



Nairn Citizens Advice Bureau

Annual
Report
2020 - 2021



**We gratefully acknowledge the assistance and expertise of Clare Jarrett
in the production of this Report.**

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Opening Hours - Post Covid-19

Monday	0900 to 1630
Tuesday	0900 to 1630
Wednesday	0900 to 1630
Thursday	0900 to 1630
Friday	0900 to 1630

For telephone, email, and video conferencing advice.

Limited availability for face-to-face appointments.

Currently unable to provide home visits or outreach

Scottish Charity Number: SC023356
Scottish Company Number: SC173195



The **Twin Aims** of Nairn Citizens Advice Bureau are: -

- To ensure that individuals do not suffer through ignorance of their rights and responsibilities, the services available to them, or through an inability to express their needs effectively.
- To exercise a responsible influence on the development of Social Policies, both locally and nationally.

Our **objective** in Nairn CAB is to provide independent, free, confidential and impartial advice, and an information service that is readily accessible, and tailored to meet the needs of the local community. We achieve these aims by ensuring that:

- We are available to all who wish to access our services.
- We provide independent and impartial advice and information on personal, social and legal matters.
- We have trained and informed advice workers.
- We provide free and confidential interviews.
- We access modern, up-to-date information systems.
- We are fully accountable to members of our community.
- We have access and interview facilities for wheelchair/pushchair users and provide home visits to all who cannot otherwise access the service.
- We provide advocacy, negotiation and representation services.
- We carry out benefit checks for individuals to ensure relevant benefits are being paid.
- We provide negotiation and representation in debt counselling, money advice and housing.
- We offer training/discussions on our work to local community groups.
- We are members of a national network of Bureaux.

The CAB Team

Board of Directors

Chair	Brenda Waterfield
Vice Chair	Lee Dyson
Treasurer	Jo Tunstall
Highland Council	Councillor Peter Siggers
<i>Member of the Public</i>	Alastair Nicolson
<i>Member of the Public</i>	Cynthia May
<i>Member of the Public</i>	Declan Flynn
<i>Member of the Public</i>	Frank Clark
<i>Member of the Public</i>	Iain MacDonald
<i>Member of the Public</i>	John Dolan
<i>Member of the Public</i>	Louise Clark
<i>Member of the Public</i>	Paul McIvor
Honorary Treasurer	Louisa Burton

Non-Directors

Paid Staff Representative	Pamela Muir
Volunteer Representative	Magdalene Maclean

Volunteers

Angela McOwan, Bridget Kilpatrick, Bryan Bain, Catriona Mackie, Cameron Gibson, Christine Bunker, Clare Jarrett, Deborah Baillie, Donna Friess, Frances Middleton, Iain Vernall, Jack Lingard, Jill Stewart, Linda Eagland, Magdalene Maclean, Marion McOwan, Patti Bayliss, Rick Stewart, Steven Pears, Tsepiso Forrest.

Manager	Gill MacLean
Debt/Housing Advice	Kathleen Cousins, Phil McBride, Franner Jordan
Welfare Rights Team	Allison James, Nigel Stewart, Volunteers, Patti Bayliss, Bridget Kilpatrick, Christine Bunker
Volunteer Support Worker	Pamela Muir,
ASAP	Barry Nichols, Tony Dunbar, Elke Ambrose (until May 2021)
Money Talk Team	Fiona Palmer
Energy	Mark Beveridge
EU Citizens Support Service	Franner Jordan
HTC/SCAH helpline	Gill Harris
Admin/Social Media/	Volunteer, Clare Jarrett
Marketing and Promotional Support	
Volunteer Receptionist	Marion McOwan, Christine Bunker
Janitor/Maintenance	Rebecca Lopez-Santos, Richard Smith, Bryan Bain

Chair Report

Welcome to the 26th Annual General Report.

We come to the end of a challenging and eventful year that has made us all reflect and review our lifestyles. It has been difficult in many ways for all of us and has shown us some really positive changes in the way we all go about our daily lives.

Within the bureau we have had to develop new ways to deliver our core services, a challenge that has been achieved with success as our client numbers show. Although the office has been closed to drop-in clients for most of the year, the bureau has continued to help, advise and provide a service for clients in numerous ways, utilising new technologies and skills. As restrictions relaxed, the bureau was able to adapt the building and purchase necessary supplies with the help of government funding to make the environment safe and establish a blended working pattern between home and office for our staff and volunteers. We continue to evolve the service provision to accommodate the needs of both staff and clients, with the implementation of an appointment only system for face-to-face advice for those clients who could not access advice in other ways.

The office closure has made our training and recruiting of new volunteers almost impossible. However, with determination we have still managed to train and welcome several new volunteers to start in the bureau later in the year. We have also said goodbye to some old friends. Without the staff and volunteers adapting to this challenge this would not have been possible and the board would like to express they're thanks to all of you for your continued support and flexibility.

Projects have continued and new projects started as outlined in the report and our targets and governance audits have been met despite these challenging times. We have worked closely with many community groups and stakeholders to provide the best service possible for our clients. Many thanks to all those involved.

Work on the new premises has begun. The bureau would like to thank the Highland Council for their continued support, not just with core funding but in the negotiations, funding and plans for the new build. Working with our premises team led by Louise Clarke has made this long-awaited dream a reality. The digital hub will provide a valued community facility and the extra room will enable the bureau to develop more projects and information events. A very successful fundraising event led by the Rotary Club of Nairn has helped to fund the necessary equipment for this space. Thank you to all those who took part and sponsored the event.

Nairn Citizens Advice Bureau continues to strive for, and achieve, good practice and the trust of the people of Nairn and surrounding areas. This is achieved by the dedication and willingness of staff and volunteers.

We look forward to exciting times and a new future for Nairn CAB.

Brenda Waterfield

Manager's Report

There will be few folks for whom the last year has not proved a challenge. COVID-19 has dominated the way we live our lives. Many people have been required to work from home, juggling caring responsibilities, teaching children, looking out for family, friends and neighbours as everyone learned to live differently.

Many people found themselves on furlough – often at 80% of wages and some who relied on seasonal work in hospitality and tourism found their jobs disappeared completely for a large chunk of 2020. Perhaps for the first time, people had to apply for social security – a type of insurance that we all pay into through Income Tax and VAT but hope we will never need.

In March 2020 everyone at Nairn Citizens Advice Bureau (NCAB) had to be agile. We were able to move to a full VOIP, cloud based, telephone system with staff and volunteers working from home, taking calls that came into the usual bureau number. Advisers also supported the, swiftly set up, National Scottish Citizens Advice Helpline. We advertised our email address even more widely and responded to letters sent by clients unable to use the phone. We sourced funding so we could make the office covid secure, which included the provision of wall mounted sanitising stations and the reconfiguring of interview rooms to allow clients and advisers to sit in separate rooms but

be visible through Perspex screens which replaced joining walls. With the revised layout of the interview rooms, we were no longer able to allow clients to log into their Universal Credit accounts without giving their passwords to the adviser. By reconfiguring the PC machine to run a dual monitor system, whereby the desktop is extended over the two screens, the adviser was able to 'pass



over' the login screen to the client on their screen only, so they could enter their own passwords and log in details securely. A special mention must go to Barry Nichols and Lee Dyson, whose IT skills were invaluable to us throughout the last year, and thanks to everyone who helped prepare the offices for our return.

Gradually we got used to blended working, with staff and volunteers able to work from the office and from home to ensure clients, who could not be helped by phone or email, could have face to face appointments. We embraced new technology and became familiar with Zoom, Teams and Attend Anywhere video conferencing systems. Digitally-enabled clients were able to "see" an adviser from the comfort of their own home. We extended our availability to include evening appointments for those with work or caring responsibilities. At the time of writing, we have moved to offering a drop-in service for clients to make appointments four mornings a week.

Throughout 2020/21, NCAB has been on hand to help and support of whom more than half were new to CAB – possibly reflecting the new access routes available to them.

1,483
Clients



13,798 pieces of advice have been given on more than **7,529** occasions.

Our team unlocked money for people by helping them claim social security, negotiating with creditors to lower their debts, getting compensation or with-held wages, and lowering people's gas and electricity bills. When someone comes to us with money worries, we very often find they are entitled to grants and other income that they didn't know about. Even during this challenging year, our advisers helped people in and around Nairn to be better off by:



Also, when we solve problems, like stopping a family from becoming homeless, that means the Council don't have to put them in B&B, so it saves the local authority thousands of pounds.

Helping someone get control of their debt, or freeing them from a bad landlord or discrimination at work – these are the real achievements of our service. The financial figure is nice to see, but it's when you close a case and see the person smiling as they leave, that's the real value of our service.



NCAB is an independent charity, which is also part of a network of 59 CABx in Scotland. This year, Europe Economics, produced a holistic and independent analysis of the value of the CABx. <https://www.cas.org.uk/publications/value-our-network> The key highlight from the report reveals that the value of advice provided by the network in 2019/20 to Scottish society was a simply staggering **£245 million**. The report considered the holistic impact of the advice CABx give beyond client financial gain and shows collectively CABx

- Resulted in savings on mental health spending of over £15 million
- Physical health savings of up to £7.3 million
- Produced emissions savings equivalent to over 2,000 homes
- Delivered savings on legal proceedings of over £11.5 million
- Client financial gain was estimated to support approximately 1,616 jobs and £51.14 million in wages. The network itself supported around 1400 jobs.

Supportive mechanisms such as the furlough scheme, the £20 per week uplift in UC and embargo on evictions certainly helped people during this challenging year but without the generosity and kindness of our partners in the community it would have been so much more difficult to support our clients. Thanks, must be given to the Rotary Club of Nairn who gave us £1,000 worth of vouchers for Swansons and Clark Butchers to pass on to people in need. The United Reformed Church (URC) gave vouchers for Ashers, Dolphin Chip Shop and Blythewood, along with £20 notes to distribute at Christmas and Easter. The Nairn Task Force was a huge help – providing practical support to those in need as well as being a source of financial help. In partnership with the Social Work department, we were able to help children of families in need with Christmas presents thanks to the generosity of the community while Blythwood Foodbank, URC, Helping Hand Highland and the new owner of The Classroom made sure families were fed on Christmas Day.

Client X: had reduced income as they were unable to work (self-employed) because of covid pandemic and own ill health. Client given vouchers for food which meant were able to retain their remaining money to top-up their electricity prepayment meter. Client said they would use voucher to buy vegetables to make soup and bulk freeze so that if they ran out of money in the future, they would have pre-made meals on hand

Working differently didn't stop us participating in National Campaigns to raise awareness of social policy issues. During the last year, NCAB highlighted increasingly common scams, how to avoid them and what to do if someone thinks they have been a victim of a scam – particularly important at a time when more people than ever were shopping online. Our Employment Rights campaign was popular in highlighting issues particularly around redundancy. We promoted the self-help "Money Map Tool" as well as taking part in Big Energy Saving Month and Energy Best Deal. The energy related projects alone made clients better off by more than £15,500. One of our advisers also took part in the production of a video to promote volunteering opportunities. <https://bit.ly/38byiKm>

Training continued for all with many Health & Safety sessions to ensure our Policies and Procedures were the best they could be, while keeping up to date with the numerous changes around social security, housing, employment rights also a priority for all advisers. New ways of working prompted us to revisit our GDPR Policies and Procedures to check they were fit for purpose and we all welcomed the refresher training provided by Deborah Baillie.

Our training will help us support our clients and community better. Recent research from YouGov showed that around 1 in 7 people are struggling on their present incomes and as we come out of the pandemic things may get even more difficult. Those who previously relied on furlough may face employment insecurities; the energy price cap is set to increase in October and Universal Credit is facing a £20 per week cut. The changes introduced during the pandemic to help those who accrued rent arrears avoid eviction are coming to an end which impacts more on those already experiencing Rural Poverty. Research has shown that living in the Highlands costs more already: people pay more for their electricity, face higher delivery charges, poorer digital connectivity which means they cannot access the best deals which are often online. Everyone at NCAB will be doing what they can to help people maximise their income and get the help, to which they are entitled, to reduce financial insecurities and inequalities during the challenging times ahead.

As a charity, fundraising has always been an on-going priority for NCAB. This year though, we needed additional funds to provide the IT and telephone infrastructure so our staff and volunteers could work from home. We thank Highland Council and both Governments for their help with Covid-19 funding for this purpose. Our biggest fundraising challenge though has been for our new premises. We have been fundraising for more than ten years but with

help from The Davidson Trust, Citizens Advice Scotland, Highland Council, WorldwideCon and other private donations, NCAB has now raised enough money to purchase the ground floor of a new building in King Street. A fundraising partnership between Rotary Club of Nairn, NCAB and the Adam Family Foundation



saw £15,000 raised through sponsored golf and a Kilt Walk for fitting out the Community Digital Hub and training room which will provide supported digital access. I must also thank John Ewart and Mark Wilcock, from HIE, for their advice and guidance regarding the internal layout. We eagerly anticipate moving in next summer.



It is not just our premises we want to improve. Nairn CAB is always seeking to enhance its service delivery and, in partnership with Citizens Advice Scotland, ran a survey in spring 2021 to ask the community what we could do better. Although delighted with a satisfaction rate of 96%, we identified the need to reach younger people by continuing to promote our services through social media; to enhance awareness of our charitable status and the social policy element of our work and to return to offering face to face advice as soon as possible. Interestingly our results mirrored, or bettered, the results of the independent Social Market Research report: *Understanding Citizens Advice Bureau client experiences of advice provision during the COVID-19 pandemic*. <https://www.nairncab.org.uk/news/client-satisfaction-survey>

Although proud to be a volunteer-led service that is free to service users, we do incur costs. Nairn CAB is grateful to its funders and supporters including: The Highland Council, Scottish and UK Governments, Poppy Scotland, The Scottish Legal Aid Board, Citizens Advice Scotland, among others, including members of the public who generously make donations to support our day-to-day work.

This report gives a flavour of the work of Nairn CAB and none of this could be done without the dedicated support and commitment of our volunteers and paid staff who give high quality advice, information, and representation on a daily basis. Thanks to our volunteers and those who working behind the scenes receptionists and admin website and window display look after our marketing: possible are informed of on our social media, of our Board of Directors, all so as many people as tirelessly to ensure good how we can help. Also, all that the bureau does. Special mention is due to our Chair who has been a huge support to me this year. volunteers, who work governance and support

Volunteers have given an
incredible
9,971
hours of their time this
year

Everyone at NCAB has shown incredible flexibility, learnt new ways of working and supported the running of the bureau to ensure that clients get the best help possible in unprecedented times. Thanks also to our local councillors and Citizens Advice Scotland who have given much needed support during this year.

We have had to say a fond farewell to some folk: to Julie Pierce and Elke Ambrose as they move to pastures new and to the volunteers who have left us: some to paid employment, some to continue with their studies and others for family or health reasons. Thank you all for everything you have done.

And we remember fondly volunteers Buchan Ralph and James Dow who died this year and James Taylor who fostered links with NCAB and URC.

We welcome the return of Tony Dunbar to NCAB who is working to help members of the Armed forces community and their families and a special mention to the new volunteers who have joined us during this challenging year.

“It is a privilege to be part of such an amazing team.”

Gill Maclean

Welfare Rights Report

This review year began alongside the start of the national Covid-19 restrictions and this has been the dominant feature since then. Our bureau transitioned to working remotely and the pandemic continues to disrupt our operations and those of the bodies we work alongside such as the DWP, HMCTS, support workers and local authorities. As such, even though the Welfare Rights caseload volume reduced in absolute terms, compared to previous years, the new working arrangements and lack of face-to-face contact with clients have meant even the most straightforward tasks take longer and require more virtual appointments than normal.



For one of our core activities, assisting clients with completing benefit forms, we have had to revert to doing these via telephone. In many cases, the forms have been for existing clients where we already have information on our files which has proved helpful. However, advisers have reported that it has been more challenging when dealing with new clients/claims which has resulted in lengthy or more than one appointment being necessary to complete these forms as fully and as accurately as possible.

There have invariably been some clients who, for whatever reasons, are unable to engage through remote channels and when restrictions have allowed we have been able to offer face to face appointments at the bureau office. In one example, a client who has a large family with severe health conditions, visited the office with a large pile of benefit-related paperwork that had accumulated over the lockdown period, having been unable to deal with it independently. When reviewing the documentation with the client, it transpired that a disability benefit award for one of their children was due to stop a week later if they had they not taken any action by then, which the client was completely unaware of.

Notwithstanding these challenges, there have been cases of bureau pooling resources with other individuals or organisations to achieve positive outcomes for vulnerable, difficult to reach clients without any face-to-face contact between the bureau and the clients being required. By way of example, working alongside New Start Highland, one client had a disability benefit review decision revised in their favour by the DWP without them having to go through a stressful appeal hearing and another was granted an award of Attendance Allowance which resulted in them also being entitled to Pension Credits, thereby significantly improving their financial situation.

External bodies have generally been helpful in allowing us to assist our clients. DWP provided more discretion for advisers contacting on behalf of clients on the disability benefits helplines, but it should be said less so on the UC and ESA helplines. There have been several examples where DWP case managers have contacted bureau to discuss client benefit claims directly with us. We would also like to thank the staff at the office of Drew Hendry MP who have come to the assistance of some clients where we have been unable to progress matters with the DWP ourselves.

The start of the Covid restrictions also coincided with the opening of the new Inverness Justice Centre building which includes the new venue for Social Security entitlement appeal hearings. Due to Covid-19 restrictions, appeal hearings have reverted to telephone or video and the bureau has only represented in a single face-to-face hearing at the new venue. Remote hearings have generally worked well and our clients stated that



they felt better being able to participate in such an event in the comfort of their own home. Although there were only two appeals that were unsuccessful in this review year, they were both carried out by telephone and the clients did feel they were somewhat disadvantaged by the fact that their tribunal panels were not able to see them. Moving forward, benefit appellants will be given a choice of channel for appeal hearings (face to face video, or telephone) which will potentially cause clients less distress and save them and advisers travelling time to a physical venue, which is compounded by the fact that there is no car parking available for appellants and representatives at the Inverness Justice Centre.

The Covid environment has naturally brought certain social policy matters to the fore. The major one being digital exclusion for clients unable to make new Universal Credit claims or manage existing ones without access to places such as bureau offices or libraries. The DWP did appear to expand capacity of their UC telephone claiming system in order to mitigate this and indeed, one of our clients reported that they were telephoned by DWP on a Saturday morning in order that their Universal Credit claim could be progressed promptly. Those who are digitally excluded are also impacted in terms of contacting various Highland Council departments for such matters as Council Tax liability, Community Care Grants and renewals for Blue Badges and bus passes. That said, council staff have been very accommodating in allowing us to discuss these and other issues with them on behalf of clients.

There have also been significant issues with the DWP postal system which has resulted in significant gaps between them receiving correspondence and then logging it on their systems. There have been further delays in completing healthcare assessments for work capability and Personal Independence Payment claims due to a shortage of assessors. This has resulted in PIP claimants waiting around 6 months from returning their forms, to getting a claim decision and even longer for work capability assessments, with two of our clients having waited over a year for their appointments.

Arguably, the major change to benefits legislation in the last year was the closure of the Severe Disability Premium Gateway at the end of January, which means that recipients of Income-Replacement Legacy benefits that include Severe Disability Premiums are no longer blocked from claiming Universal Credit. As such, we are now able to carry out additional checks to compare the current settings of these clients with hypothetical Universal Credit claims, which has been made more complex as these calculations are currently distorted due to the temporary uplift to UC which is due to be removed later this year. In most cases, it has been demonstrated that clients would be worse off under UC and the current target time to

migrate legacy benefit claimants to UC is 2024, so this change will potentially be felt by these clients financially in the years to come.

Due to the Covid-19 environment the number of forms and Mandatory Reconsiderations completed and appeals, which we provided representation, were significantly lower than previous review years. It should also be noted that the bureau is still awaiting confirmation of decisions on around 20% of forms completed during this review year. Breakdown as follows:

- Bureau assisted with the completion of 99 disability benefit forms and 13 work capability assessment forms for Universal Credit or Employment and Support Allowance. The collective client financial gain for successful claims from the forms was £439,000, but this figure does not include further entitlements arising from awards such as Pension Credits, Disability Premiums, Council Tax reductions, Blue Badges, concessionary travel cards and road tax discounts/exemptions.
- Bureau assisted with 25 Mandatory Reconsideration requests. A success rate of 33% was broadly consistent with previous review years and against a national success rate of 18% (total CFG £41,000).
- Bureau provided representation for 20 appeals resulting in a 90% success rate, be that successful appeal hearings or the DWP revising decisions in favour of the client without the requirement for a hearing (total CFG £114,000)

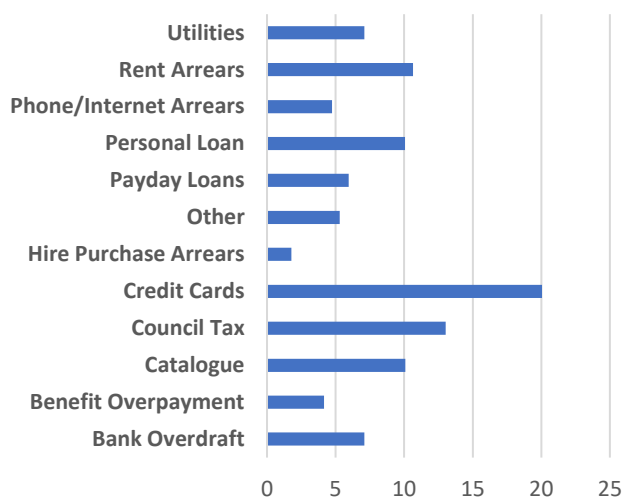
Looking ahead, we anticipate workload volumes will increase as the country starts to move out of Covid restrictions, the furlough scheme is wound down and the removal of the temporary uplifts to Universal Credit and Working Tax Credits. These are likely to significantly impact households financially. In the year ahead, it is also expected that responsibility for administering disability benefits in Scotland will transfer from the DWP to Social Security Scotland. This has begun with a pilot of the Child Disability Payment in three regions which is set to be rolled out nationwide early next year.

Money Advice Report

The Nairn CAB money advice team has faced several challenges over 2020-21, arising from the ongoing Covid-19 pandemic. As a result, we have had to improve our service to ensure that our advice is as accessible to clients as possible, while adapting and moving from giving predominantly face-to-face advice to delivering our advice largely over the telephone and via email. We currently provide a holistic money advice service to Scottish National Standards level 3 and we are regulated by the Financial Conduct Authority.

One way we looked to make money advice more accessible to clients remotely was to employ a Money Advice Admin adviser, Franner Jordan, who joined our team in December 2020, thanks to Scottish Government Covid funding specifically to help with the increase in demand for debt advice. Franner provides invaluable assistance for both clients and the bureau money advisers. In the admin role, Franner collects information and evidence from clients, as well as assisting them with completing their money advice packs. This has helped improve the referral process and increase the number of money advice packs being returned to the bureau. Kathleen Cousins and Phil McBride have continued to work as bureau money advisers, with Phil working to complete Wiser Adviser debt training.

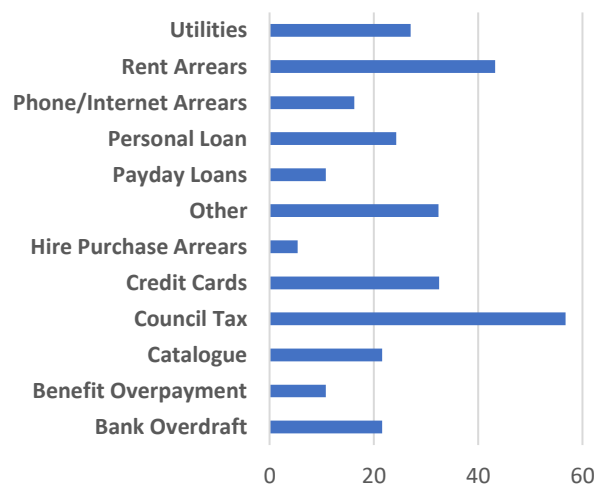
Percentage total Debt by type



Over the past twelve months the amount of debt we have dealt with, at almost £1 million, is lower than usual, possibly due to the protections introduced for debtors as a result of the Covid pandemic. Temporary legislation passed by the Scottish Government has meant protection for renters and to other creditors agreeing to prolonged payment holidays. Over the past twelve months, the highest percentage debt

has been credit cards (at 20% of all debt). However, the percentage of clients with credit card debt is around 25% of all debt clients. Over 55% of clients who present to the bureau with debts had council tax arrears which made up around 13% of the total debt. Unlike other debts, there has been limited protections for clients with council tax arrears and the recovery process means that the local authority may be more likely to take recovery action such as wages arrestment or bank arrestment earlier than other creditors.

Percentage of clients presenting by Debt type



The impact of this can hugely affect those with a low income, despite there being a minimum amount protected. We have found that several clients have been missing out on council tax reductions, exemptions and discounts they should be entitled to due to changes in their income. Without access to this help they can find the council tax bill unaffordable.

With Covid restrictions easing, we have been able to return to seeing some clients for face-to-face advice. Along with the changes to restrictions, current protections for debtors are also likely to ease and we wait to see the implications for those already struggling to make ends meet.

Scottish Legal Aid Board (SLAB) Housekeeping Report

Funding for the SLAB Housekeeping Project was renewed until March 2022 but the standstill budget meant savings had to be made. We continue to work with Moray CAB for this joint project which provides Housing and Money Advice to Scottish National Standards type 2 (advice) and type 3 (representation). During 2020-21 there have been some staffing changes to the project with Sonya Hayward joining Victoria Gordon at Moray CAB as SLAB project adviser. Kathleen Cousins and Bryan Bain continue to be based in Nairn.

Following National Lockdown, the Scottish Government introduced temporary legislation to put a hold on all evictions and changed the notice periods for landlords (for Public and Private Tenancies) for up to 6 months. The ban on evictions has since been lifted and the Scottish Government has extended the legislation relating to notice periods until March 2022.

As a result of this change in notice periods we have seen a drop in clients who are facing eviction. Previously, most of our clients facing eviction were Scottish Secure Tenants, for these tenants their landlord now must provide a Notice of Proceedings giving 6 months' notice. Once these notice periods start to expire we may see an increase in clients contacting the bureau where the landlord has raised court action.

Due to the Covid-19 pandemic we have attended Housing and Property Chamber First Tier Tribunal remotely via teleconference. The results of this have been successful and it does make the process more accessible for clients to attend at home. Hopefully, in the future clients will be given the option of attending either in person or remotely.

We recently represented a client who had rent arrears from a former property. The arrears had accrued because of Covid-19 pandemic. The client had been unable to work and had not been covered by any of the grants for self-employed people. They chose to move to a more affordable property and had been unable to come to a repayment arrangement with the landlord who then took tribunal action. When investigating further we found that the landlord had failed to provide the client with the correct tenancy information documents at the start of the tenancy and the Tribunal Legal member agreed a reduction in rent arrears due to the landlord's failure to follow proper procedure.

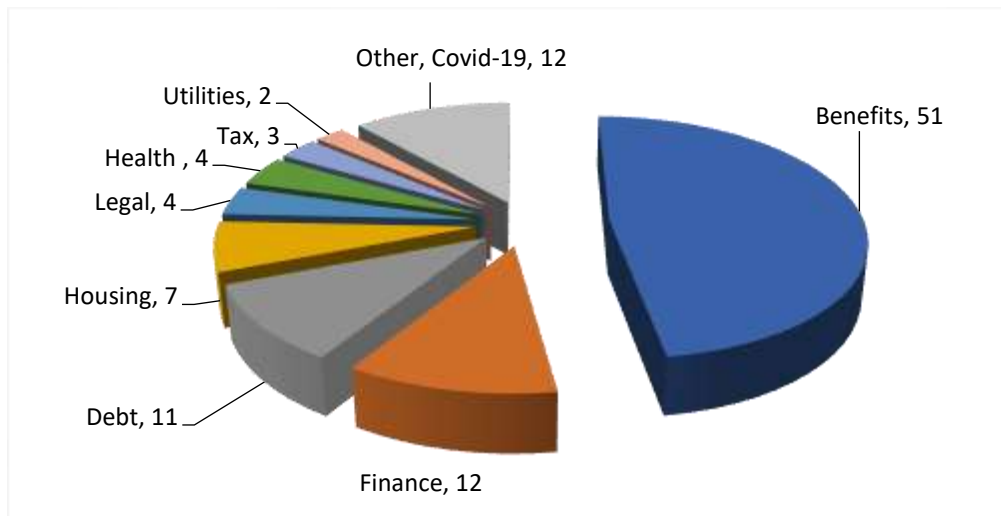
This case highlighted the importance of clients seeking advice to have their tenancy agreements checked and making sure they are aware of their statutory rights.

As Scotland continues to open and the bureau is once again offering face-to-face advice, the accessibility of the service should increase and clients who have been prevented from contacting the bureau for assistance can be helped. Changes to procedure due to the national lockdown means that we are now able to assist clients in person, via telephone, email and video calling. We look to continue this so that clients can continue to contact in any way which is suitable to them.

Armed Services Advice Project Report

As the Covid-19 pandemic continues to change our lives, we have diligently strived to offer a service to clients. We have introduced new ways of contacting clients using the NHS approved 'Near Me' application which offers a web-based face to face appointment. Many of our clients have used this with their family doctor or consultant and are familiar with the way it works. For clients that have never used it, it appears to be easy and of great benefit.

ASAP client numbers have risen by over 20% compared to last year. 386 clients were seen with the major issues this year being Benefits and Finance. Finance taking a major increase from 5% to 12%, Debt took a 50% increase in issues while benefits remained relatively static at 51%.



The Covid-19 pandemic which initially everyone thought would 'be over by Christmas' still continued to mutate throughout the year. As this report is written, the UK Government is hoping to finally renounce all Lockdown rules on 19th July 2021. The Government aims to have double-vaccinated two-thirds of adults by 19 July in a drive to build up national immunity against the Delta strain which is up to 80 per cent more transmissible than the Kent (Alpha) variant which it has replaced.

We introduced the use of 'Near Me' and NHS application for arranging confidential meetings using video and sound. The application is widely used by local doctors to talk 'face to face' with their patients during the pandemic and was thought suitable for Nairn Citizens Advice Bureau use. It was instigated in the middle of the year and is being used successfully by the advisers.

Elke Ambrose resigned around Easter 2021. We wish Elke all the very best in her venture with the local schools and the Prison Service. Tony Dunbar has joined our team; he is ex-RAF having served at RAF Kinloss and was also an ex-board member of Nairn Bureau, acting as treasurer for many years. Barry Nichols attended the Unforgotten Forces Partnership Learning and Development Event in December 2020.

Poppy Scotland has decided to close its Inverness Welfare Office but will still be offering a similar support arrangement to that given throughout this last year, using both telephone support and Teams/Zoom meetings. The original staff (Nina, Laura, and Tim) continue to support ASAP with referrals and offering assistance where they can.

We continue to have Zoom/Teams meeting with the Unforgotten Forces Local Consortium North and the Highland Armed Forces and Veterans Community Covenant Partnership. Both of the usual Kipper Fleet Summer/Christmas meetings were cancelled due to lockdown but are very hopeful of reintroduction this Christmas.

The Covid-19 situation has resulted in a significant reduction in fundraising capability for both Poppy Scotland and the Royal British Legion (RBL) and as with other veterans' charities, both organisations were forced to undertake a review of all their services. To prepare them for the post Covid-19 era, RBL has been undertaking a UK-wide service delivery review and Welfare Service re-design, to be able to continue to serve the veteran community more effectively in the future. It is hoped they will integrate ASAP into their new welfare model and continue to fund the delivery of this much needed support of a unique client group.



The pandemic has made life harder for clients already suffering with poor mental health:

Client is an army veteran who had concerns regarding benefits and moving to another area. Client was living in temporary accommodation in receipt of ESA, housing benefit, council tax reduction and had an offer of veterans housing. Client has mental health problems and was struggling with severe anxiety regarding finances and the worry as to whether their benefits would cover new housing costs. If the veterans housing asked for a deposit or a month's rent up front client did not have this and didn't want to lose out on the property as being in a house on their own rather in shared accommodation would help their mental health. Client was contacted regarding the restrictions from COVID19 and told their move was being delayed. This frustrated the client and heightened their anxiety regarding the move even more. Client needed reassurance several times over each call regarding the issues and was sent e-mails confirming everything that was advised. Client contacted ASAP if they were not sure regarding anything so it could be explained again. Advised and supported client through the changes to their social security benefits including. ESA and UC. Adviser helped client receive financial help from SSAFA in the form of their deposit, first month's rent, and moving costs. Referred client to ASAP regional officer in new area and made a smooth handover. Client stated that they could not have coped without the support of the ASAP adviser who understood their PTSD, how it had come about and gave them the confidence to talk openly because they were also a veteran.

Energy Report

This past year, as with the previous year, has not been without its challenges. “Covid” or The Coronavirus has affected and continues to affect our day to day lives. I’m sure that we will continue to face restrictions in our daily lives to a greater or lesser extent for some time yet.

Because of the restrictions imposed, the Nairn Citizens Advice Bureau’s interactions with the public have been somewhat curtailed, however we have continued to offer help and support to the Citizens of Nairn and its surrounding areas.

As Energy Adviser in the Bureau, I have missed being able to get out to see people away from the office, in venues such as the Community Centre, their workplaces, their social gatherings and homes. I have still managed to help people with a variety of issues such as Switching Suppliers, Billing issues and Home Energy checks. During lockdown many people were unable to have their meter read and contacted us for help when higher than expected, estimated bills arrived. Others came for help as they found it impossible to contact their supplier or to access charitable support or wanted help to complete Warm Home Discount Scheme applications. Clients found they were using more electricity with the family at home all day and were on furlough and, therefore on reduced income. Fortunately, we were able to access charitable support to assist many people manage during this difficult time. As restrictions are lifted, we may be able to restart many of our past activities, taking appropriate precautions and observing Social Distancing guidelines. In the interim I continue to work creatively to help as many people as possible.



Earlier this month, Ofgem announced that in October, as in April, Energy companies will once again be allowed to increase their prices, this time by as much as £150 a year per fuel, to take account of changes to wholesale price changes. This means that a family with both Gas and Electricity on Standard Variable Rate Tariffs, is looking at a potential price increase in their energy bills of £300 a year. These price increases will apply to customers on “Credit” and “Pre-payment” meters. There is a way to “Beat the Price increases” ... contact your local CAB and speak to your Energy Adviser about finding a Fixed Rate Tariff.

I look forward to being able to help you.

Mark Beveridge

Citizens Advice Scotland - EU Citizens Support Service (EUCSS)

This year became increasingly busy as the 30th June 2021 deadline for applications to the EU Settlement Scheme approached. Nairn Citizens Advice Bureau sent over 350 emails or letters to local businesses and organizations with the aim of increasing awareness and reaching those EU citizens in the UK who had not already applied.

These communications focused on several groups of concern. Firstly, there was concern that some EU citizens who had already applied for settled status did not realise that they also had to apply for their children, so we contacted all the local schools with information, a poster and handouts. Another area of concern was the elderly. This group are less likely to have online access and therefore, see the social media publicity. Also, elderly EU citizens have



often lived in the UK for decades and presume that they do not need to apply. Nairn Citizens Advice Bureau managed to reach several people in this situation, some aged over 80 years old who expressed dismay that they could be required to leave their homes in the UK and who could not access the phone app or go online to apply. We also tried to reach the vulnerable, such as those in care or residential homes, homeless people and those who do not have access to the required technology. It was often a

challenge to assist this group with their applications as settled status requires documentary evidence to prove five full years of residency in the UK. Providing this paperwork was often not possible for this group, so we had to rely on whatever scant evidence we could gather to support these applications.

The period leading up to the 30th June brought a large influx of EU citizens requiring help and advice and often these later applicants presented cases that were more difficult or complex.

Since the deadline, there have been fewer applicants presenting, but there have still been some who did not apply in time and thus need assistance to make a late application. These late applications are somewhat more complicated meaning that more support is often needed. Due to the large number of applications, the Home Office is working through a substantial backlog of applications. This means that Nairn Citizens Advice Bureau now has many clients who have submitted an application but have not heard from the Home Office. These clients are often anxious they cannot prove their status and can be under pressure from employers or landlords who now have an obligation to check the status of employees and tenants. We are therefore currently supporting several clients to evidence their status and to check on the progress on their applications.

There is an ongoing need for support and, while funding runs until 30th September, we are hopeful that the Scottish Government and Home Office will continue their funding beyond this date.

Scotland's Citizens Advice Helpline (SCAH)

Scotland's Citizens Advice Helpline is a new national service offering general advice and is run by the Scottish Citizens Advice Network. During a time of unprecedented national crisis, impartial and confidential advice has been more important than ever before.

- Many people need personal, one-to-one advice and callers to the helpline can expect to speak to the same friendly, trained advisers they would usually get help from face-to-face at their local Citizens Advice Bureau.
- Clients can get help with queries about employment, housing, debt, benefits and consumer issues, switch energy bills as well as many other topics.

Advisers within the Telephone Advice Unit, provide a comprehensive/holistic telephone advice service to all clients. They have good, empathetic telephone interview and diagnostic skills, have a comprehensive working knowledge of a variety of benefits and work flexible hours, as required by the needs of this very busy service.

Through SCAH, free, impartial and confidential advice has been delivered by trained advisers across Scotland, working from their homes to thousands of clients, during the Covid -19 pandemic and has been invaluable to the myriad of people who have used it.

Help To Claim (HTC)

If someone is thinking about claiming Universal Credit for the first time, we can help. Trained advisers can guide clients through the process, whether they are looking for answers to quick questions or step-by-step support to make a claim.

Universal Credit is a government social security payment designed to help with living costs. It's paid monthly (or twice a month for some people in Scotland) and it can be paid to people on a low income or who are out of work.

Our service is available face-to-face (when possible), over the phone and online. Our Scottish national help line has been a lifeline for many during the last 18 months. However, the service is accessed, we start by checking a client's eligibility for universal credit and assessing their individual needs. Our specialist advisers can support clients from making an initial Universal Credit claim right through to when they receive their first payment.

An application for Universal Credit is normally made via the internet, through the government website. Our service is particularly helpful to clients who do not have internet access, access to a device capable of making an online claim or clients who are just not confident or able to make a claim without support. We have been contacted by many clients who are digitally excluded in this way, some do not even have an email address, or a mobile phone and we are able to help, by enabling them to submit a claim to the DWP, by telephone. The Community digital access hub, in our new premises, will be extremely useful as it will provide free, supported access to people needing to make, and sustain, their UC claim.

Please be assured, we at Nairn Citizens Advice Bureau and Help to Claim have helped thousands of people with Universal Credit issues, particularly during these very troubled times.

Pension Wise Report

Pension Wise saw its 6th year of service, coinciding with the challenges of COVID-19. As we moved into lockdown a quick transition to offering a 'telephone only' delivery channel was rolled out to enable continuity of pre-COVID service levels by the end of April 2020. During the year Guidance Specialists in Scotland helped around 17,000 Pension Wise clients located across the UK and beyond with their pension options, providing high quality and timely guidance on around £1.47bn of pension funds. Pension Wise clients continued to report high satisfaction ratings with the service they received.

At present the service remains telephone only with a current aim of a phased return to a face-to-face offering for the most vulnerable clients from autumn of 2021. Bureaux identifying vulnerable clients in the interim should contact Stewart Mackay for support.



In 2021/22 the Pension Wise brand has been 'tweaked' by its funder (the Money and Pension Service) and is now included under its unified consumer facing brand, Money Helper.



<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>

Volunteer Support Worker Report

This has been a year of significant change as we have moved from full lockdown to blended working and partial opening of the bureau. It has also been a year of significant change for the Volunteer Support Worker role. In January, Scottish National Standards meant six weeks of intensive work which took me away from volunteer support which was covered mainly by my job share Julie Pierce. Then in April, Julie left the bureau and, despite advertising for a new Session Supervisor to cover part of her role, unfortunately, the position was not filled. This means we have gone from having a full time Volunteer Support Worker for 35 hours per week covered by two paid part time members of staff, to the current situation where I provide 21 hours of Volunteer Support over three days and a Session Supervisor is available to assist volunteers on the remaining two days per week. Session Supervision is provided by a mixture of paid staff and Deborah Baillie, who is one of our experienced volunteer advisers, and they supervise sessions in addition to their own workload.

At the current time of writing in August, the bureau has now advertised for a 14-hour Volunteer Support Worker post and I am hopeful that this will attract a successful candidate to this varied, challenging and fulfilling role within the bureau. This is a time of great change in volunteer training, recruitment and volunteer management. As we navigate out of lockdown and into a new blended way of working, embracing new methods of online training and support for both clients and volunteers, it would be an exciting time to join the team for the right candidate. I am incredibly grateful to the staff members who have supported our advisers this year. You have gone well above and beyond the call of duty; your commitment to the quality of advice our clients receive, the support our volunteers receive and the support you have given me are very much appreciated. Thank you.

The return to the bureau has meant an increase in client contacts and, therefore, we have needed to increase our volunteer adviser numbers to cope with demand. To this end, we have recruited 8 trainees. One of these trainees swiftly moved into paid work within the bureau after successfully completing her Adviser Training Programme, despite the rupture that lockdown caused in her training. One trainee obtained full time work after completing her Diploma in Law. Two other trainees chose not to pursue their volunteering due to health and work commitments. I'm pleased to say that the remaining 4 trainees are working through the Adviser Training Programme and are able to come into the bureau and join the rota on a weekly basis. This means that, although face to face shadowing opportunities are somewhat reduced from when we operated a hectic drop-in service, there are still rich learning opportunities to be had in taking part in discussions on client case work, observing experienced advisers, undertaking supported shadowing in pre-arranged appointments, telephone and email advice. As always, I have huge respect for trainees who are willing to give their time and energies to volunteering within the bureau and that is especially true of our current cohort who have shown a particular commitment to self-learning and willingness to adapt to the changes in how we operate.

This is also true, of course, of our experienced advisers who have all gone not just the extra mile this year but have often gone on to complete metaphorical marathons. Undertaking ever more complex casework and the associated research, while having access to bureau

technology at home, means that advisers are often volunteering for longer hours. While this flexibility has many advantages, it is also important that we remain conscious of boundaries and encourage volunteers to protect their time management and encourage self-care. The sessions in mindfulness, yoga and qi-jong earlier this year were a great opportunity for many of us to reconnect with our inner calm and I know many of us felt significant benefit from these sessions.

Moving into the next twelve months, new and more collaborative training opportunities in delivering the Adviser Training Programme are being trialled and rolled out across the service. This will benefit not only trainees but will free up bureaux resources and ensure a more streamlined approach to quality of advice. Citizens Advice Scotland has worked closely with bureaux to adapt materials available to both trainees and tutors to help deliver training that meets the practical needs of the service. Ongoing adviser training modules are continuously being developed and I was lucky enough to be involved in the development in a new Mental Health module on CASlearn. It was a super experience to work with members of the CAS training team in developing realistic client scenarios, relevant advice that advisers should provide and seeing how a training module is created. National face-to-face training has now been fully moved online and the benefits of this delivery method, in terms of bureau resources, costs and accessibility for advisers, mean that this is likely to be a permanent change.

Life in the bureau is never static; we are constantly evolving and embracing new ideas, concepts and information while striving for excellence in advice giving. Our volunteers remain at the very heart of our service and without their exemplary work and dedication Nairn CAB would not be in the robust, healthy state needed to keep facing the challenges of advice giving in the 2020s.

Pamela Muir

Money Talk Team

The Money Talk Team service supports clients by advising them on income maximisation to ensure they are not paying more for essential goods and services than they need to and ensuring that they are getting all the benefits, grants and exemptions (council tax, energy) they are entitled to.

% CLIENT FINANCIAL GAIN



As well as offering client benefit checks, MTT also offers a holistic service, advising clients on many other issues including financial and charitable support, switching utility and broadband supplier, identifying entitlement to warm home discounts and winter fuel payments, blue badge and travel concession entitlements. MTT also advised on consumer and housing issues, NHS concerns and complaints, legal proceedings, employment and relationship issues.

During lockdown, the MTT service helped many clients access self-employment grants and the business grants that were available. This year, 148 clients (with 547 contacts) used the Nairn CAB MTT service with a client financial gain of £170,311.79.

Fiona Palmer

Working as a volunteer during the Covid Pandemic

Although the office now has restricted opening, I think few of us imagined that staff and volunteers would still be working from home a year and a half after the original lockdown in March 2020 when the office was closed. Nairn CAB, in their usual resourceful way, took this in their stride with paid staff and some volunteers being set up at home with laptops and, if desired, phones that could be linked to the bureau so that calls could be answered directly. Our unpaid "IT consultant", Barry, smoothly facilitated this process with simple explanations and continual patience. As a result, I began to find that life outside the office was possible, but rather than a client dropping into the Bureau, a client might phone or email that they needed help. It was the job of the Session Supervisor to allocate these cases to volunteers and staff who were on duty that day.

Before lockdown, volunteers did not have CAB email addresses but being issued with one, to aid the new way of working, has proved invaluable. The ability to contact clients by email has the added advantage of guaranteed contact with them (assuming they read the email). It also gives the opportunity of attaching a document that will confirm advice discussed over the phone prior to this with perhaps further information that has been found after the initial phone discussion. It is well known that an individual, particularly one who is anxious, will not remember or understand everything they have been told and written information like this can often help.

However, being unable to see and speak to the client face to face has major drawbacks. Body language is lost; the emotion that is evident on the client's face is lost; the empathy and understanding that the adviser shows is lost.

An example of this might be a client who phones CAB having realised that she is unable to make ends meet. Digging deeper into the predicament, this client is a young mother with 2 small children whose partner has just left her. Apart from benefits to help her financially, it is so important to give holistic advice investigating other issues, particularly if there is no immediate family to help. This involves asking questions of a personal nature like: were they married and is the partner the children's father? Is housing affected? Is there a potential threat of violence? Does she have debts? These are just some of the issues that might have to be addressed, but all of these are personal and can be distressing to the client. Trying to solve these issues over the phone can be so clinical and lacks the human touch that can help a client's wellbeing so much.

One major problem we have seen regularly is "digital exclusion". This simply means the client does not have access to the internet or has access, but they are not confident about using it, or simply has a mobile phone which makes it difficult if forms have to be filled up. So many benefits, in particular Universal Credit, rely on being able to access technology. Some may not be able to afford it while others find it difficult to work out what to do. This is particularly



true of the older generation who were not used to working with technology during their working years. Before lockdown, clients who did not have easy access to online, would drop into CAB and we could help them access this, something we could not offer when the office was closed. Fortunately, a “help to claim” line was set up eventually, but clients can still find this a real challenge. As restrictions are easing, clients once again are able to have individual help within the CAB office by making an appointment.

While so many workers have been working from home, it has often been difficult to contact professional bodies by phone. It has become increasingly common to receive an automated message directing you to a website, not helpful if one is digitally excluded. An automated message does not cater for questions that are not standard and if you do wait for an adviser to answer the waiting times can be very lengthy. For a client who is already distressed and needs an answer this can seem like a hopeless situation. These clients see CAB as a real support in times like this.

The elderly, the vulnerable and those with health problems have been particularly affected during this time. One elderly lady I phoned said she had not spoken to someone for over a week and was delighted to have contact with a human being. Another client with long term health issues was experiencing depression as his test results were taking a long time to come back and a scheduled operation had been cancelled for the second time. There is no doubt there has been an increase in mental health issues with loneliness, being forced to isolate at home, restrictions due to work furlough and having to home school children all playing a part in this increase. Our advisers in CAB have played an important part in not only giving advice and sources of help, but also a listening role, enabling a client to think through issues, allowing them to see a solution more clearly and a way forward.

As a volunteer, working remotely has made it more difficult to obtain immediate advice from our experts in Welfare Rights, Money Advice, Employment and other areas. It is also important to be confident that the correct advice has been given and this might warrant a second opinion from a Session Supervisor. Despite this, I cannot praise highly enough our manager and these experts who, when emailed about an issue, will answer almost immediately with helpful information that can be a lifeline to our clients during this challenging time.

Magdalene Maclean

Feedback from Clients

“I was delighted to receive help to complete a set of forms over the phone (which were then delivered to my house by the adviser). Arthritis means I can’t write well any more and couldn’t have filled in the forms without the adviser’s help.”

“Thank you very much for all the information and sending it so promptly. You put me at ease straight away as I was a bit nervous making the call to you.”



“I would like to express an official thanks for the adviser who helped me having a high professional level of ‘know how’. They were truthful, had a readiness, willingness, as well as a strong determination to help.”

“We received a thank you card from a very happy client who, with NCAB help, has almost doubled her weekly income with an award of AA and SDP – they said this has made a huge difference to them”