

WHERE ARE WE?

Lochaber Citizens Advice Bureau
Dudley Road
Fort William
PH33 6JB
Tel: 01397 705311

www.lochabercab.org.uk

Email: adviser@lochabercab.casonline.org.uk

Help to Claim Universal Credit: 08000232581

Benefits advice call the Money Talk Team on
08000857145

Online Advice:
<https://www.citizensadvice.org.uk/scotland/>

WHAT DO WE DO?

INFORM

people about legislation and how it affects them; about their rights and responsibilities; and about how they may be able to satisfy their needs.

ADVISE

people on the options available to them and on the practical consequences of different courses of action.

SUPPORT

people as they consider and decide what to do, we listen to their concerns and help them move forward to an informed decision.

ASSIST

people in pursuing their chosen course of action by negotiation, representation and by referral to other sources, if needed.

INFLUENCE

those responsible for policies and services by bringing to their notice the problems people experience and recommend change.

Quality Standards



Membership of

Citizens Advice Scotland

As members of Citizens Advice Scotland Lochaber CAB is subject to a full audit of the service every three years and a sample of cases are assessed every three months to ensure compliance with Quality of Advice standards. Our last full audit was carried out remotely between October 2020 and March 2021 and the bureau was also found to comply in all areas.

Lochaber CAB has continually been found to be fully compliant with CAS Quality of Advice standards with 100% of cases examined in 21 / 22 complying with all areas of the audit.

Accreditation

National Standards for
Advice and Information Providers



The bureau has been accredited to the National Standards for Advice and Information Providers since 2012.

National Standards Accreditation measures quality of advice and casework relating to a wide range of topics in the advice areas of Housing and Money and Welfare Benefits advice.

NS accreditation is based on the agencies demonstrated level of competence to deliver

Type 1 (Advice and information)
Type 2 (Casework) or
Type 3 (Representation) services.

Lochaber CAB is currently accredited to Type 3 in a number of topics across all three areas of advice.

Our accreditation is to be renewed in April 2023.

Complaints :- In 2021/22
Lochaber CAB received 0 complaints from clients.

Chair's report

Reviewing last years report was a reminder of how much upheaval ensued after the lockdown due to the Covid 19 pandemic declaration on the 23rd March 2020, and the extent of change the bureau, volunteers and staff had to contend with to continue providing a meaningful service to public. Although not quite as hectic as 2020/21, numerous changes have continued during 2021/22, mainly with procedures and software to adapt to the change in client contact methods and client/Bureau communication becoming less face to face and more remote.

The result of these changes mean volunteers, staff and management have had steep learning curves to contend with while continuing to maintain the high quality of advice Lochaber CAB gives.

In the face of all the trials and tribulations the Bureau managed to deliver approximately 90% our normal output, handling over 7,000 client contacts with almost 11,000 issues and produced over £1.5 million in financial gains for our Lochaber CAB clients.

On behalf of the board I would sincerely like to thank the manager Stephen Marshall, and all the staff and volunteers for their dedication, commitment and caring throughout for the people of Lochaber who needed them most in the most difficult of circumstances over the past two years.



Annual Report

Year Ending
31st March
2022

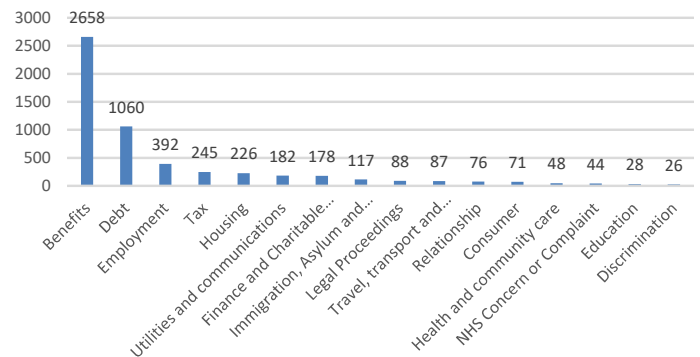
Our Mission Statement :-

“ To empower the Lochaber Community by providing a high quality advice, information and representation service within the aims and principles of the Citizens Advice Service. “

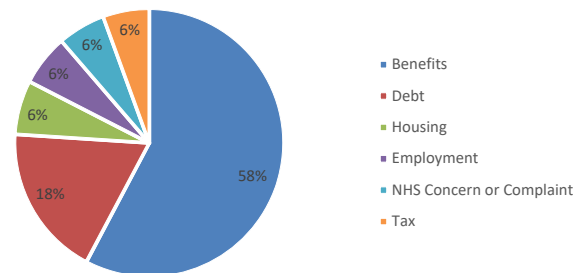
- To increase external training opportunities on online platforms
- To increase volunteer numbers in the areas of Generalist Adviser, Triage and reception and Website maintenance and Social Media
- To meet the commitments of the PASS service contract
- To continue to work in partnership with Macmillan Cancer Support
- To continue to meet the requirements of the SLAB WR project
- To continue to meet the requirements of the CAS Welfare Reform Mitigation project to continue to meet the requirements of the Money Talk Team project
- To review and further develop the system of Reception and Triage in all aspects of bureau operations
- To ensure continual compliance with the National Standards for Information and Advice Providers and CAS QAA standards
- To improve our Social Media presence

The period covered by this report is from 1st April 2021 to 31st March 2022. This was a further year of supplying a service within the restrictions of the Covid-19 pandemic. It was an extremely challenging year to deliver a CAB service with staff and volunteers required to work from home until August 2021 when we then had to manage a slow return to working between the office and continue a remote service for clients unable to visit offices during continual changes to restrictions and guidance to control the pandemic. Demands for advice was across the usual areas of Benefits, Debt, Employment and Housing and continued to mainly be delivered through remote contact rather than by face to face. Overall in Lochaber we managed to deliver around 90% of our normal output with 7002 client contacts covering 10856 issues, as well as supporting the Help to Claim (Universal Credit), Money Talk Team and Patient Advice and Support Service national helplines. *Recorded financial gains for Lochaber CAB clients in 21/22 amounted to £1,514,417.42*

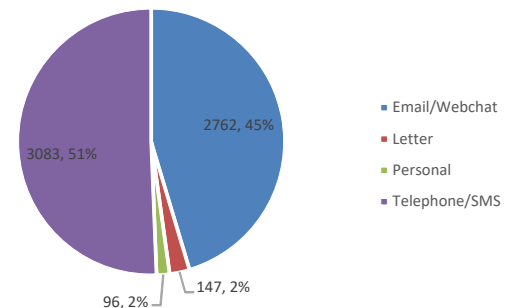
Advice Contacts



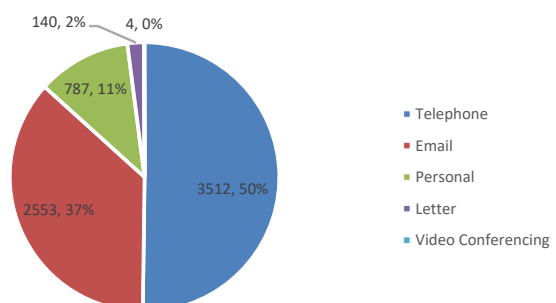
Top 6 Advice Areas 21 22



Contact method 20 / 21



Contact method 21 / 22



The team

This team for this year has been 2 welfare rights officers working a total of 6.5 days, 1 benefit officer (full time) and a dedicated volunteer – who diligently gives between 1 and 2 full days to the team each week. The team still helps out with a number of projects both helpline and in person - these are MacMillan, UC Help to Claim, Financial health check.

The work

A flavour of the work: issues and changes of which the advisers must constantly be aware:

- The implementation of the Scottish social security benefits – e.g. new claims started for child and adult disability payments. There are high expectations for these and a hope that these do not just replicate the (failings and limitations) of the UK benefits but it is early days of application and decision-making and too soon to make any comment on this;

- Any extra amounts given on UC being removed and brought back in line with previous amounts leading people to face an immediate and proportionately significant hole in their already limited income; legacy benefit claimants welcomed them back as unlike UC claimants they did not receive the uplift;

- The continuing challenge of advising clients on their entitlement to legacy benefits and other benefits;

- The long waits claimants are still having for the work capability assessments and the sometimes eye-watering amounts of back payments which ensue when decisions are made – in some cases accounting for 5 years' worth of arrears.

- Benefits accounted for nearly half of all bureau enquiries with PIP and Universal credit making up the bulk of these -

- o PIP enquiries range from entitlement criteria, to application/form filling, advice on assessments, challenging decisions, supersessions and appeals;

- o UC enquires range from benefits checks making comparisons with legacy benefits; maximum entitlement criteria, work related requirements issues, fitness for work challenges, calculations and overpayments;

- o Other recurring issues involve advice and help on DLA for children and attendance allowance

- EEA nationals (depending on their status) may now be subject to immigration control from the end of the transition period - advisers being vigilant with the scope of advice being given;

Our 2 welfare rights officers offer representation of clients' cases to tribunal level (first and upper tiers) and continue with a success rate of over 80%.

Working with other agencies

The Lochaber CAB works closely with other local agencies from whom we receive referrals and from whom we request information – these include housing support, charities and medical teams/practices. Professional relationships we build up in the community are essential in our work and very often make the difference in an outcome for clients.

Benefits projects

Money Talk Team – The Money Talk Team provides a advice to people seeking to maximise their income and minimise outgoings. This part-time project is available to all but has particular focus on specific target groups of

- Lone parent families
- Families which include a disabled adult or child
- Larger families
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age
- Older people and those approaching pension age

There can be significant financial consequences of a cancer diagnosis with a sudden drop in income, and savings are eroded - this occurs at a point when daily living expenses are likely to increase due to, e.g. additional travel costs for treatment, increased phone bills, extra heating costs and new clothing requirements. This burden can cause additional strains on clients and their families. A significant number of our clients find themselves having to access the benefits system for the first time and this can be very daunting in the midst of their illness. The welcome increase in survival rates for many types of cancer means that sufferers are living longer with the illness and the need for advice through the changing pattern of need can be very complex.

This year the Bureau assisted 82 clients resulting in an average individual financial gain of £3070.

Advice Code	No Of Clients	£ Amount	% of Total
Benefits - Attendance Allowance	18	£83,285.40	33.91%
Benefits - DLA (Care)	1	£4,680.00	1.91%
Benefits - Employment and Support Allowance	1	£5,894.20	2.40%
Benefits - Employment and Support Allowance - Contributory	1	£5,928.00	2.41%
Benefits - Pension Credit	3	£3,873.48	1.58%
Benefits - PIP (Daily living)	15	£65,669.65	26.74%
Benefits - PIP (Mobility)	12	£39,062.40	15.90%
Benefits - Universal Credit	6	£22,224.00	9.05%
Benefits - Other	1	£884.00	0.36%
Employment - Pay and entitlements	1	£2,697.80	1.10%
Finance and Charitable Support - Charities (non food bank)	6	£2,100.00	0.86%
Housing - Local Authority housing	1	£720.00	0.29%
Tax - Council Tax	6	£7,216.56	2.94%
Travel, transport and holidays - Driving	8	£1,005.00	0.41%
Utilities and communications - Fuel - regulated (gas, electricity)	2	£360.00	0.15%
Total Client Financial Gain	82	£245,600.49	100%

Plans for future period

Our plans for the future are to continue to offer a diverse advice service to service the needs of the population of Lochaber and to contribute to the development of the Citizens Advice Network in Scotland through contributing to regional and national services which are delivered through telephony and IT. To achieve this we will continue to offer volunteering opportunities and develop the skills of our workforce to meet the demands of a modern multi-channel advice and casework service delivered in a rural community.

Aims and objectives

- To embed flexible working between office based working and remote home working to ensure optimal service to clients
- To meet the commitments of the collaborative Service Delivery sub - contract with IBSCAB
- To utilise reserves to support core activity during the course of the current SOC
- To adapt to the loss of the "Help to Claim" face to face service
- To ensure volunteers and staff receive on-going training during the period of increased demand and continual changes and development of IT systems to develop multi - channel
- To further integrate CASLEARN into bureau operations to ensure continuous development of volunteers and staff.

Housing (April 2021 - March 2022)

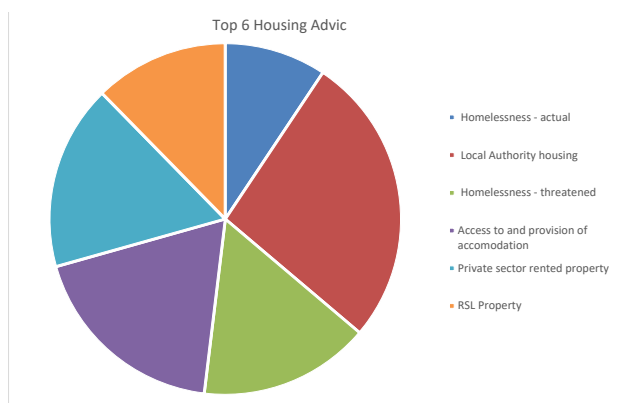
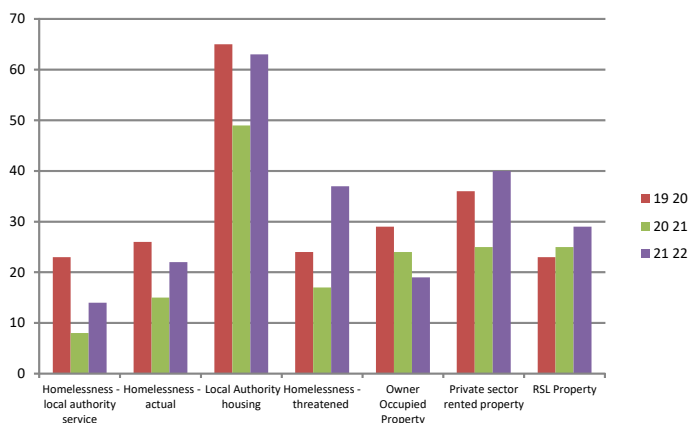
The total number of enquiries relating to Housing was 251 (Excluding arrears) accounting for a total of 511 issues. This is similar to the previous year.

Demand for housing advice was fairly steady throughout the year with a small increase in enquiries relating to actual homelessness although legal restrictions continued to prevent evictions and repossessions and additional financial support through Universal Credit was available to some people until the end of September 21.

Demand for Housing advice is likely to increase again as legal restrictions are lifted, the threat of eviction is reinstated and the effect of £20 uplift in Universal Credit is felt.

There remains huge demand for social housing in Lochaber with limited supply although the situation is improving, with a number of new developments planned or in progress and it is hoped these will ease some of the pressure for people seeking housing although the increase in short term and holiday lets to meet increased demand from staycations may continue to have a detrimental impact on overall housing supply.

The main topics and trends for housing advice are outlined below.



Macmillan Cancer Support (April 2021 - March 2022)

This is Lochaber CAB's 12th year offering an additional income maximisation service to Lochaber residents affected by cancer. Funded by Macmillan Cancer Support the project allows the availability of a Macmillan Benefits Adviser for 2.5 days per week. The time is split between direct advice to clients (usually in the Bureau but occasionally home visits are necessary), casework, project promotion and support to local Macmillan professionals. We ensure our clients have timely access to consistent high quality advice and, whilst this is primarily focused on income maximisation, a number of clients are also referred to other Bureau services and partner organisations.

WR Report (April 2021 - March 2022 continued)

Lochaber CAB worked on both the national helpline and on local multi-channel advice provision.

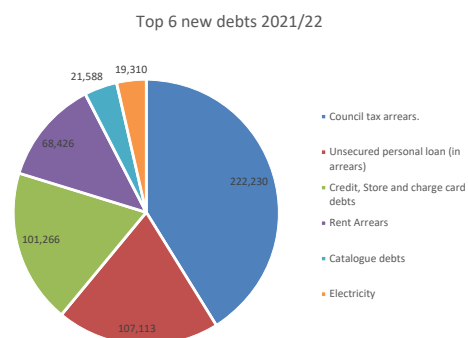
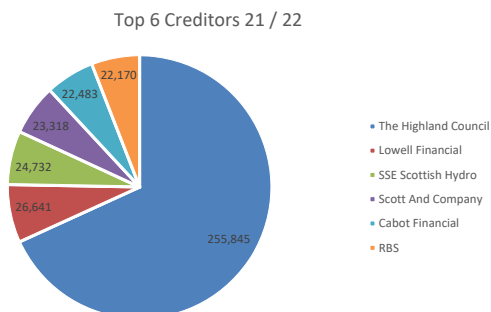
Financial gain from this project amounted to **£169,729.00**

Help to Claim – The HTC project assisted clients to claim Universal Credit and supported them until they received their first correct payment. Most claims were made online with claimants maintaining their claim in an online journal although a significant portion were supported to make telephone claims. Our advisers assisted 321 clients on the helpline. There was less demand for Face to Face advice in 21/22 with 31 clients supported locally. The service will become a fully telephone and webchat based service from 1st April 2022.

Money Advice (April 2021 - March 2022)

The service continued to be maintained by Margaret Binnie and Michael Laing, and was funded for 45.5 hours a week in total which was a drop from the previous years' 48 hours. During the year we worked on 211 cases and recorded 1905 contacts. There had been concerns that the Covid crisis would lead to our clients turning away from the service, with the increase of online sources of help and advice, but the return to full opening hours has seen a steady rise in enquiries, with client numbers approaching pre-Covid levels.

Debt statistics for the period show some interesting trends, and as expected the amount of debt that our clients are carrying has risen sharply from last year. The total debt recorded has risen to £1,130,294. The figure is inflated partly due to a large single debt but when this is removed from the equation the debt figure is £760,294, compared to £421,468 last year which is an 80% increase. Council tax continues to have the greatest proportion of the debt, at approximately £240,000, and we see no reason to think that this will improve over the coming months. 73% of our clients have council tax debt, 46% have rent arrears, and 19% have fuel debt. The proportion of clients accruing priority debt is extremely worrying, and it is likely that these statistics will show an ever increasing number of households struggling to maintain priority bills as the fuel crisis and cost of living crisis grips the country. Optimism is in short supply and our clients' woes are reflected in the rise of the number of debt clients who are suffering from mental health issues and anxiety.



Money Advice (April 2021 - March 2022 contiued)

We assisted with 14 Minimum Asset Process sequestrations, and 1 Full Administration sequestration. 3 Debt Arrangement Scheme applications were approved. The client financial gain was up on last year, at £220,304.

There were a significant number of referrals from the Local Authority and Lochaber Housing Association. The Bureau continues to have a good relationship with these and other referring agencies. These relationships allow us to give the most effective advice and intervention at an earlier juncture, which gives clients the best chance of solving their problems before they become reach a critical stage and are more difficult to deal with.

In the anticipated dark days ahead it is likely that our available resources will be stretched to the limit to keep up with the needs of our community. The CAB Service is needed more than ever in 2022! and we hope to continue to provide free impartial and confidential advice for our community.

PASS (April 2021 - March 2022)

The Patient Advice and Support Services (PASS) is delivered by the Scottish Citizens Advice Bureau Service who are contracted to NHS Scotland. This independent service provides free, confidential information, advice and support to any clients who use the NHS services in Scotland.

The Patient Advice and Support Service:-

Helps clients understand their rights and responsibilities as a patient.

Assist clients who want to give feedback or comments, and raise complaints or concerns about the healthcare provided by the NHS in Scotland.

The service also aims to support patients, their families and carers and ensures they are listened to and respected when raising concerns about difficult experiences.

Supports clients if they have to attend a meeting with their local healthcare provider.

PASS works with the NHS in Scotland to improve health-care provisions.

The advice and information elements of the project are delivered as a component part of the volunteer led CAB service with more complex cases including formal complaints handled by professional caseworkers (Patient Advisers).

Staff:

Linda Porter has been the Patient Adviser since May 2017, covering Lochaber and Skye and Lochalsh areas on a part-time basis.

The Workload:

Demand for the PASS service has risen throughout Scotland; overall, the service saw 20% more clients and had 17% more contacts when compared to the financial year 2020-21, which is a rise of 29% in clients and 33% in contacts from 2019-20.

Following an increase in complaints from clients with access to GPs issues in the previous financial year, PASS continued to monitor these figures through 2021-22. After a 75% rise in the number of clients with GP access complaints in the year 2020-21 from 2019-20, the numbers in 21-22 remain high. Specific issues include difficulties registering with a GP and getting an appointment with their GP.

In 2021/22 Linda dealt with a total of 141 clients with 267 contacts relating to NHS issues and a further 129 enquires relating to issues impacting on a client's health.

Key Statistics for the period April 2021 – March 2022

> Bureaux's supported a total of 5,032 individuals with 13,345 enquiries, a significant increase in clients of 20% and an increase in contacts of 17% on the previous year, which in turn, saw a 8% and 14% respectively, increase on the year 2019-20.

PASS (April 2021 - March 2022 contiued)

> Around 63% of clients had one contact and 37% had two or more contacts with advisers, which is comparable to last year.

> The majority of support, 83%, was provided at level 2, which is defined as giving advice, exploring options and helping the client to initiate action.

> The most frequent advice provided was on clinical treatment, for 43% of clients, followed by advice on staff attitude and behaviour and GP access, both for 19%.

> The outcomes achieved for clients are recorded. This year, 72% of outcomes related to clients enabled to take action on their own behalf. Where the NHS response to the client was known, 68% of clients received an apology and 20% involved a service review.

> Full statistics are contained in the Patient Advice and Support Service Annual Report 2021-22 file:///C:/Users/PorterL/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/AJ2PHNUN/PASS%20Annual%20Report%202021-22.pdf

National Helpline

PASS also supports clients in their interactions with the NHS through a network of Patient Advisers across the country, delivering advice via the PASS helpline, by chat, email, and within Scottish Citizens Advice Bureaux this year the helpline dealt with 4,208 inbound calls an increase of 33% on 2020-21. In addition to the increase in contact forms reported last year on the 2019-20, there was a further increase of 55% this year.

EUSS Scheme 2022 (April 2021 - March 2022)



Since September 2020 Lochaber CAB have been taking part in a Home Office project for European Citizens. The project's main aim is to help European Citizens make an application to the European Settlement Scheme. The European Settlement scheme or EUSS as it is commonly known, is the system that was designed to enable EEA citizens to continue to live, work and study in the UK after Brexit. Lochaber CAB have helped clients obtain Settled or Pre-Settled Status by assisting them throughout the application process.

Lochaber CAB has provided advice, information and practical support to Clients and their families who want to make an application to the EU Settlement Scheme.

We have assisted 53 clients and their families based in the Lochaber area in making their application to the EUSS Scheme in 21/22, with others completing the application themselves and have had 194 contacts in regards to the project overall.

- 6.7 million applications were received by 30 June 2022, of which 647,150 were received after 30 June 2021.
- 6.5 million applications were concluded by 30 June 2022, of which 472,780 were concluded after 30 June 2021.
- By 30 June 2022, 3.3 million (51% of concluded applications) were granted settled status and 2.6 million (41%) were granted pre-settled status, totalling over 5.9 million grants of status.
- Of the remaining applications, 133,000 (2%) received were withdrawn or void, 124,560 (2%) were invalid and 306,300 (5%) were refused.

This includes applications from joining family members, applications from those switching from pre-settled to settled status and late applications. Lochaber CAB continues supporting clients who wish to make a late application.

Our services – Lochaber CAB delivers a volunteer led Generalist Advice Service where advice and information can be sought in a wide range of subjects including Benefits, Debt, Housing, Employment, Family Law and Relationships, Immigration, Consumer goods and services, Education, NHS Concerns and Complaints, Tax, Travel Transport and Holidays and Utilities and Communications.

Specialist and Casework Services – We employ specialist staff to carry out casework and in some cases representation services in relation to Welfare Rights, Multiple and Complex Debt, NHS Concerns and Complaints.

Projects - In 2021/22 we participated in and ran specific projects focussed on the needs of People Affected by Cancer. Financial Health checks for client groups most at risk of poverty, "Help to Claim" Universal Credit, EU Support Service to assist EU nationals to apply for Settled Status following Brexit, Welfare reform Mitigation and Energy Best Deal and Pensionwise.

We work in partnership with and/or receive funding from:-

Citizens Advice Scotland, The Highland Council, The Scottish Government, The Home Office, NHS Scotland, Macmillan Cancer Support and Lochaber Housing Association. Thanks to all for your support throughout 2021/22.



Citizens Advice Scotland



The Highland Council



Department for Work & Pensions



NHS Highland



Macmillan Cancer Support

Lochaber Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2022

		2022			2021
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	5	126,195	120,990	–	247,185
Investment income	6	5	–	–	5
Total income		<u>126,200</u>	<u>120,990</u>	<u>–</u>	<u>247,190</u>
Expenditure					
Expenditure on charitable activities	7,8	133,132	116,266	–	249,398
Total expenditure		<u>133,132</u>	<u>116,266</u>	<u>–</u>	<u>249,398</u>
Net (expenditure)/income and net movement in funds					
		<u>(6,932)</u>	<u>4,724</u>	<u>–</u>	<u>(2,208)</u>
Reconciliation of funds					
Total funds brought forward		112,542	148,449	20,000	280,991
Total funds carried forward		<u>105,610</u>	<u>153,173</u>	<u>20,000</u>	<u>278,783</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

We hereby certify that the above is a true extract from the full financial statements.

R A Clement Associates

R A Clement Associates
Chartered Accountants & Registered Auditors

29/11/22
Date