

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

Contents

| | |
|---|----|
| Contact Details..... | 3 |
| Opening Hours..... | 3 |
| The Twin Aims of Nairn Citizens Advice Bureau..... | 4 |
| The CAB Team..... | 5 |
| Chair’s Report..... | 6 |
| Manager’s Report..... | 7 |
| Welfare Rights Report..... | 11 |
| Money Advice Report | 14 |
| Money Talk Team Report | 15 |
| Employment Report | 16 |
| Scottish Legal Aid Board Housekeeping Project (SLAB) Report | 17 |
| Armed Services Advice Project (ASAP) Report | 18 |
| Energy Report | 19 |
| EU Citizens Support Service Report | 20 |
| Pension Wise Report | 22 |
| Volunteer Support Worker Report | 23 |

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E-mail: bureau@nairncab.casonline.org.uk

Website: www.nairncab.org.uk

Opening Hours - Post Covid-19

| | |
|-----------|---------------|
| Monday | 0900 to 16.30 |
| Tuesday | 0900 to 16.30 |
| Wednesday | 0900 to 16.30 |
| Thursday | 0900 to 16.30 |
| Friday | 0900 to 16.30 |

For telephone, email and video conferencing advice
Limited availability for face to face appointments
Currently unable to provide home visits or outreach service

Opening Hours Pre/During Covid-19

Until March 24th

| | |
|-----------|-------------------------------|
| Monday | 1000 to 1500 |
| Tuesday | 1000 to 1500 |
| Wednesday | 1000 to 1500 |
| Thursday | 1000 to 1500 and 1730 to 1930 |
| Friday | 1000 to 1300 |
| Saturday | by appointment only |

A home visiting service was available to those unable to visit the Bureau due to illness or disability.

An outreach service was available Monday to Wednesday 1000 to 1500.

From March 24th

| | |
|-----------|--------------|
| Monday | 1000 to 1500 |
| Tuesday | 1000 to 1500 |
| Wednesday | 1000 to 1500 |
| Thursday | 1000 to 1500 |
| Friday | 1000 to 1300 |

for telephone and email advice
Not providing drop in, home visits or outreach services.

Scottish Charity Number: SC023356



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 by, 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> | Helen Rudland |
| <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 |

Board Representatives

| | |
|---------------------------|--------------|
| Paid Staff Representative | Pamela Muir |
| Volunteer Representative | Jill Stewart |

Staff/Volunteers

Bridget Kilpatrick, Christine Bunker, Clare Jarrett, Coral Rawcliffe, Dawn Breerton, Deborah Baillie, Di Muir, Donna Friess, Ella Hunter, Frances Middleton, Franner Jordan, Graham Ealey, Gerry Robson, Iain Vernall, Jill Stewart, Kate Murray, Linda Eagland, Melinda Macdonald, Magdalene Maclean, Mark Beveridge, Marion McOwan, Patti Bayliss, Phil McBride, Rebeca Lopez-Santos, Rick Stewart, Tracey Cooper, Tsepiso Forrest.

| | |
|-----------------------------------|--|
| Manager | Gill MacLean |
| Debt/Housing Advice | Kathleen Cousins, Paul Homer (to Jan 20), Phil McBride, Bryan Bain |
| Welfare Rights Team | Allison James, Nigel Stewart, Patti Bayliss, Bridget Kilpatrick, Christine Bunker |
| Employment | Phil McBride |
| Volunteer Support Worker | Pamela Muir, Julie Pierce |
| ASAP | Barry Nichols, Elke Ambrose |
| Outreach Project Workers | Lynn Main (to Dec 19) Julie Pierce |
| Money Talk Team | Fiona Palmer |
| Energy | Mark Beveridge |
| EU Citizens Support Service | Gillian Harris, Eleanor Symon |
| Admin/Social media volunteers | Marion McOwan, Clare Jarrett |
| Marketing and promotional support | Clare Jarrett |
| Janitor/Maintenance | Marcus Bain, Richard Smith, Bryan Bain |

Chair Report

This has been a very different year for us all.

This is our 25th year of providing a service to the people of Nairnshire. We had planned events to mark the occasion and were looking forwards to the celebrations and sharing our achievements and successes with the town. Along came COVID 19 and the way of life changed for all of us. Suddenly we were all put into situations we didn't know how to deal with. The past few months have been challenging in so many ways, from developing new skills and ways of working, to isolation and fear of the unknown, but working together the bureau has gradually adapted to suit the needs of our clients and the safety of all.

From the start of lockdown, the bureau quickly set up a telephone advice system to provide support for clients and since has gone from strength to strength to provide a varied mix of online and telephone advice support. Many of us have become more skilled in using different communication techniques which has been beneficial in lots of ways. The bureau has undergone many changes to enable a return with a blended working pattern which we hope will be very soon. We all miss that face to face contact, the personal touch that means so much. Working at home has its benefits, but doesn't replace the interaction with each other and the ability to see in someone's face how they are really feeling today. We are lucky to have a dynamic team of board members, staff and volunteers who have willingly used their expertise to make the transitions in our working practice become the new normal.

The bureau has continued to try and meet the needs of our clients, it has been difficult at times but the need of the service has never been greater. The client issues before COVID haven't gone away, and many more clients have new issues that require advice. We still have Brexit to face and the problems that brings. We continue to plan for our future however it evolves, and have developed a three-year plan to go forward. We hope this will be in new premises as more than ever the COVID situation has highlighted the unsuitability of the current building.

Despite this we have achieved so much this year. The annual report shows the numbers and client financial gain we have achieved, and the projects we are involved with. We should all be very proud of this achievement. We are a charity and depend on varied funding streams to continue to provide the service that is so greatly needed. Fundraising has always been challenging but we now need to be more inventive in our approach. We couldn't do this without the support of our stakeholders. I would like to thank so many people, the Highland Council and local councillors for their continued support. The local groups and churches who support us, allowing the bureau to aid our clients in times of need and the individuals who give time and funds to allow us to continue. To our staff and volunteers whose professionalism and dedication is the keystone to the Citizens Advice service and continue to give their time and expertise to help our clients.

We would also like to express our thanks to CAS who provide us with a framework to guide our practises.

We are moving into a different and an exciting future for Nairn Citizens Advice Bureau and look forward to being part of this.

Thank you.

Manager's Report

The importance of community has never been more evident as in the last six months. The value of local people coming together to support each other, uniting to serve their community and to make a difference, has never been more necessary or more evident. We are fortunate to live in a town with such a strong sense of community.

For more than 25 years Nairn CAB has supported the local community with the aim of improving quality of life, health and wellbeing by providing people with the tools to tackle the issues that have a detrimental effect on them. Our volunteers come from Nairn: we are governed by local people who want to help local people; our advisers are local people who want to make a difference in their community and most of the paid staff are also from Nairn or close by.

In the last year, our volunteers have given an impressive **10,591** hours of their time.



CAB interventions increased clients' incomes:

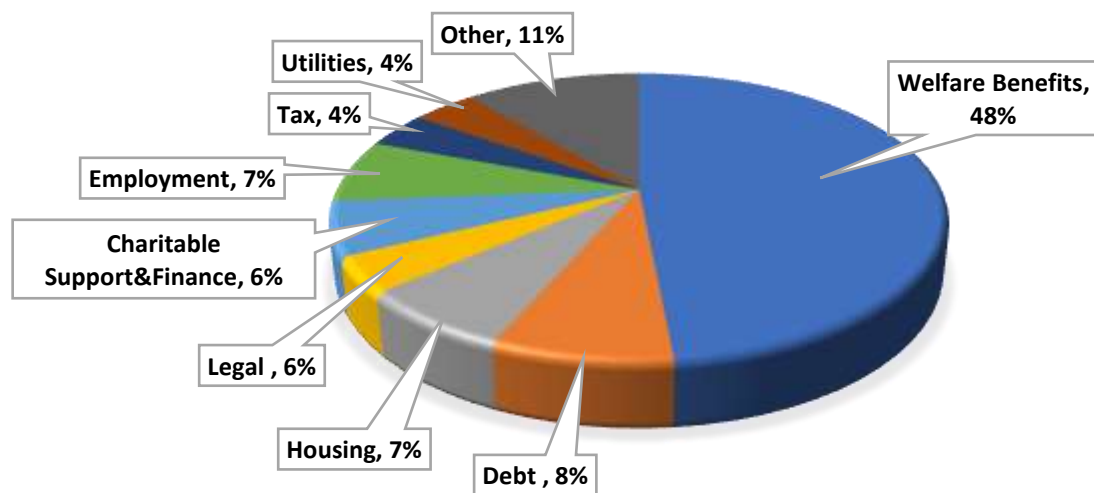


Some key achievements in 2019/2020:

- Nairn CAB marked 10 years of the Armed Forces Advice Project which has helped 1919 members of the Armed Forces community – serving, veterans and their families
- In January, Jill Stewart collected a Nairnshire Community Volunteer Award at the presentation in the Court House on behalf of all the volunteers at Nairn CAB and we were very proud that the contribution made by our volunteers was recognised
- Nairn CAB has continued to be proactive. During the last year we raised awareness of key issues in and around the town by running a Scams awareness campaign; sessions on getting the best energy deal and we held dedicated drop-in sessions to raise awareness of Council Tax Reduction and another focusing on employment issues. We supported the Festive Safe Highland Campaign and have begun looking at the issue of whether the people of Nairnshire are subject to Fair Delivery Charges. Having already undertaken a survey, we will be holding focus groups with a view to collating experiences and trying to influence change. Is it fair that an item purchased in Perth should cost more to deliver to Nairn than to Cornwall?

- We have fed into the consultation process for Scottish Social Security Agency (SSSA) welfare benefits and helped with the design of the claim forms to try and ensure they are user friendly
- As we are an independent charity, fundraising is an on-going challenge for us and in the last year we raised almost £1,000 from our Games Day stand and our Pre-loved sale, part of the BID Christmas spectacular, was a festive way to end the year. We have welcomed donations from private individuals as well as local community groups and businesses
- Our Business and Development Plan was refreshed with input from more than 30 people connected to the bureau and it sets out an ambitious programme of how Nairn CAB will provide support to the local community over the next three years
- Working with Public Health Scotland, we have been part of the More Than Medicine project which highlights the benefit good advice and information can have on a person's health

TOP ADVICE AREAS AS A % OF TOTAL ENQUIRES



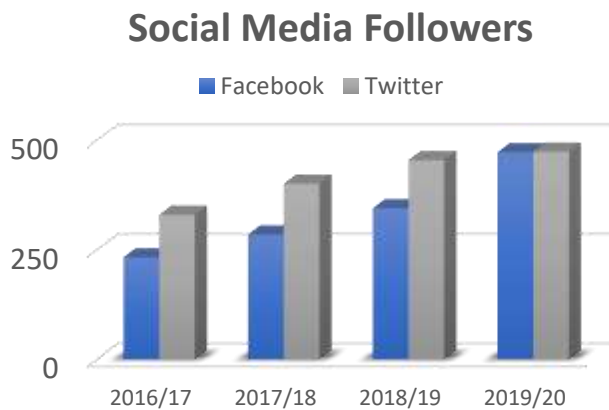
Other – includes Travel, Transport and Holidays, Immigration, Relationships, Consumer, Health and Community Care.

Working in partnership with other organisations in the community is vital to ensure scarce resources are put to best use. Being able to provide advice at the Health Care practice has been incredibly helpful to many clients who would otherwise have not accessed our services. We hope that this can be resumed when it is safe to do so.

In the last year, Nairn CAB has worked in partnership with: Abilitynet, Alzheimers Scotland, Blythswood Foodbank, Connecting Carers, Richmond Fellowship, the Highland Council, Nairn Health Care Group, NHS at Town & County Hospital, New Start Highland and Listenwell Scotland who delivered sessions for our clients. We have welcomed the opportunity to be involved in work towards making Nairnshire Dementia Friendly too.

Our clients have benefited from local community support throughout the year. The United Reformed Church's Community Outreach fund provides us with vouchers to distribute to people in crisis which can be redeemed in local shops. They have also generously provided Christmas and Easter cards, each containing £20, which has meant so much to so many people who have so little. We distributed 15 sacks of Christmas presents to clients thanks to MFR Cash For Kids. New partners this year are the Nairn Task Force, Helping Hands Highland and Nairn Rotary Club whose contributions have made life easier for clients in crisis.

Getting our message out to the community is important to us. Our frequently changing window displays ensure members of the public are kept up to date. We have highlighted our debt advice service, changes in welfare benefits, how we may help with employment issues...the window is used to celebrate milestones. Most notably this year was our (much quieter than planned) 25th anniversary display which included photographs and newspaper cuttings from the last 25 years. The window display proved popular with passers-by.



Social Media followers continue to rise year on year. On average our facebook posts reach 2,500 people's pages a month. Monthly stats and bureau updates are the most popular posts and Big Energy Saving Week, Community Volunteer Award and Council Tax campaign posts were widely shared. Recently, Debt and Money advice posts are receiving the most engagements.

And as for the future...

We are adapting to new ways of working: providing more remote advice and support by telephone, email and video conferencing than we have ever done before while recognising the need for some clients to have face-to-face advice. In order to provide this safely we have modified our interview rooms and installed perspex screens but we are extremely limited in the number of people we can see face-to-face in our current premises. We used to squeeze between fifteen and twenty staff and volunteers in the building each day but now we are limited to six people. Some still volunteer remotely: others can't, so our need for new premises is all the more vital. This year, Nairn CAB will continue to work towards a move to more suitable premises.

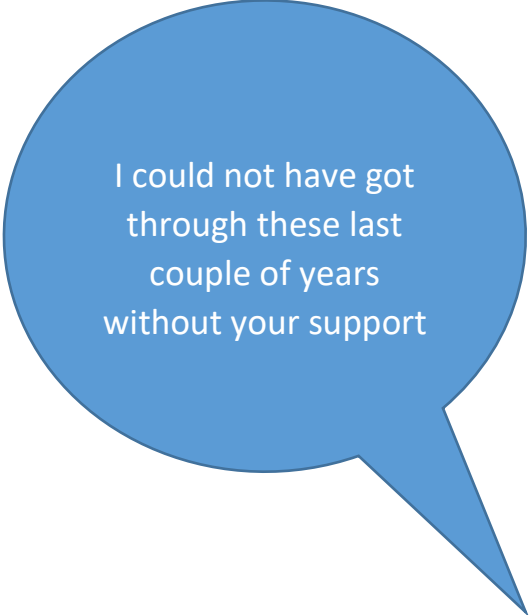
As I write this, we are already seeing an increase in the number of people asking for help with employment issues and debt. Unfortunately, this is only likely to continue: thankfully we have skilled advisers on hand to help.

Nairn CAB is grateful to its funders and supporters including: The Highland Council, Scottish and UK Governments, Poppy Scotland, Scottish Legal Aid Board, Citizens Advice Scotland,

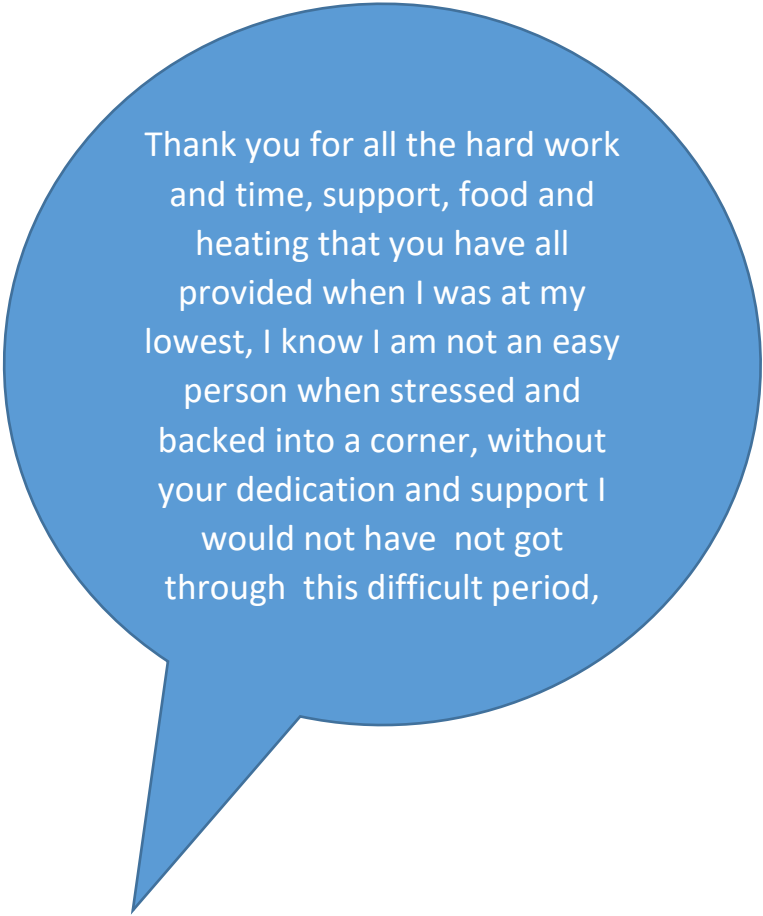
amongst others. The support provided by Citizens Advice Scotland and our local elected members is also much appreciated.

We have had to say a fond farewell to some folk: to Lynn Main and Paul Homer 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. We thank you all for everything you have done for Nairn CAB and the community we help.

Finally, thanks also to everyone who is part of the team Nairn CAB - volunteers, Board members and paid staff. We have only been able to achieve everything reflected in this report because of your commitment, dedication and support for our local community. You are all amazing.



I could not have got through these last couple of years without your support



Thank you for all the hard work and time, support, food and heating that you have all provided when I was at my lowest, I know I am not an easy person when stressed and backed into a corner, without your dedication and support I would not have not got through this difficult period,

Quotes from clients who are grateful for the help they've received from Nairn CAB

Welfare Rights Report

Enquiries for information, advice, assistance, negotiation and representation on *Welfare Benefits accounted for 49% of the Bureau's work in 2019-2020 with most of all Bureau clients' enquiries having a benefit-related aspect.

In the course of this year we have advised on 4840 benefit issues, the majority of these being in connection with ill-health and disability benefits (46%) and a significant 18% relating specifically to Universal Credit.

In total, the Welfare Benefits work of our Bureau resulted in Client Financial Gains of almost £1.5million this year. This made a huge difference: not only to the finances and wellbeing of individual clients and their households, but to the Nairn area as a whole by increasing the amount of monies available for spending on local goods and services and in reducing the demand on local charities to support these clients that would otherwise be required. 60% of these gains arose from ill-health and disability benefits meaning more independent living and a higher standard of living is a more achievable outcome for many. As these gains are only captured for a single year in our statistics, the reality is that their impacts are hugely under-reported given that many of these benefit awards continue to be paid for several years, sometimes even for a claimant's lifetime.

All work in the Bureau begins with an enquiry from a client. However, a major aspect of Welfare Rights work in the Bureau derives, not from a client's initial enquiry but from our fundamental principle of providing holistic advice: we seek to fully explore our clients' circumstances and are always alert to opportunities to maximise their incomes, being proactive in furthering these opportunities to their conclusions. Benefit checks are a routine, but vital part of our everyday work and can lead to significant advantage for our clients.

An example of this holistic advice was an enquiry from a person asking if they might qualify for a Blue Badge to help them to park their car closer to the shops as their mobility was poor and they were on a lengthy waiting list for much needed surgery to remedy this? Our further enquiries revealed that they had retired early, due to their disability, and had been living off a small pension and some savings for some time. Our benefit check revealed possible entitlements to Personal Independence Payment, Council Tax Reduction and Universal Credit. With Bureau support, the client applied for these and was eventually awarded over £12k in benefits and reductions in Council Tax for the first year – as well as a Blue Badge!

In 2019-2020 the Bureau used its specialist skills to assist clients to complete 415 paper and online forms in connection with attaining or retaining benefits – no mean feat given that most forms take over an hour to complete, sometimes two.

In addition to providing and supporting information, advice and assistance on Welfare Benefits, the Welfare Rights service in the Bureau is able to provide negotiation and representation for clients who are in disagreement with decisions made on their benefit awards. This disagreement can cover a wide range of decisions, including those relating to the calculations in the "means-test", but by far the majority of these are around ill-health and disability benefits.

This year, we helped clients to lodge 82 Mandatory Reconsideration requests of benefit decisions (the highest number that we have lodged in the past 4 years) with the majority of these being challenges against disability benefit decisions or against the outcomes of

capability for work assessments. Almost a third of these Mandatory Reconsideration requests were successful and resulted in these clients, in total, receiving entitlements amounting to £98k for the first year of these revised awards.

Of the Mandatory Reconsideration requests that were unsuccessful, we lodged and prepared to represent cases for 50 appeals to First Tier Tribunals. For 18 of these cases the appeal process was ended pre-Tribunal because the DWP reviewed the case anew and revised their decision in favour of the client without need for Tribunal and 17 were allowed by Tribunal. Despite 9 appeals being refused at Tribunal our clients gained some satisfaction in knowing that the Bureau had given them the opportunity to progress their benefit challenges to their conclusions: they had their day in Court!

This year has been no different from any other year where our work with clients has exposed a huge number of Social Policy issues around Welfare Benefits. The Bureau remains very proactive in highlighting these issues to those “in power”. Whether this is via Social Policy feedback to Citizens Advice Scotland to enable collective evidence to be represented across the Network, or local work where we inform our elected members of the issues affecting our clients, we commit resources to ensure that these are flagged to influence change. We also participate in Regional forums, such as the Highland Welfare Rights Group and the Tribunal Users Group, and maintain close working relationships with local benefit authorities: The Highland Council; Inverness Jobcentre and the local Social Security Scotland partnership advisers. These activities allow us to share information on practice and policy, enhancing our wider ability to serve our clients and influence local issues.

The most significant Social Policy issue this year has been delay. In almost every aspect of a Department for Work and Pensions (DWP) benefit claim our clients have been adversely affected by delay and Bureau resources have been unnecessarily expended:

- waits of over 30 minutes on phone calls being answered by DWP departments are standard most of the time – this means that clients often give up and their issues are not resolved;
- incoming and outgoing mail handled by DWP “centres” appear to take days (sometimes 2 weeks) to leave the building or to be registered as being received – clients receive “reminder” letters for information that has been already provided or don’t receive communications in time to take action within deadlines. Sometimes benefits payments stop as a result;
- decision makers take months (sometimes up to a year) to decide on entitlements meaning that clients miss out on entitlements and “go without” or incur debt in the meantime;
- DWP regularly misses First Tier Tribunal deadlines for providing responses to appeals delaying the Justice process and adding significantly to the period of time where clients have to go without monies that they are entitled to; etc, etc, etc

A further Social Policy issue that we have observed to have risen this year concerns poor communication and the provision of incorrect information:

- many Welfare Benefit letters have become overly complex and unclear, even to experienced advisers. The Bureau has seen some letters relating to legacy benefits that state both entitlement and non-entitlement to the same benefit and for the same time period in the same letter.

- other, more modern, letters can contain such limited information that clients are unable to establish the basis of a decision that has been made without seeking further information (and, hence, facing the delays at every stage as above)
- we are increasingly seeing clients who have been incorrectly advised by statutory organisations as to their entitlement/non-entitlement to Welfare Benefits, without exploration of relevant circumstances, which adds to client's confusion in an already complex area of advice. We have seen examples of where this has led to clients taking action that has been detrimental and irreversible. *For example, a client moved house and was advised that they would have to claim Universal Credit because that was the only way that help could be obtained towards rent costs: the client could have remained in receipt of Housing Benefit by reporting a change of circumstances and avoided a claim for Universal Credit. Once Universal Credit was claimed there was no ability to revert to Housing Benefit*
- clients are also alarmed by the misinformation in the public domain about benefits and this can influence their decisions to the detriment of their finances and wellbeing. Many report to us that they feel unable to cope with both the actual and the perceived difficulties in submitting and managing certain benefit claims and, as a result of this, do not apply. This is particularly prevalent around Universal Credit and Personal Independence Payment. *We have clients on very low incomes who we have advised will have an increased income if they apply for Universal Credit but will not consider this as all that they have heard about Universal Credit is negative.* Much Bureau work is committed to informing clients fully of all of their options (including the pros and cons of each) and in supporting benefit claims to assist clients in overcoming their reservations.

Towards the end of the year, the Bureau began to feel the impact of “lockdown” on our Welfare Rights work, with benefit offices becoming increasingly remote and seemingly overwhelmed with demands for their services, exacerbating existing issues for our clients and our abilities to support them in obtaining and retaining their entitlements.

We expect to see, in the coming year, major impacts on our clients and Social Policy issues surrounding these increasing: delays; poor communications; errors in decision making and the huge issue that is Digital Exclusion in an increasing Digital by Default arena.

At the time of writing, and with lockdown beginning to ease, we are already seeing the DWP reverting to “business as usual”: reinstating temporarily relaxed time limits and obligations on claimants with the inferred assumption that it is also now “business as usual” for our clients, for the Bureau and for the other services that support clients. We can only hope that this does not give rise for the need for more Social Policy action to come.

In spite of this, we remain confident that our Welfare Rights service will continue to be able to provide the information, advice, assistance, negotiation and representation services that our clients require.

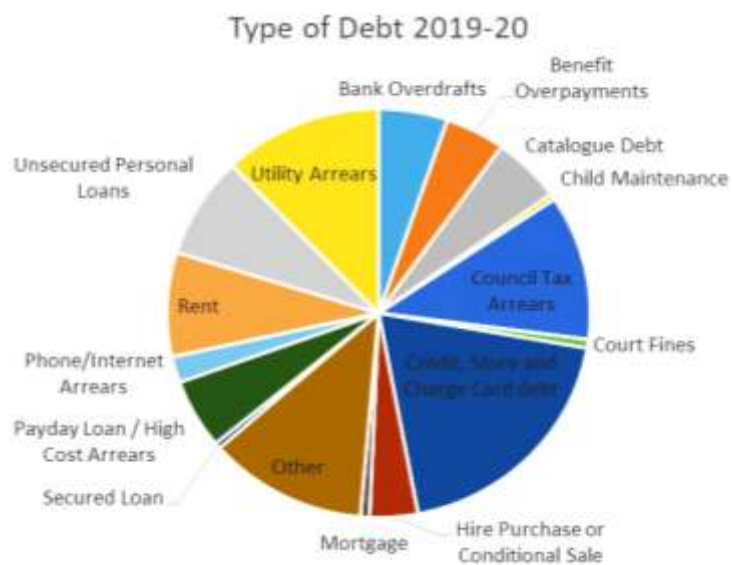
*Council Tax Reduction, Rebate, Discount and Exemption have not been included in these statistics as these are categorised as a “tax” (rather than as benefits) in our statistical recording programme. Nevertheless, advice on this frequently accompanies Welfare Benefits work as Council Tax Reductions, etc are included in the associated “means-tested” benefits assessment and the resultant advice can significantly reduce a household's expenditure on Council Tax: a major item of expenditure for most households.

Money Advice Report

The year 2019-20 has brought a number of changes to Money Advice, not just at Nairn CAB, but across Scotland due to the effects of the national lockdown and the ongoing Covid-19 pandemic. The lockdown meant that we had to change the way we give advice. Previously our Money Advice team has mainly provided advice in face to face appointments and this has meant adapting to deliver advice over the telephone or via email. During this time, we continued to provide a holistic Money Advice service to Scottish National Standards Level 3 which is regulated by the Financial Conduct Authority.

The bureau Money Advice team has also changed as we welcomed our new Money Adviser Phil McBride. Phil replaced Paul Homer who left Nairn CAB to sail to Spain and we wish Paul all the best.

Over the past 12 months we have dealt with over £1.9 million in debt, the graph shows how this debt is distributed. Others include loans from friends and family, school meals, legal fees etc. Credit cards currently make up the largest value of debt followed by Council Tax arrears, Personal Loans and Rent Arrears. From an individual client perspective Council Tax was our most common debt with over 55% of clients reporting arrears.



With the lockdown now lifting we are now looking at what the lasting impact of covid-19 will be. The Accountant in Bankruptcy (AIB) and Scottish Government introduced temporary legislation and guidance to help clients during this period with payment holidays, a freeze on evictions and changes to sequestration process. As these temporary measures end, and the furlough scheme concludes, we anticipate that more clients may seek money advice as their financial situation changes and for many this maybe for the first time.

Money Talk Team Report

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.



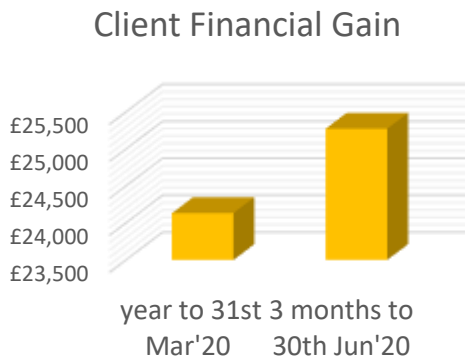
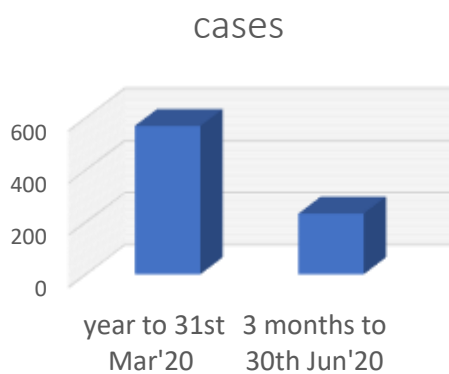
This year, the MTT in Nairn identified clients' entitlement to benefits totalling £118,755.44.

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 also had a hand in delivering emergency support to a number of clients in Nairn. This year, 228 clients (with 851 contacts) used the MTT service therefore client financial gain totalled £176,449.01.

Employment Report

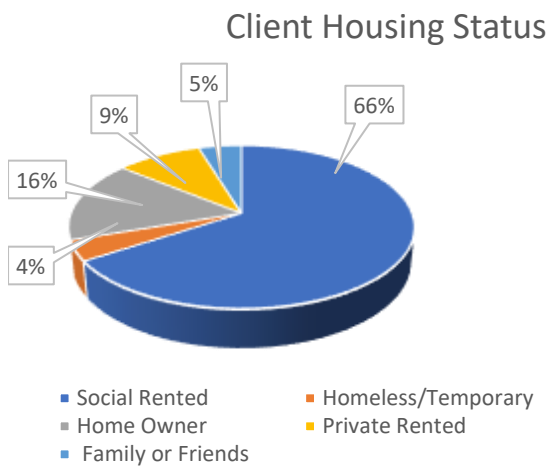
Employment enquiries range from straightforward questions which can be answered quickly to complex cases which can last for months and take time-consuming research to ensure that the correct advice is given to clients. Employment topics covered include advice on employment status, contract terms and conditions, disciplinary and grievance procedures, redundancy, unfair dismissal and pay and entitlements. The bureau also assists clients in preparing for ACAS Early Conciliation and Employment Tribunals. As the bureau provides holistic advice the recorded employment cases can also branch off into other areas such as benefits and debt advice.



In the year to 31 March 2020 the bureau recorded 569 employment cases, 108 of these were related to dismissal and 131 to pay and entitlements. The financial gain from these cases amounted to £24,133. In the three months to 30 June 2020 there has been a marked increase mainly due to the COVID-19 situation. The bureau has recorded 233 cases, 40% of last year's total, in the first quarter of the year. 85 of these cases were related to COVID-19, many of them with questions related to the Government's furlough scheme. In the first quarter to 30 June the financial gain was in excess of last year at £25,274. As the furlough scheme unwinds a significant increase in employment enquiries is expected.

Scottish Legal Aid Board (SLAB) Housekeeping Report

Funding for the SLAB Housekeeping Project was continued for another year until March 2021. The project is joint with Moray CAB and provides housing and money advice to Scottish National Standards type 2 (advice) and type 3 (representation). We currently provide advice for clients dealing with rent or mortgage arrears and representation for clients facing eviction proceedings at Inverness Sheriff Court.



Over the past 12 months the majority of our clients have been in socially rented accommodation. This included local authority accommodation from Highland Council as well as Registered Social Landlords including Albyn Housing Society. We have seen an increase in clients seeking advice for help with mortgage arrears. This may change over the next 12 months as the help for home owners during the coronavirus pandemic has been more limited than for renters.

Earlier this year we attended the North and Islands Hub Rapid Rehousing event. This event looked at the success of Rapid Rehousing and Housing First across other areas of Scotland and challenges of introducing it in the Highland area. Housing First recognises that everyone has a right to permanent accommodation and provides more wrap around and ongoing support for tenants who may have difficulty maintaining a tenancy for a number of reasons. Housing First is now being rolled out in the Inner Moray Firth area and we are interested in how it will be adapted for a rural area and the positive impact it might have on homeless clients seeking accommodation.

Further information about Housing First can be found at <https://homelessnetwork.scot/housing-first/>

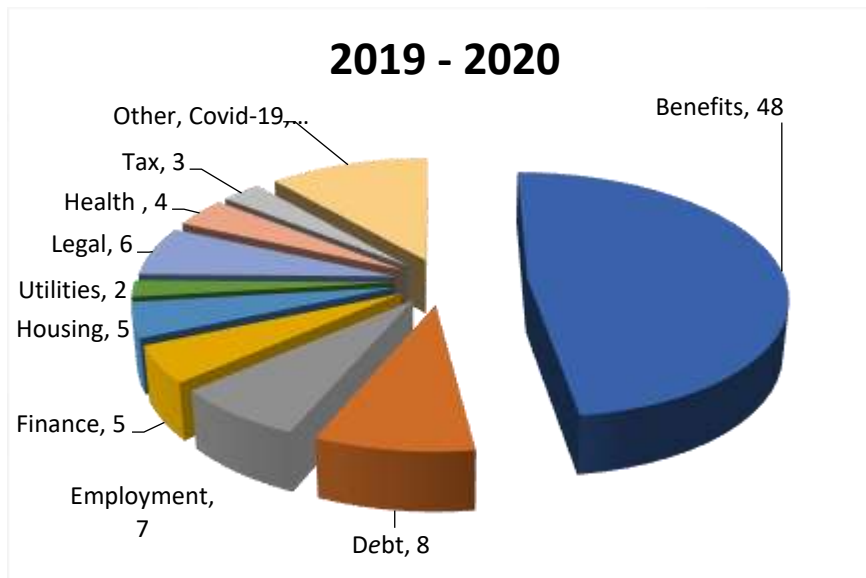
The new Justice Centre in Inverness has now opened and the Sheriff Court based at Inverness Castle has closed. The new centre will hold court hearings as well as tribunals. However, we have not yet been able to visit the centre due to the coronavirus outbreak.

Covid-19

Due to the impact of Covid-19 and the national lockdown the Scottish Government placed a hold on all evictions and lengthened notice periods for Landlords wishing to end tenancies, for some grounds this has been extended to 6 months. This has meant there has been a drop in clients seeking advice about rent arrears and evictions. The Scottish Government is currently extending the hold on evictions in rented properties until 2021. With the end of lockdown and the furlough scheme we expect that households will be more aware of the impact coronavirus has had on their financial situation and we are looking to engage with clients to help deal with any rent arrears prior to the end of the hold on evictions.

Armed Services Advice Project Report

Covid-19 is the pandemic that changed the world. The project continued to offer a valuable service to the clients that needed it. Albeit sometimes in a less personal way at times, the Regional Support Officers (RSO) have diligently committed themselves to offer the best service possible at all times.



Client numbers appear to have risen slightly. Between July 2019 and June 2020, we saw 306 clients, with the issues raised being mainly Benefits followed by Debt, Employment, and Legal. The 'Other, Covid-19' section takes in all other topics that are not directly attributable to a main heading.

The Covid-19 pandemic which hit the UK in March 2020 caused a vast change in our working environment. No longer were the RSO's working from a bureau at which clients could come and talk face to face. Both RSO's were now working from their own homes; one even under isolation due to health and/or age conditions. No longer able to face the client and read all their documentation, the RSO's now relied on just the telephone and email. Any documentation sent to the bureau by mail was being scanned on a daily basis by volunteer staff going into the bureau. This system caused some minor delays in progressing a few cases. All face to face meetings were cancelled or re-arranged; to be held virtually via either Zoom or Teams (2 video conferencing applications).

PoppyScotland has continued to grow in their work around Highland region. The RSO's regularly receive signposting from them and have likewise used the PoppyScotland expertise and facilities to help clients with particular problems. The number of clients accessing these services has increased slightly, but it is the number of serving members now using the bureau that has increased the most in percentage terms. Referrals from both Cameron Barracks in Inverness and 39 Engineers at Kinloss Barracks have increased; possibly as the Welfare Officers at both Barracks gain more confidence in what exactly ASAP advisers can provide and signpost the clients to us. SSAFA (Soldiers, Sailors and Air Force Association) continue to have difficulties in recruiting case workers, resulting in long waiting times in some cases.

The RSO's managed to attend some presentations and meetings prior to Covid-19 lockdown. The usual Kipper Fleet Christmas meeting went ahead but in a different venue.

Energy Report

Looking back over the last 12 months, we can honestly say “what a year.”

Setting aside the current situation which has changed life as we know it, Nairn Citizens Advice Bureau has continued to work tirelessly to support the local community with Home Energy matters.

From encouraging and supporting clients to search for better energy deals, to working with individual clients who have experienced difficulties with their supply. Each year many of the Gas and Electricity suppliers take part in the Warm Home Discount scheme, a one-off payment of £140 to vulnerable customers to help meet the increased costs of keeping warm in winter.

Over the preceding 12-month period, Nairn Citizens Advice Bureau assisted 358 clients with Energy related enquiries. Three main reasons for contacting the Bureau for assistance were:

- Billing/meter reading issues;
- Switching supplier/Changing Tariffs;
- Warm Home Discount scheme.

The Warm Home Discount scheme saw the greatest number of Energy related client contacts. These contacts allowed the advisers to explore the client circumstances and where appropriate, assist the clients to make applications to the scheme. In total, client financial gains of £47,500 were achieved.

This year’s Warm Home Discount scheme has opened and the Nairn Bureau will once again be encouraging eligible clients to apply.



In January of this year we took part in the “Big Energy Savings Week”. We took part in Public Events with Home Energy Scotland at the Nairn Community Centre and the Co-op where we took the opportunity to speak with people about their Home Energy and the ways in which we may be able to help reduce their costs/make their homes more energy efficient. We also gave talks to external agencies about Energy: how to switch Energy suppliers, Warm Home Discount and how to save money off your energy bills and grants that may be available to help achieve a more energy efficient home.

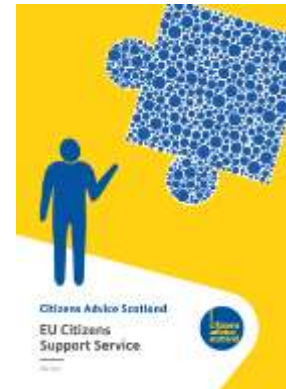
The Citizens Advice Network are keen for their staff to build on their knowledge and skills. Earlier this year, the Bureau’s Energy Adviser attended training and successfully achieved a City and Guilds qualification in Energy Awareness.

Looking forward to the year ahead, we will continue to work with the community and partner agencies with the goal of keeping our clients warm and well.

Citizens Advice Scotland - EU Citizens Support Service (EUCSS)

EUCSS provides information and support, including immigration advice, to help individuals understand how they are affected by changes in the immigration rules as a result of the UK leaving the EU. The service is aimed at, but not restricted to, EEA nationals and Swiss nationals.

With a grant from the Scottish Government in early spring 2019, CAS was able to launch the EU Citizens Support Service (EUCSS) which comprised of a part-time national helpline along with a solicitor-led service for complex cases. CAS was able to provide each CAB with an Android phone to assist people with the application to the EU Settlement Scheme as it was identified that, initially, lack of an Android phone was a major barrier to making such an application.



By June 2019 CAS had also been awarded funding by the Home Office and from this funding, additional dedicated advisers were recruited. These advisers are located in bureaux across the country providing face-to-face support in communities and additional telephony cover. The Home Office funded advisers were fully operational by 1st August 2019 and the national helpline was able to start on a full-time basis from 5th August 2019. The service provided by the dedicated advisers, 59 bureaux and the solicitor-led service covers all of Scotland.

Data from the bureau information systems shows that for the period between June 2019 and 31st March 2020 a total of approx. 5,000 unique clients contacted the service for advice and support. A survey conducted on behalf of Nairn Citizens Advice Bureau showed a wonderfully high degree of client satisfaction with the service.

Nairn CAB provides a holistic service and is able to provide advice on a variety of subjects. Through the skill and experience of all advisers we are in a position where we are able to identify underlying and related problems to the presenting issue.

It had been identified that a large number of EU citizens who were making claims for benefits from the Department of Work and Pensions (DWP) were being refused benefit on the grounds that they did not have Settled Status and they failed the DWP Habitual Residency Test and therefore did not have any recourse to public funds.

Through discussions with senior management in DWP it was agreed that any clients who made a claim for benefit that either had Pre-Settled Status or had not applied to the EU Settlement Scheme would be signposted to the CAB.

Challenges

There is a lack of understanding by EU citizens that if they are given Pre-Settled Status, this will last for up to five years and that they must reapply to the EUSS to be able to remain in the UK. There is no reminder system and could result in large numbers of people having to face issues in later years.

The changes to the date that the UK was going to leave the EU, along with political uncertainty and changes within the UK Government, caused weariness in the general public and especially among EU citizens. Now that we have left the EU this should have created some stability to enable services to provide support to people to make their application. However, because of Covid-19 all organisations are faced with providing a reduced level of service. Until social interaction rules are relaxed, the timescale for people that are resident in the UK to make their application may result in many missing the deadline as there will be a potential bottleneck of late applications as the deadline approaches.

Experience tells us that the most 'hard to reach' groups such as the elderly, people in the criminal justice system, agriculture workers and hospitality workers have not made applications in the numbers that we would hope and it will be a challenge to ensure that all people make an application that need to.

The guidance provided to EU citizens isn't comprehensive as many people do not appreciate that dependants who are non-EEA or Swiss citizens must also make an application. This also applies to Irish citizens who are not required to apply.

In March 2020 the number of people accessing the service reduced considerably due to Covid-19. The bureau was able to keep providing a face-to-face service up to 20th March but this has now ceased until it is safe to do so once again.

NB. Even with Covid-19 the national helpline has continued on a full-time basis and all bureau continue to provide advice and support using telephony, web-chat and email.

Moving forward

While currently unable to carry out any work that involves face-to-face contact with the public, it is difficult to provide the public with information about the service as in many cases people will have more important issues to deal with such as the health of themselves and their families, unemployment and debt.

Once able to deliver a more comprehensive service, CAS will be

- Launching a refreshed marketing campaign to target those that know that they have to make an application but haven't done so yet and highlighting who needs to make an application.
- Working closely with all embassies and consulates to increase awareness of the service that CAB is able to provide.

Pension Wise Report

Pension Wise is a free and impartial service offered in partnership with the Scottish Association of Citizens Advice Bureaux and the Money and Pensions Service. It provides support, information and guidance to people aged 50+ to make decisions on their defined contributions pension pots through the Pension wise service at pensionwise.gov.uk.

In the 2016 Budget the Chancellor announced that a new pension guidance body would be created by the Government, which would replace the Money Advice Service and merge the functions of The Pensions Advisory Service and Pension Wise.

The Money and Pensions Service (MaPS) brings together three respected financial guidance bodies: The Money Advice Service, The Pensions Advisory Service and Pension Wise. MaPS is an arms-length body sponsored by the Department for Work and Pensions, established at the beginning of 2019, and also engages with HM Treasury on policy matters relating to financial capability and debt advice.

The Money and Pensions Service's vision is, "Everyone making the most of their money and pensions". They are funded by levies on both the financial services industry and pension schemes, not by general taxation.

The year ending April 2020 saw just under 20,000 Pension Wise appointments delivered throughout Scotland. The face-to-face service was suspended at the start of lockdown and replaced with a telephone-only offering. Some 28 Nairn CAB clients were seen for the year 2019/2020 prior to lockdown. Since then, Nairn CAB clients have been able to access the telephony service either by arranging an appointment via the website www.pensionwise.gov.uk or by calling the Freephone number 0800 138 3944.



Stewart Geddie
Pension Wise Guidance Specialist



Volunteer Support Worker Report

It is impossible to think back over the past 12 months without thinking of it in any way other than a year of two halves. This is, of course, true of anyone looking back on 2019/20 as the Covid-19 pandemic changed our world beyond recognition. From my position on my sofa, with the radio quietly playing in the background and my cat purring by my side, it is almost surreal to think back to when my work days were spent in an office busy with the chatter of volunteers sharing computers, answering telephones and jumping up to answer the bell each time a client came in to the bureau. But this was the reality of most of the period this Annual Report covers, even if it is hard to recall 'pre-Covid' times. So, it has been good to reflect back on the work done by our volunteers and how we have consistently proven ourselves to be highly adaptable, consistently client focused and committed to delivering a first-class service to the people of Nairnshire.

For a significant proportion of the year, we were limited in our ability to actively recruit new volunteers due to our already bursting at the seams Advisers Office. This meant that we were unable to run a full-scale recruitment campaign and face to face Adviser Training Programme, but we did still have four trainees successfully complete their CASlearn training before lockdown. One of those trainees moved roles in the bureau to join the Board of Directors, and cruelly, the lockdown meant that our three other trainees were unable to complete their Competencies and are awaiting the physical re-opening of the bureau to complete their training.

There were lots of opportunities for on-going training for advisers throughout, and a number of volunteers took the opportunity to attend regional Citizens Advice Scotland training days on subjects such as Immigration, Universal Credit, Housing and Homelessness, and Domestic Abuse. One of the 'benefits' of our new reality is that Citizens Advice Scotland have embraced remote training via Zoom, meaning that travel considerations are no longer a barrier to accessing training. We also benefited enormously from a training session on Employment advice from Phil McBride who, despite his move to paid Money Adviser, still provides volunteer support to clients with complex Employment issues. And thank goodness we have such expertise to call on now that Employment issues are second only to Benefits as the topic clients are most likely to seek advice for.

Back when I shared a desk with Julie Pierce in the Advisers' Office, the Rota on the wall beside us was both our best friend and occasional nemesis. Did we have enough advisers to cover tomorrow's shift? Did we have too many volunteers for our limited seat numbers? How could we juggle space to accommodate everyone when we often needed to ask staff to vacate their offices and desks in order to fit more clients in? Then in March everything changed. We would now be closing our doors for face to face clients and working remotely to offer telephone and email advice and support. This had an enormous effect on volunteering. To begin with generalist advice was provided by paid staff only as we adjusted to a new way of working. Slowly we were then able to introduce opportunities for volunteer advisers to join the remote working team, but these were initially limited by the technology required to access our telephone and online services. Meanwhile we stayed in contact with everyone via the Bulletin, social media and regular Zoom meetings.

Remote volunteering is not without its challenges and while it may be ideal for some, it is not for everyone. For each person whose health condition means they are more comfortable advising from home, there is another whose opportunities are restricted due to lack of internet access or confidential space. And it is impossible to underestimate the impact of a lengthy, forced sabbatical on advisers' confidence, especially at a time of significant changes to the advising landscape. We now have the new language of 'furlough', 'shielding' and 'quarantine' and associated government guidelines; changes that have impacted every area of advice giving. Things have moved swiftly and it is easy to feel left behind. Supporting all our volunteers, not just those who were able to contribute during lockdown remains a priority for us and we want to do all we can to ensure that all those who wish to, are able to return to advising in the future.

We continue to provide remote supervision via telephone and email for advisers and this, on the whole, works well. Good communication is key. Just like in the office, advisers can reach out to us for support with accessing the correct Advisernet pages to provide information to their clients, talk through options, how to construct a CASTLE case record and decompress after dealing with challenging telephone calls. No question is too trivial, too confusing or has been asked too many times before. In fact, these questions are all the more important when working remotely; we miss out on all those non-verbal clues that we spot when sharing the same physical office space. And providing telephone advice can be tough, make no mistake. Especially during such an unprecedented time of global crisis. So absolute kudos to volunteers who felt able to contribute during lockdown - be it advice giving, admin or committee work. And full respect and thanks to those who contributed so many volunteering hours in the first 'half' of the year and, for whatever reason, have had to take a back seat for now - we'll hopefully catch up again soon.

As I write this, we are moving towards a time when the Scottish Government has said we can return to some (limited) face to face support. This gives me hope that next year, I might once again write about a year of two halves. Only this time in reverse and from my usual place in the Advisers' Office with all the noise, interruptions and multi-tasking that make it such a great place to be.



The Nairnshire Community Volunteer Awards