for the hours that our fantastic volunteers give us



Bureau Chair's Statement

Coatbridge Bureau provides free, independent, confidential and impartial advice to the residents of our town and nearby villages, on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination and is proactive in highlighting social policy issues. The service aims to provide the advice people need and to deal with the problems they face in their day to day lives. This is now my second full year as Chairperson of Coatbridge Citizens Advice Bureau (CAB) and it has been an interesting year as I get to know more about the different projects and areas of advice that the bureau are involved with. I am amazed at all the different enquiries they get and this has only reaffirmed what I knew when I was the MP for this area in that this is a worthwhile and necessary service for the Coatbridge community. Within 2018/19 and to date The Board of Directors have continued to meet bi monthly and help to move the bureau forward into a new decade.

During 2019 it was with great sadness that one of our long standing Directors who was also a previous Chairperson passed away and her presence and contribution to Coatbridge CAB is greatly missed. Sarah (known as Morag) Lavery had been on the CAB Board for well over 10 years, she served as Chairperson for 6 of those years and showed great leadership skills by making herself approachable to staff and volunteers and also visited the Bureau on a regular basis to discuss finances and meet funders. She was also a member of North Lanarkshire Citizens Advice Bureaux (NLCABx), attended and contributed her ideas at all meetings including those organised by Citizens Advice Scotland and was a great ambassador for Citizens Advice as well as an active member of her local church in Coatbridge. So great was her dedication to Coatbridge CAB that she had left wishes that any donations from her funeral should be passed onto our CAB and we are grateful for the donation given to us from her family.

Life within Coatbridge CAB continues to be full of changes as Universal Credit (UC) is embedded into the welfare system and with that, it brings issues for clients involving rent arrears, delays in payments and sanctions for some clients. The difficulties of applying and maintaining what is normally an online benefit has caused challenges for some of our most vulnerable clients due to lack of IT skills or no access to computers. Our new project called Help to Claim funded by DWP has been a great asset to clients, we are now able to support vulnerable clients make online claims as we have additional computers as well as a dedicated adviser and he is kept busy with appointments. We also continue to support clients once their claim is made as well as our full welfare rights service if benefits are disallowed or sanctioned. The migration from legacy benefits to Universal Credit scheduled for July 2018 hasn't as yet happened but it now proposed for 2020/2021 so this will no doubt increase the need for our services and support. We still have to remind existing benefit clients that when they are invited to claim Universal Credit, then they must do so or their current claim will be closed down and then they have to make a new claim to benefit which in turn causes delays to their payments. The introduction of new Scottish Social Security is already creating partnerships and

their benefits currently been introduced will be promoted within the bureau to ensure that clients get their full entitlement.

We also expect the demand for our advice and information services to increase dramatically both for the new Scottish benefits but especially due to the complexity of working with two national benefit systems such as legacy benefits and UC. This continues to cause confusion among our clients due to different enquiry points such as a service centre or online for UC and jobcentres/benefit centres for JSA and can cause delays which brings financial hardship to those most vulnerable. Thankfully we have built up a good relationship with the jobcentres that are clients attend so this helps when resolving issues.

The changes in welfare benefits as well as the changes to Housing Benefit where payments are restricted to include 2 children along with the Bedroom Tax and Benefit Cap are having a huge affect on disposable income for people in our area which creates increasing difficulties in paying their mortgages, rent and utility bills. These changes can lead some of our clients and families into debt situations where they need to seek our assistance. The service of our experienced Money Advice Adviser and the North Lanarkshire CAB Debt Pilot has been so essential for numerous clients looking for help with debt problems including bankruptcy. Our funding for money advice finishes in July 2020 and we are actively looking for other grants to continue this.

Statistics showed that recorded financial gain for our clients within 2018/2019 was £1,376,162.54 which although high isn't a true reflection of the actual amount which will be much greater but we often cannot find out from clients the outcome of the help we gave them. This demonstrates that the work we do puts a great deal of value back into the community and has a huge impact on the day to day lives of those most vulnerable.

As detailed in the media, the changes to the benefit system with delays in payments and sanctions imposed on clients by DWP have seen the need for assistance from food banks increase. We have an excellent relationship with our local food bank run by Conforti ,and their dedicated volunteer staff who provide us with emergency supplies so that we can help our clients out with their opening times of Monday, Wednesday and Friday (10:30 -14:30). We have recently also been sending clients to 2 new food banks, Peoples Pantry in Blairgrove Shopping Centre opened on a Thursday (12:00 -15:00) and Drumpellier Christian Fellowship opened on a Tuesdays (9:00 -12:00).

We also work closely with the Scottish Welfare Fund who operate a food poverty pathway referral process where clients in crisis can get financial support or a food supply if they aren't able to provide money.

We continue to see an increase in clients' asking for our assistance against refusal of Employment Support Allowance and refusals of Personal Independence Payments which has replaced Disability Allowance which is keeping our full time and part time

Welfare Rights Officers really busy, during 2018/19 we represented 147 clients at tribunals which is a considerable increase from the previous year.

Coatbridge CAB offers an excellent professional advice and Information service as confirmed by our accreditation in 2018 by Citizens Advice Scotland Audit for both the quality of advice provided and policies and procedures held. We were also accredited in January 2019 with Scottish National Standards status operated through Scottish Legal Aid Board, which is a great achievement. This is a credit to our specialist staff and our fantastic hardworking and dedicated volunteers who provide our frontline generalist advice. This is an accreditation that isn't held by every advice organization and demonstrates the high standard of advice we provide.

This has again been a challenging year as funding is so difficult to attain in our current climate but thankfully funding from Citizens Advice Scotland, Bank of Scotland Foundation, Robertson Trust, Henry Smith Charity and donations from other grant trustees enabled us to retain our full Welfare Rights Team which also included our outreach and home visiting service. We are still the successful external provider for North Lanarkshire Council for Coatbridge locality to provide advice and information and we continue to work together to meet the challenges ahead in the forthcoming years.

I would like to record our appreciation to North Lanarkshire Council for their continued support with our core funding in 2018/19 which provides our frontline services. I would also like to thank Bank of Scotland Foundation, Henry Smith Charity, Corra Foundation and Robertson Trust for funding grants along with Asda and Tesco who support us with our community events. This support has enabled us to give our staff continued employment and maintain our advice services to the public.

I look forward to forthcoming years when we can build on our current successes and remain a trusted and vital service to the Citizens of Coatbridge.

Tom Clarke

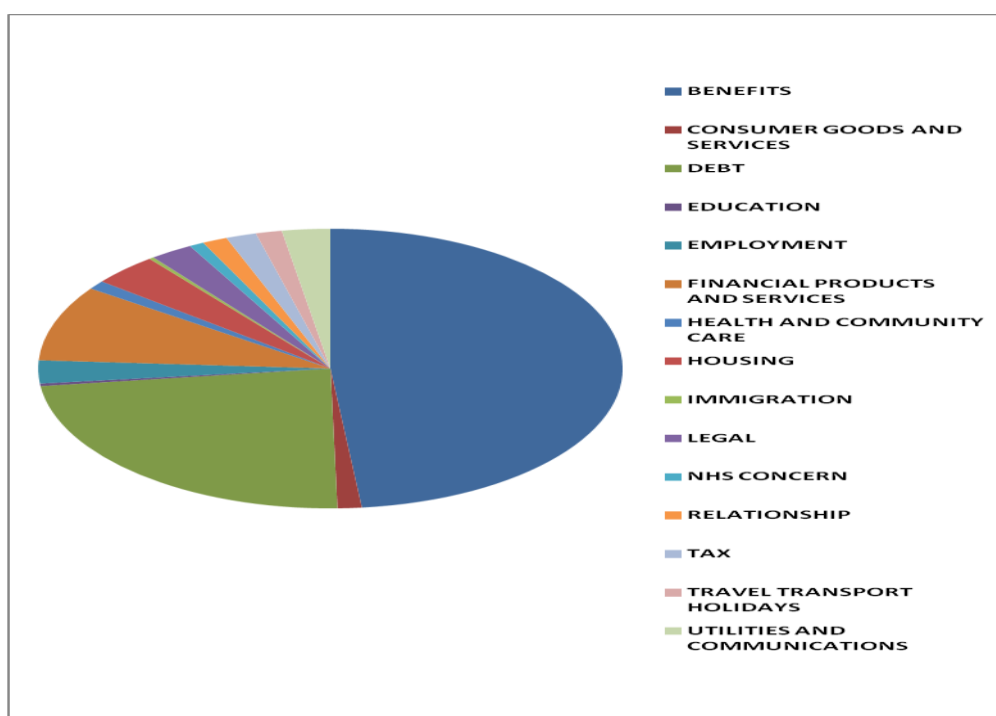
Board Chairperson



BENEFITS	4,792
CONSUMER GOODS AND SERVICES	187
DEBT	987
EDUCATION	21
EMPLOYMENT	301
FINANCIAL PRODUCTS AND SERVICES	585
HEALTH AND COMMUNITY CARE	88
HOUSING	414
IMMIGRATION	19
LEGAL	603
NHS CONCERN	334
RELATIONSHIP	142
TAX	176
TRAVEL TRANSPORT HOLIDAYS	182
UTILITIES AND COMMUNICATIONS	249
TOTAL	9,080

The Bureau had 2,667 clients, many who contacted us several times presenting resulting in us dealing with 9,080 areas of advice in the year to 31st March 2019

Highest Issues: Benefits 4,792 (53%):



Bureau Manager's Report

Another year has past, often so quickly as Coatbridge CAB Bureau Manager and again as most charities are finding out it's been another challenging year due to funding constraints. Difficulties that surround us is that many believe that we are a statutory authority with funding to cover all our work, this is untrue, we are an independent charity working for the good of Coatbridge Community but still have to find funding ourselves. We have to pay bills such as rent, utilities, salaries and many other things in a similar way to a business and if it wasn't for our fantastic volunteers helping us and some funding trusts, we could not survive. We do get funding from North Lanarkshire Council, which we're grateful for, to help with rent costs and outgoings but this does not cover all our bills or staff salaries. We use this to meet our operational core day to day work so we have to look elsewhere for funding to continue the work of our projects and specialist staff who along with our volunteers provide the excellent service to the locality of Coatbridge and neighbouring villages. We strive to do as much as we can within funding constraints and continue to provide a high quality service. For every £1 of our core funding received in 2018/2019 we were able to secure £20 of client financial gain for our clients.

Our client numbers and enquiries have started to increase again but we're finding that many of our benefit enquiries are more complex whether it's because of Universal Credit or that it appears that more clients are being cut off disability benefits and this is why we have such an increase in our appeal representaion. The addition of having a Money Adviser, Lynsey, which has been funded for 2 years from August 2018 through The Bank of Scotland Foundation has also helped us, as well as providing an essential service to our clients which we lost in October 2016 due to funding constraints, it is very apparent that many clients in North Lanarkshire are struggling to make ends meet whether on benefits or in work. This service has been sorely missed for over the last 18 months and the benefits of having this service back has been such a bonus. As North Lanarkshire was highlighted as one of the worst areas in Scotland with debt issues, we along with the other 4 North Lanarkshire bureaux piloted a debt project funded through Citizens Advice Scotland for 6 months which encompassed a telephone and webchat advice service as well as the usual face to face service. North Lanarkshire CABx are actively looking for further funding to continue this as it has been successful and has been used by clients who may not normally be able to get into a CAB due to work and other committments.

We have still been kept busy at Frontline with general enquiries as well as referrals to our specialised projects which you'll read about later in this annual report. We supported 2,667 clients in 2018/19 with advice on 9,080 topics. (for statistical purposes we count a client once no matter how many times they present as many return throughout that year with other enquiries or issues) Financial gains for our clients for the period are reported at £1.4 million.

The highest query in the year to end March 2019 was again benefits at 4,792 (53%), this is an indication of the impact of Welfare Reforms on the community of Coatbridge and with full service for Universal Credit introduced for new claims to “means tested benefits” from April 2018. This can only increase which makes our jobs and the support we give even more in demand. Without our fantastic trained volunteers we would not be able to provide this service.

The increased demands for our advice services is not only due to the changes to welfare benefits by the UK Government but also the vulnerability of some clients who can't go online to make benefit claims or can't contact utility providers through the maze of numerous telephone options when they call. As a result of this DWP provided funding to Citizens Advice Bureaux to support clients who are unable to make online claims themselves and from April 2019 we have employed Colin, a former volunteer with us, to take forward the Help to Claim service. Again in similar fashion to the Debt Pilot, clients can also get help over the telephone to guide them through the online process by phoning 0800 023 2581 or call us for an appointment for face to face support in our new computer suite which was funded through the project.

Our statistics are indicative of the need as well as the trust and high regard that our clients have for our service. The number of issues we deal with also illustrates the value of our holistic advice service to the community as a client may present with one issue but by gaining their trust we are able often to identify underlying issues especially around debt and budgeting. In these present times more and more of our clients are experiencing problems with delays in payments of welfare benefits especially the difficulties with Universal Credit, sanctions, being refused disability benefits, in danger of losing their homes through mortgage or rent arrears or multiple debt problems, often for the first time in their lives and they turn to us in desperation. We have definitely seen an increase in new clients coming to us as well as many returning client

Another new service is Financial Health Checks (now called Money Talk Team) introduced across bureaux in November 2018 and is a project aimed at clients who may not normally contact us, especially young parents with young children and older clients. They can get advice over the phone (0800 085 7145) or in person in our bureau by seeing Angela who will check benefits to ensure that they are getting as much income as possible as well as trying to find ways that clients may be able to pay out less each month such as switching fuel providers, school uniform grants or referring onto our money adviser for budget advice. We have had an increase in getting clients new boilers and heating systems through referrals to Home Energy Scotland through this project.

The commitment and dedication of our staff and particularly our team of volunteers has enabled the Bureau to maintain our advice services during which is often a difficult year due to funding constraints as well as providing outreach

surgeries in surrounding areas, undertaking benefit tribunal representation and home visits. Our response times for appointments or home visits are considerably quicker than local statutory authorities. We are the only independent advice agency within Coatbridge which is why clients trust us to sort out their issues rather than statutory authorities.

We continue to recruit and train volunteers of all ages and from all walks of life within the community, we can at times throughout the year be low on the number of volunteers we have but on a positive note this is because they have found work which is a credit to the skills and confidence they have acquired through their work with us. It is a massive commitment to volunteer with us as the training is very thorough but it is worthwhile and rewarding for them if they complete it and consolidate within the bureau. We are also indebted to the volunteers who remain with us, often for many years, giving up their spare time to help others. All our volunteers are highly trained to achieve competencies in information and advice provision, this is a credit to them as there are often numerous changes throughout a year in the benefit system or where legislation has changed with money advice and consumer to name a few. Thankfully we do provide training courses either face to face or online to support this.

In these changing times our volunteers and staff are to be commended for finding alternative sources of assistance in the form of grants from other charities for vulnerable clients, who are not able to get help from the statutory organisations for household items which they sorely need, this along with referrals for crisis grants or foodbank referrals give clients a safety net when most needed.

I continue to be amazed at the range of work a CAB does as it's often so complex and varied and I would like to take this opportunity to thank the staff and volunteers for their commitment and support to the service, to myself and to our Board of Directors. It is their skills, knowledge and passion for the service that helps the Bureau continue to provide a quality advice and support service to our community. Thanks are also due to them for their assistance and support in mentoring our new volunteers as the trainees have often said that they have found the training sessions, e learning and workbooks useful but it's sitting with the experienced staff/volunteers that they learn the most. Without them, our Bureau could not operate and most importantly the Citizens of Coatbridge could suffer both financially and emotionally through lack of knowledge of their rights and responsibilities.

The Bureau provides Welfare Rights and Generalist Services throughout Coatbridge and the village communities within our catchment areas. Additional funding received from The Henry Smith Charity, Citizens Advice Scotland, Aspiring Communities and The Robertson Trust has enabled us to continue to employ a part time Welfare Rights Officer and a full time Welfare Rights Officer. The services within our Welfare Rights Team also include benefit tribunal representation for clients on several benefits, especially disability benefits which are often very complex and time consuming. They also offer home visits, outreach surgeries in local venues, and referrals from the North Lanarkshire MacMillan Cancer Care team in order to

ensure that clients are getting all benefits due to them as well as applying for grants to support families hit by a cancer diagnosis. Our volunteers have also provided valued support in maintaining some of our outreach surgeries within the community and we wish to thank Willie Mc Donald and Felix O'Hagan for their commitment in doing this.

The Housing Advice Network Support service continues to be very successful and is highly regarded by the staff and volunteers in North Lanarkshire Bureaux for the support and assistance provided in dealing with more complex housing issues as well as local housing associations including North Lanarkshire Council. The demand for the service has increased dramatically over the last year. The team have dealt with over 1,024 clients in the past year which is a considerable amount of clients across North Lanarkshire and shows how the economic climate and welfare reforms have impacted on today's society. Cases tend to be complex and can continue for some considerable time before resolution, the team consisting of Jim and Elspeth often have to be very reactive in dealing with issues such as potential evictions as clients often "bury their heads in the sand" and only contact us when court action is ready to be enforced. We have obtained additional funding from Lloyds TSB to increase the hours of our part time Housing Support Officer (See report) from November 2018 to October 2019 along with a contribution in 2019 from the other 4 bureaux in North Lanarkshire to help meet the shortfall. This is because additional hours and funding are needed to meet the demands of this really busy team in order to prevent homelessness across North Lanarkshire, this in turn saves North Lanarkshire Council money by not having to provide as much temporary accommodation which comes at great cost.

The PASS service for NHS complaints (see report) continues to be in demand and both part time workers (based in Coatbridge and Lanark) are kept increasingly busy dealing with clients Lanarkshire wide. PASS now provides a health complaints service to prisoners in Shotts.

We still offer Pension Wise advice to clients aged 55 and over within Coatbridge CAB every 2nd Tuesday afternoon by Kathleen and appointments can be made through the helpline number of 0800 138 3944.

We are members of several community based organisations such as Voluntary Action North Lanarkshire (VANL), North Lanarkshire Poverty Group comprising members from North Lanarkshire Council, NHS, DWP, and other independent agencies, to look at the impact of welfare reform and poverty on the residents of the area. We also attend partnership meetings with DWP to ensure our clients and staff are fully aware of benefit changes or issues. Another group is North Lanarkshire Advice Network (NLAN) which has many different organisations involved and is there to provide the best information and advice services to our community including a referral protocol to us for home visits for patients affected by a cancer diagnosis.

We also have partnership agreements with other organisations such as Moira Anderson Foundation who support survivors of Childhood Sexual Abuse, Turning Point who support clients with mental health issues, Phoenix Future, and Reach Advocacy who provide support to people and families affected by alcohol and drug issues. These partnerships enable us to support our clients in the best possible way by working together to help the client with any issues they have. Referrals to our partners and them to us are treated in total confidence.

We are out and about in Coatbridge in order to help the most vulnerable and promote the services we provide. We do this by having information tables in local supermarkets, attending jobsfayres and information days at New College Lanarkshire as well as presentations to local church groups, local schools to discuss financial capability and attend various events throughout the year. We are happy to come out to any group or organisation to give a presentation on our services. We also try to raise our profile to encourage more people to use us by creating a facebook page (Cab Coatbridge) and have a website(www.coatbridgecab.org.uk) .

It's been, as in similar years, a full year with many challenges and many achievements and we hope with the continued support of funders and the community of Coatbridge that we continue to provide these worthwhile services.

As our strapline says "We're working for and supporting the Community within the Heart of the Community"

Thank you.

Marian Tobin

Bureau Manager

January 2020

Volunteering & Working at Coatbridge CAB

My name is Thomas King and I started as a volunteer at Coatbridge CAB in June 2019, I did not really know anything about Citizens Advice Bureau and what they do before this. I dropped out of college at the start of the year due to mental health issues and was unsure what I wanted to do, I felt like I was drifting through life. I spent a few months unemployed and had to claim Universal Credit, it was at the job centre where I first learned about CAB. My work coach informed me about volunteering and pointed me in the right direction. I dropped into the office and asked about what I could do and was given information and a volunteer application pack.

It didn't take long for Marian to be in contact with me after I returned the pack. I started in July as Admin and Reception, volunteering on days I was needed, usually Wednesday and Friday. It was a very welcoming environment in the office and everyone I met gave me a warm welcome. I was introduced to Martin and Louise, the Community Job Scotland Admin and Receptionists, who showed me what I would be doing and answered any questions I had. On top of learning about the role I volunteered for, I learned a lot about the different roles other volunteers and employees were doing around the office just by asking questions about what they did. Everyone around me gave me great advice and was always there to help.

In July Martin and Louise's contract was ending and they were looking for another CJS employee to hire, I enquired about the role and felt that I would qualify for the position. I applied and thankfully was accepted for the job after being interviewed with other potential applicants, I still try to volunteer on Friday. This was when I was given more responsibilities and could do more for the Bureau. This opportunity allowed me to interact with all the amazing volunteers and specialist advisers that work within the CAB and gained experience of what they do for the people in this community. Their hard work and the great atmosphere they create has inspired me to do the same, I became interested in starting CAS learn and training to be a generalist adviser after sitting in the interview rooms with other advisers and their clients.

I plan to continue to improve my skills with support from all the great people around me in the CAB and want to help to the best of my ability. Marian and Pauline continue to give me the drive and motivation to improve.

Tommy King

Admin/Reception

The Housing Advice Network

North Lanarkshire CABx Housing team consists of Jim Melvin and Elspeth Campbell and although based in Coatbridge CAB, they cover all of North Lanarkshire with surgeries in the other bureaux.

The Network has continued to provide a programme of support sessions in Bureaux. Bureaux workers have been supported with difficult housing problems and have referred a series of difficult or salient cases to them. We have also provided resources to support workers providing advice services to individual clients through a telephone consultancy service.

The Network has also provided representation in a number of Housing Benefit Tribunal cases and continues to make applications to the First Tier Tribunal for Clients in private tenancies which include providing representation. Jim also provides training sessions in all of the 5 Bureaux for new volunteers as part of their skills training. In this year we have provided 12 training sessions.

The Network also provides updates regarding housing when rules/laws change and have been able to provide support to Bureaux for at least 1024 new and existing clients advising on 2137 issues between April 2018 and March 2019. The Network has assisted over 500 Clients within these figures who were facing eviction whether they live in Council/RSL tenancies, Private tenancies or are home owners.

Many of our Clients involved are very vulnerable and suffer from physical and mental health illness. Many of the housing situations are on an emergency basis requiring immediate or speedy action to prevent imminent eviction and the crisis are triggered by loss of employment, poor benefits administration, relationship breakdown and multiple debt and budgeting chaos.

In the reporting period we have directly assisted four hundred and fifteen families threatened with eviction because of rent arrears and have taken steps to ensure that their eviction does not take place. We have assisted two hundred and eighty five of these families to recall Court Orders already made ordering their eviction. Most or all of these families would have been evicted without our intervention.

In the same period we have also assisted thirteen Clients facing the loss of their home because of their inability to maintain their mortgage to make applications to the Scottish Government Homeowner Support Fund. Four of the applications have been completed and this has meant that the families concerned have been able to remain in a home they would otherwise be forced to leave. Public funds have been accessed to repay the mortgages and the families have become tenants of public sector landlords. The homes will become available for other families in need when they are no longer required by our clients. Nine more applications are being processed and the majority are likely to succeed.

We have also assisted forty eight applicants and families to challenge unfavourable Local Authority homelessness decisions often leading to the applicants being properly re housed or accessing solicitor's advice to take legal proceedings.

We assisted and represented twenty families to manage claims in the Housing and Property Chamber (a Court) either as a consequence of their own claims or claims made by their (private) landlords

We make sure that our Clients are able to access Money Advice and budgeting services and relevant charitable trusts for direct financial assistance together with Food Banks.

2018/2019 Statistics

Presenting Issues	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Totals
Anti Social Behaviour	7	5	4	5	21
Neighbour Problems	9	12	6	4	31
Common Housing Register	75	56	30	33	194
Rent Arrears/Affordability	60	61	59	63	243
Conditions/Dampness Council	4	4	3	8	19
Conditions/Dampness RSL	1	3	0	1	5
Owner Occupier Repairs	2	1	4	1	8
Housing Benefit/Local Housing Allowance	0	0	0	1	1
Housing Benefit/Other	23	25	15	16	79
Housing Benefit Overpayment	4	10	5	7	26
Housing Benefit Backdated Claim	1	1	0	1	3
Housing Benefit Discretionary Housing Payment	6	4	9	8	27
Homelessness (includes Minute for Recall Clients)	80	80	74	87	321
Landlord dispute/Assignment/Succession/RTB	16	13	17	5	51
Mortgage Arrears Affordability	28	23	20	31	102
Mortgage Repossession Action/Calling Up Notice	22	19	16	19	76
Scottish Home Owner Support Fund	23	18	19	26	86
Sequestration/Bankruptcy/House Sale (cite reasons)	0	0	0	1	1
PRS Eviction/Security	22	39	26	33	120
Possession proceedings Council/RSL Eviction	50	51	43	51	195
Relationship Breakdown	8	13	7	9	37
Rent Deposit PRS/Terminating tenancy	16	23	11	14	64
Tenancy Support Needed	0	0	0	0	0
Violence (Domestic and Non Domestic)	4	6	4	6	20
Other/All other matters	86	100	109	112	407
Totals	547	567	481	542	2137

2018/2019 Statistics con'td					
Outcomes (Cases Closed) See Footnote					
	Apr-Jun	Jul-Sep	Oct-Dec	Jan-Mar	Totals
Client acting after advice	148	201	166	205	720
Corresponding on behalf of client	70	78	58	104	310
Negotiating by telephone on behalf of client	71	85	61	89	306
Contact end before resolution	14	22	17	16	69
Homelessness delayed	34	40	33	43	150
Homelessness prevented/ Accommodation sustain	3	4	2	9	18
No options available	1	2	0	0	3
Other	0	1	0	2	3
Permanently re housed	3	3	1	8	15
Referred externally	43	56	72	55	226
Referred internally	1	1	2	5	9
Temporary housing provided	1	6	1	3	11
Unresolved after action	2	3	0	3	8
Totals	391	502	413	542	1848



Welfare Rights Project 2018/19

Coatbridge Citizens Advice Bureau continues to offer the local community benefits advice and representation at Level 3 and successfully achieved Type 111 under Scottish National Standards. The Advisers within the project are Jacqui MacLeod and Carol Cameron with part of Carol's time funded under the North Lanarkshire Tribunal Unit (NLTU), a project funded through Aspiring Communities. The majority of the Welfare Rights Project is funded through Robertson's Trust, The Henry Smith Foundation Bank of Scotland Foundation and Welfare Rights Mitigation Money from Citizens Advice Scotland. The project also enables people in the outlying villages to access our services and offers home visits to disabled people and their carers, a service not offered by the Local Authority. We rely solely on funding, from outside bodies, to maintain our ability to provide the benefits advice service along with outreach surgeries and home visits to those who are unable to get access to the main office.

The project continues its vital work for the people of Coatbridge by assisting with application forms, asking for Mandatory Reconsiderations and representing client's at Benefit Appeal hearings. The Welfare Rights Officers also challenge First-tier Tribunals' (F-TT) decisions by asking the Judge to provide the reason for the Tribunal's decision in writing. We then have to identify errors of law and write to HMCTS to ask for the decision to be set aside. So far we have asked for 12 Statement of Reasons and challenged 4 of these with 3 being successfully set aside. In 2018/19 we successfully overturned 7 and won 5 of these. With the new Data Protection Regulations we are now able to access our client's medical records for free which helps with applications and appeals.

Although the project concentrates on Disability and Sickness benefits we also assist people to appeal overpayment of benefits, Industrial Injury & Disablement Benefits, Tax Credits and Universal Credit. The NLTU project is for all benefit appeals so we can offer a full service to our clients

We carried out 83 Home Visits with 162 contacts and saw 115 clients at outreach with 165 contacts. We hold surgeries in Bargeddie, Buchanan Centre, Afton Gardens, James Dempsey Gardens, Dundyvan Gardens, Shawhead and Townhead. We held two evening surgeries at Glenboig Community Centre and Chryston Cultural Centre weekly too. We would like to thank Pauline McLeod, Willie McDonald and Felix O'Hagan for their assistance in helping to man the outreaches.

We would also like to thank Felix O'Hagan, Nan Fotheringham and Moira Stevenson, voluntary advisers, for their help carrying out Home Visits. Without their assistance we would not be able to see everyone who needs our service.

We continue to work with MacMillan Lanarkshire Services to assist cancer patients and their families to get through the quagmire of benefits that they are suddenly faced with. We can also help them to access the many other services we offer within Coatbridge Bureau, i.e. Money Advice, Housing, Employment, Income Maximisation, etc. Income Maximisation (benefit checks) are very important as there are still so many benefits unclaimed in the UK.

The project continues to do Social Policy on cases which help to influence local, regional and national policies.

We have managed to help local people to access **£899,100.61** of Financial Gains. The money generated from these successes is beneficial to the whole community as a lot of it gets ploughed back into local businesses. We would like to point out that this financial gain figure is constantly under reported, due to time constraints, for the project as there are people who can then claim Carers Allowance and subsequent Housing Benefit and Council Tax Rebates that apply to most of our clients once we have helped them get their disability and sickness benefits.

As previously mentioned we have to thank Citizens Advice Scotland, The Henry Smith Charity, Scottish Government, The European Funding (Aspiring Communities) and The Robertson Trust for their funding. Also The Lady Marian Grant Trust, The Russell Trust and The Souter Charitable Trust for their donations towards the project this year. We cannot operate and help the people of Coatbridge without outside funders.

Case Study

Client (59) came into bureau as he has worked for the gas board for 15 years and had a heart attack 1 year ago. His employer couldn't find any light duties for him to do so he was paid off. He asked about benefits and we advised applying for ESA (Employment and Support Allowance) based on his contributions. We assisted him to apply for this in April 2018. He was refused despite the damage the heart attack caused to his heart.

We then helped him to ask the DWP (Department of Works and Pensions) to reconsider their decision pointing out the damage that had been done and the knock on effect this had had on his day to day physical health, they still insisted that he was fit to work.

The client then asked for our assistance to take his case to appeal where we won the case, December 2018. We also got him placed in the Support Group of ESA under the Regulation that means that if he was found fit to work that this would have a detrimental effect on his physical health. We also supported him to make a claim for Personal Independence Payment (PIP)

This was a major relief for the client as these particular benefits are not "means tested" and means that he can still contribute towards his bills instead of relying on his wife's part time wage.

NHS Lanarkshire Patient Advice and Support Service

Introduction

The Patient Advice and Support Service (PASS) replaced the Independent Advice and Support Service in April 2012. The PASS service is included in the Scottish Government's Patient Rights Bill. The service is available to anyone who uses the NHS. Val Costello is the PASS Adviser operating predominately within North Lanarkshire, based in Coatbridge CAB working with her colleague Isabelle Callis based in Clydesdale for South Lanarkshire. The project is managed by the lead Bureau, Airdrie CAB and each Patient Adviser is line managed by their respective employing Bureau, Coatbridge and Clydesdale.

The service (Lanarkshire wide) aims to provide advice and support to patients, their carers' and families to raise concerns or complaints about the NHS. This could include a hospital, GP, pharmacist, a neighbouring health board or other NHS service providers. The service also provides information and advice on how to access health and community services that offer additional support with health care needs.

The Patient Advisers' have experience in dealing with people who are often upset by problems affecting their health and by aspects of their care and treatment. They provide information and advice, can act in a mediatory capacity and provide one-to-one support. The officers spend a great deal of time dealing with complex cases, and undertake a wide range of work such as gathering and accessing medical records, making phone calls and writing letters as well as accompanying clients to meetings. The service aims to provide significant support to clients or their relatives who have received poor treatment and want an explanation and/or assistance to progress to the SPSO.

The service also takes a holistic view and where appropriate provides information and assistance with benefit, debt and employment issues.

The PASS Advisers receive feedback from the NHS on changes that have been made to practice(s) as a result of the complaints raised.

PASS is also a valuable resource for frontline NHS staff as it offers a wide range of support to patients in relation to health and health care, freeing up NHS staff time. PASS smoothes the patient journey, whether patients are being discharged from hospital, treated in the community or simply seeing their GP.

In addition to this service, the PASS national helpline was launched on 1st April 2017. This is a national helpline telephone number, which the general public can telephone Monday – Friday 9am until 5pm. They can also email or use web chat. All PASS advisers have been trained on how to operate the PASS helpline and web chat facility. PASS advisers work on a rota system to cover the helpline. CAS is currently monitoring the service as the demand for the helpline is far greater than anticipated. CAS has employed a dedicated helpline operator to assist PAs with the extra workload and this is having a positive impact for the PASS advisers.

Progress

The Lanarkshire PASS services continue to be one of the busiest PASS services in Scotland. The service continues to increase year on year.

The significant trend over the past 12 months has been the complaints regarding waiting times for surgery in the Lanarkshire area. NHS Lanarkshire are fully aware of this trend but advises that this is caused due to capacity issues. There are more patients requiring surgery, than NHS Lanarkshire can deal with, within the Scottish Government's time frame of 12 weeks. The remainder of complaints continue to relate to clinical treatment, staff attitude & behaviour and communication.

Key Statistics

The PASS service continues to promote its services throughout the community within the NHS and out with NHS settings. We also participate in Bureaux training sessions giving staff and volunteers an overview of the service.

A PASS case can be very lengthy as it can range from the first interview with the client to progressing through the formal complaints procedure until forwarding the complaint to the SPSO. This means that cases can last for 12 months and very occasionally longer than this.

As we provide a holistic service, we do provide a wide range of advice and this can result in Client Financial Gains for the PASS service. Also if clients do proceed through the legal route, this can result in compensation, and this is also included in our CFG calculations. The legal route is very lengthy and gruelling process for clients and this takes on average 6 years to complete.

Case Study

Presenting issue

Client attended Bureau for assistance. Client's late father had a terminal diagnosis and due to infection he was admitted to a Lanarkshire hospital for treatment. However, while in hospital, client's father deteriorated and the client was informed that her father was in his last stages of life. Client complained that her father's end of life care was very poor. Client advised that her father did not receive pain relief, oral care or any adequate nursing care. The client felt that the family had to provide basic nursing care for her father in his final stages and she wanted to make a formal complaint.

Action taken

PASS adviser assisted client to raise a formal complaint to NHS Lanarkshire. NHS Lanarkshire responded by letter and stated that minimal nursing care was provided in order to give the patient and his family quality time. The client remained unhappy with this response and advised that she wanted to proceed to the SPSO (Scottish Public Services Ombudsman). PASS adviser assisted client with the SPSO complaint form.

Outcome

The SPSO fully upheld the client's complaint and they ordered NHS Lanarkshire to offer the client a full and unreserved apology. NHS Lanarkshire apologised fully to client and reassured her that all end of life care and treatment practices were currently being reviewed and updated as a result of her complaint.

Money Advice Project

We were successful through funding from The Bank of Scotland Foundation from August 2018 with 2 year funding for money advice and financial capability in order to help clients manage their finances better. This was a well needed project as we lost funding for this work in October 2016 due to Local Authority (LA) austerity cuts. This meant that we had to let clients know that we couldn't help them with complex or multiple debts and could only offer them help through North Lanarkshire Council. Many of our clients didn't want to go to the LA as often their debts were with them and they perceived that they wouldn't get independent help which was untrue. As a result of the funding Lynsey joined us from Step Change, another money advice charity, and has been kept busy from Day 1 which is an unfortunate indication of debt levels within North Lanarkshire.

Lynsey has also attended a few schools within Coatbridge to give presentations to the children (age appropriate) about saving and bank accounts and these have been well received as well as attending several parent's nights to give advice and promote the work of the CAB.

The 4 biggest debts are around Mortgage arrears £392,859.21, Personal Loans £307,830.97, Income Tax £261,195.90 and Credit cards £232,146.57. We dealt with 2 Protected Trust Deed Referrals, 15 Debt Arrangement Schemes (DAS), 12 Certificates for Sequestration, 15 Minimal Assets Process (MAP), 2 Energy saving and 3 debts written off. Due to mental health issues

In February 2019 we were also part of a North Lanarkshire CAB Debt Pilot for 6 months to trial alternative methods of clients dealing with debt issues, this involved us taking on 3 staff (Jamie, Gavin and Alastair) to take referrals from a helpline number 0800 328 1131 and gather as much information as possible before seeing the client in order to streamline the process. The helpline will also give advice about online tools to help themselves to look at their debt and make changes if they preferred that to coming into the CAB. This has proved successful and although we no longer employ staff dedicated to the project, Lynsey still takes referrals if Coatbridge clients phone the helpline number

Case Study 1

Client attended the first appointment with his ex partner in November 2018. The client had tried to harm themselves due to a breakdown in a relationship. The partner attending the appointment was the partner with whom they had recently separated. Even though they were no longer together the partner was still very much supporting daily. The client for the past 5 years had been suffering from mental health issues and as a result, lost their job and had stop paying both priorities and non priorities. This left the client in a critical position. The ex partner advised they took care of the bills but due to the separation the client required a 3rd party going forward to support.

CAB supported the client in applying for PIP and arranging support workers to be assigned. We gathered all information for the household and set up appropriate payments, this ranged from attending appointment to set up a new basic bank account, arranging DD for energy to setting up a weekly shopping budget for food from a second account. I wanted to empower the client and so every step the client was aware of all details. The client required home visits as well as support with appointments at the bank and council. After all information was known, the options available where; to allow contact from creditors, token payments or Minimal Asset Process (debts less than £17k). It was evident that the client could not clear his debts off within a reasonable time scale. Speaking with the client and the support workers; we agreed that creditor contact could be detrimental to wellbeing going forward. Due to benefits income only of ESA, HB, CTR and PIP regardless of surplus the client was an ideal candidate for MAP. This would write off the debts and allow the client a fresh start to focus on their health. The Accountant in Bankruptcy administering the MAP required documentation from a CPN to advise the client was aware of the bankruptcy and what it meant going forward. This was obtained successfully and after 4 months of intense work the bankruptcy was awarded.

After recent contact with the client, they are keeping up to date with their priorities and looking towards a future in the coming year back in full time employment.

Case Study 2

Client lives in property that was left to her and 5 brothers through an inheritance. Estimated value is £80,000. Client is 1/6th owner. She has historical council tax arrears, currently a wage arrestment in place. Client also has a credit union loan that has been to court and a charge for payment has expired.

Client worried about property and further diligence. She was also struggling to pay current council tax due to wage arrestment and wanted to break the cycle of it going to Sheriff Officer every year to be collected by wage arrestment.

Debt Remedy –

Client has opted for a DAS which would stop her wage arrestment, allow her to start paying current council tax direct to council, the council tax arrears and credit union will be paid via DAS while providing protection against any further diligence. DAS was approved and client was relieved that her future and her finances were in a better position.

Some pictures from the last year, when we've been out and about within the community.



We're happy to take invitations to host an information table or give presentations to groups about the work CAB does.

What our Clients tell us

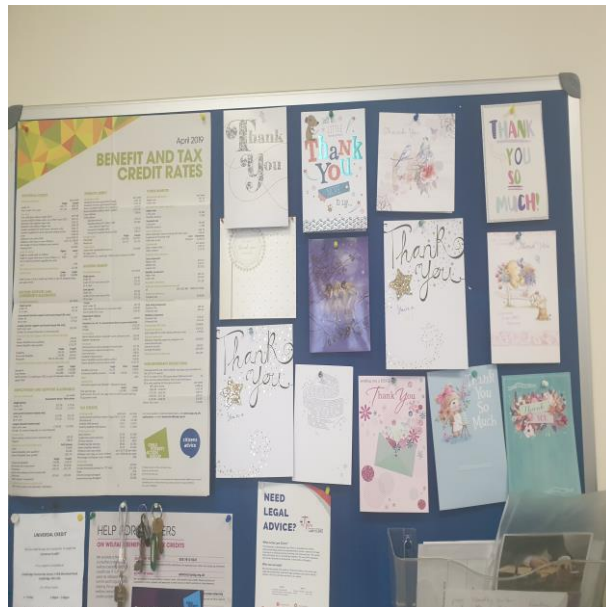
“We would like to take this opportunity to thank you for your help; it was very much appreciated as we know we couldn’t have managed on our own”

“Many thanks for all your hard work over several months, much appreciated. Thank you and Best Wishes”

“Thank you for all your help, you have no idea how much it has meant to us”

“Can’t thank you enough for your help!”

“Thanks for help completing my PIP form, I couldn’t have done it and I don’t think I would have been successful without your support”



Appendix 1

Audited Bureau Accounts