

Nairn Citizens Advice Bureau



Annual Report 2018-2019

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



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 Website www.nairncab.org.uk
 Face book Nairn Citizens Advice Bureau

Opening Hours

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, which can be out with these hours, is available to anyone who is unable to visit the Bureau due to illness or disability.

An outreach service in Nairn Town & County Hospital is available Monday to Wednesday 1000 to 1500.

Find us on 



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

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

Board Representatives

<i>Paid Staff Representative</i>	Pamela Muir
<i>Volunteer Representative</i>	Jill Stewart

Staff/Volunteers

Angela Veitch, Anna Garvock, Bridget Kilpatrick, Buchan Ralph, Bob Thomson, Cheryl Townsley, Christine Bunker, Clare Jarrett, Dawn Breerton, Dawn Nicolson, Deborah Baillie, Declan Flynn, Di Muir, Donna Friess, Ella Hunter, Frances Middleton, Fiona Palmer, Gloria Challinor, Graham Ealey, Gerry Robson, Gillian Harris, Ian Muir, Iain Vornall, Jill Stewart, John Bonsall, Julie Pierce, Linda Eagland, Melinda Macdonald, Magdalene Maclean, Mark Boveridge, Marion McOwan, Martin Creese, Patti Bayliss, Phil McBride, Rick Stewart, Tracey Cooper, Tricia Frazer.

<i>Manager</i>	Gil MacLean
<i>Debt / Housing Advice</i>	Kathleen Cousins, Paul Homer, Bryan Bain
<i>Welfare Rights Team</i>	Allison James, Nigel Stewart, Patti Bayliss, Bridget Kilpatrick, Christine Bunker, Linda Eagland, Tricia Fraser, Bryan Bain, Iain Vornall
<i>Employment</i>	Phil McBride
<i>Volunteer Support Worker</i>	Pamela Muir, Julie Pierce
<i>ASAP</i>	Jacqueline Brodie (till Dec'18) Barry Nichols
<i>Outreach Project Workers</i>	Elke Ambrose
<i>Financial Health Service</i>	Lynn Main
<i>Money-Project</i>	Fiona Palmer
<i>EU Citizens Support Service</i>	Mark Boveridge
<i>Admin / Social media volunteers</i>	Gillian Harris, Eleanor Symon
<i>Marketing and promotional support</i>	Marion McOwan, Clare Jarrett
<i>Janitor/Maintenance</i>	Clare Jarrett
	Marcus Bain, Richard Smith, Bryan Bain

Chair's Report

Welcome to Nairn CAB Annual General Report.

Citizens Advice has a long, proud and trusted history of helping clients with their problems and empowering them to make informed decisions.

We at Nairn take great pride in our service and achievements, following the twin aims of our organisation to provide advice that people need for the problems they face and to improve the policies and practices that affect people's lives.

Our success is measured by our outcomes and you can see from this report that client feedback, client financial gain and excellent audit results provide the evidence. There are always ways to improve and we constantly strive to achieve this. There is a great deal to be proud of in this report.

Developments in technology open up new and exciting ways to help our clients, improving ways to access advice in as many ways as possible. Whilst this is the way forward for some and we need to be part of this process, we will always be there to provide the face to face, holistic service that underpins our success and what our clients need. This is unique to Citizens Advice.

To enable the service we deliver we need funding. Our core funding from the Highland Council contributes to our costs but we need to source other avenues of funding by seeking projects that enable us to continue our service. This year we have succeeded in doing this but we are acutely aware that it is becoming more difficult for everyone. Citizens Advice Scotland is working with the Scottish Government and other agencies to support all CABs to source additional funding streams. I would like to take this opportunity to formally thank those organisations who support us with delivering our aims.

The work done by Nairn CAB staff and volunteers makes a huge difference to the people of Nairn not just financially but to their general well-being. I am proud to be part of this team who always seem willing to give their time to help others, committing to the endless training required to keep up with changes. Thank you all for your commitment.

Nairn CAB will be 25 years old next year and we have come a long way since we started, so here's to many more successful years ahead.



Manager's Report

This has been another challenging financial year. In addition to the expected further reduction in grant funding from the Highland Council, some of our longer standing projects received stand still funding which meant we faced a possible reduction in provision as service delivery costs rise. However we have continued to make efficiency savings – shopping around for best price for electricity, gas and insurances; checking our telephony system is cost effective and we undertake, where possible, our own running repairs. Fundraising has been forefront in the mind of the Board and the fundraising committee has organised various events including a Jumble sale and Easter bonnet competitions. We are also grateful to members of the public who have made donations to the bureau. This combined effort has ensured we have not had to reduce services this year.

Although our funding is reduced, demand for our services has remained high. In times of economic hardship, the impact is often felt most acutely by those who live in, or close to, poverty and those with disabilities, who rely on our Welfare system to help them meet their basic needs. Enquiries are increasingly more complex and time consuming and we aim to be universally accessible and available to everyone who needs us. We will help any individual who feels their issue is impacting on their life.

In the last year our advisers...



Saw **1,625** people



Helped resolve
8,367 separate
issues



By giving advice
9,735 times

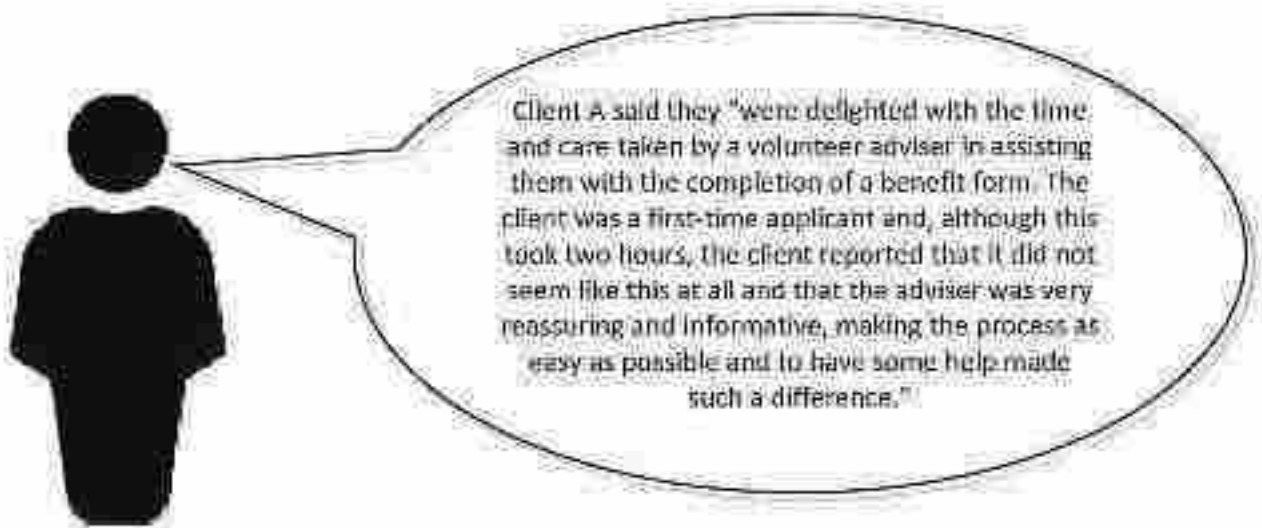
Resulting in



£1,880,345

Financial gain for
our clients

It would be impossible to deliver this without the continued commitment, compassion and dedication of our volunteers and staff; without their support, our reach and impact would not be possible.



Our volunteers donated



of their time in the last year.

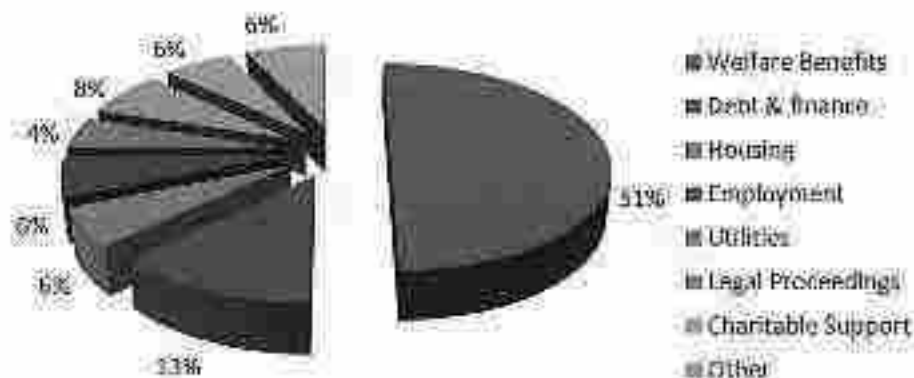
The level of training, both initially and on an ongoing basis, should not be underestimated. Volunteering in a CAB is not an easy choice but our volunteers bring with them a vast knowledge and skill set as well as a desire to help people. In turn, we accept that some are only going to be with us for a short time.

In the last year seven, volunteers moved on to paid employment – directly assisted by the skills, training and experience provided by Nairn CAB.

What we offer:

Key advice areas include welfare entitlement, debt, housing, immigration, employment, consumer advice including utilities, power of attorney, tax...

Top advice issues as % of total enquiries



We have our High Street office which offers a mixture of drop in advice sessions five days a week (including a late evening); telephone advice as well as appointments. Home visits are available for those unable to access the bureau. We are grateful for the space made available to us at Nairn T&C so we can offer an outreach service three days a week which is particularly useful for people already attending the Healthcare practice. It is also very helpful for GPs who can refer patients presenting with non-medical issues.

Our service is independent, impartial, free and confidential and individuals turn to us because they know they can rely on us; trust us and recognize we have the experience and knowledge to help them find solutions.

Nairn CAB has developed a range of specialist services which you can learn more about in this report but we do have a couple of new offerings this year: most recently, with funding from the Home Office, we introduced the EU Citizens Support project; in March, in partnership with Listen Well Scotland, we introduced the Listening TimeOut service which offers a safe space where you have the time and opportunity to explore your concerns or worries in confidence with a trained listener. Earlier in the year we were accredited as partners in the Keep Safe scheme and our new website launched this year: www.nairncab.org.uk

How we fund it:

We rely on grant funding from The Highland Council to support our core work and project funding is secured from various sources as well as charitable donations and fundraising activities. We are very grateful to receive continued funding from Scottish Government to mitigate the impact of Welfare Reform; from Poppy Scotland so we can target help for our Armed Forces Community including veterans and their families; Scottish Legal Aid Board whose funding allows us to help clients who face eviction and repossession, and the European Union Social Fund whose funding is targeted at helping to alleviate child poverty.

As a member of the National Association of Citizens Advice Bureaux, we are part of the largest collaboration of advice providers in the UK, sharing knowledge, skills and expertise to continually develop and improve our services. The anonymized data collected by the CABx network provides one of the best independent sources of intelligence about the issues impacting on people's lives at any given time. As a result of our collective resources and extensive social policy and partnership working, Citizens Advice is constantly innovating and developing services to respond to identified local need. Nairn CAB's eye-catching window display changes frequently thanks to Volunteer Clare Jarrett and we highlight topics that are important and relevant at the time. The front cover shows a sample of displays from the last year.

Nairn CAB has provided input into the Scottish Government's Fair Rents Bill consultation and helped shape Social Security Scotland's Funeral Support Payment. Some of Nairn CAB's Social Policy (SP) feedback has been used in two consultations. The first is a Scottish Government consultation on local connection and intentionality provisions in homelessness legislation. The second is a response to the Social Security Advisory Committee's inquiry into how effective the Universal Credit Claimant Commitment is in getting people into work. In May, CAS used some of our SP feedback in a briefing released to all Scottish MPs, all MSPs and the relevant researchers for both. This was timed with CAS submitting a response to the UN Special Rapporteur on Extreme Poverty and Human Rights' investigation on the use of digital technology in social security systems. As a result of this, Keith Brown MSP raised a Parliamentary Motion on the issue.

Our preventative work is important to us. Locally, in 2018, having noticed an increase in issues connected to guarantor products, particularly any loan/credit and lease agreements, we undertook a scoping exercise. We saw cases which caused real detriment to clients both financially and personally as clients who were guarantors got into their own financial difficulty when the arrangement went wrong and personal relationships became strained. Students and people looking to rent or purchase property for the first time are often unable to provide either rental or employment references and therefore rely on someone to act as guarantor in order to secure accommodation or their place on the property ladder.

"If it was not for my dad being my guarantor for my first mortgage over 10 year ago, I probably would still not be on the property ladder now."



In cases where several tenants live within the same property the guarantor may be unaware that they become liable for all tenants and not just their family member: it is this lack of awareness of the consequences, should a default occur, that causes guarantors significant issues.

Nairn CAB, with significant input from Paul Homer, Clare Jarrett and Matt Banks undertook a survey, produced a report and a guide for anyone thinking of becoming a guarantor which we have distributed to our community.

We also took part in The Food on the Table campaign which gathered the public's views, via a public survey. It was designed to find out what food insecurity looks like across Scotland; can Scottish citizens afford to eat healthy and nutritious food and what the barriers are to the public accessing food? This then fed into the consultation on the Good Food Nation Bill in Parliament earlier this year.

The cost of energy continues to concern us and we ran our usual Big Energy Savings Week campaign to raise awareness of the importance to check clients are on the best tariff for their circumstances. Also, in partnership with Police Scotland, we highlighted the need for people to be aware of possible scams and we have seen 19 people presenting with concerns about losing money as a result of scammers.

During the year we have said goodbye to a number of volunteers who have moved into paid employment or decided that the time has come for them to retire. We thank them for their commitment to the people of Nairnshire. They will be missed, but we are also pleased to welcome new and returning faces.



The focus for the coming year will be on seeking funding. Everyone associated with Nairn CAB recognizes we require premises fit for purpose and we continue to work towards finding premises more suitable to our needs; premises that will allow us to grow our services to meet the demand, particularly around supported digital access. Many people in and around Nairn are disadvantaged because of lack of digital access, be it through lack of skill or inability to afford the technology required. We will also strive to secure the resources required to maintain our current service delivery.

It is a credit to everyone associated with Nairn CAB that they deliver high quality service in such compact conditions and I conclude by giving thanks to those who make working at Nairn CAB such a great place. The dedication of everyone - volunteers and paid staff - is awe inspiring. Thank you also to the Board of Directors who work behind the scenes to ensure we are well governed.

Everything in this report has been achieved because of the collective commitment of this great team of people. The support provided by Citizens Advice Scotland is much appreciated and I would finally like to thank Liz Cowie, Nairn Area Manager and the elected members for Nairn at Highland Council for their support during the year.

If you want to know more about what we do or how you can help, please contact me at the bureaux.

Citizens Advice Scotland's Area Development Officer Carol Greer retired in October 2018 after almost 22 years in post. She will be missed greatly but we wish her an enjoyable retirement.



Chair, Brenda Waterfield, Carol Greer and Manager Gill Maclean at Carol's 'Leaving do'

Money Advice Report

Research done by The Money Advice Service shows that demand for money advice services across Scotland greatly outstrips supply. In Highland alone this shortfall sits at 88%. While some clients can access national telephone services for assistance, this is not always the best option for the client. This is evident in the statistic that demand for face to face appointments outstrips supply by 145%.

In light of this, our workloads continue to increase, with clients who are in need of a local face to face service, providing a holistic money advice service to Scottish National Standards Level 3 which is regulated by the Financial Conduct Authority.

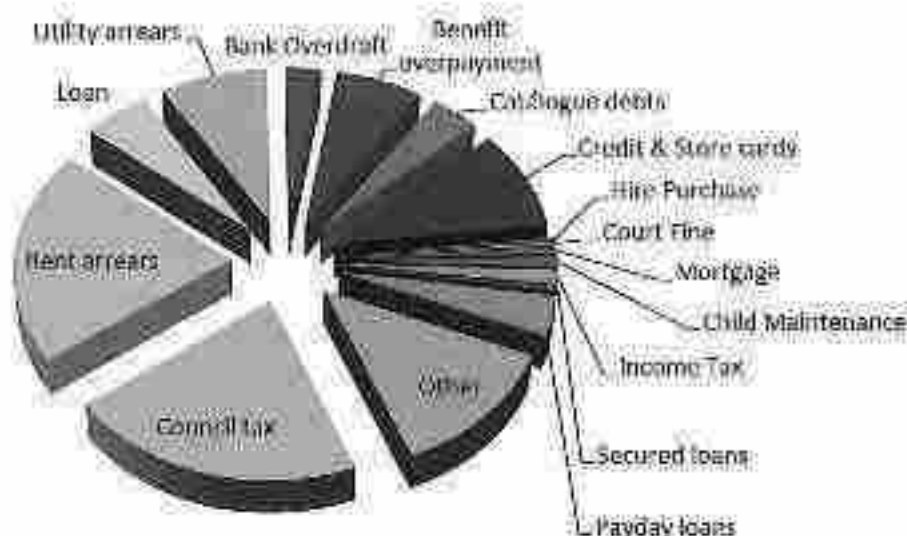
What we do:

Our volunteer advisers deal with single debt issues but refer multiple debt cases to the Money Advice Service. We produce a financial statement for our clients based on the industry recognised **Common Financial Statement**. This lists in detail the client's income and expenditure, and during this process we aim to maximise income (looking at extra benefit entitlements, income streams, etc.) and minimise expenditure (looking at smoking, utility bills, phone contracts etc.). By checking bank statements, payslips, benefit awards etc. we can provide an accurate and verified statement which shows the client's **disposable income** and, based on this, we can advise on all **options** the client has available and help the client pursue them. This can be from negotiating informal repayment plans to formal schemes such as bankruptcy and the Debt Arrangement Scheme.

Along the way, we deal with **emergencies** such as court action, evictions, wages arrestment, etc. and advise and signpost to additional help.

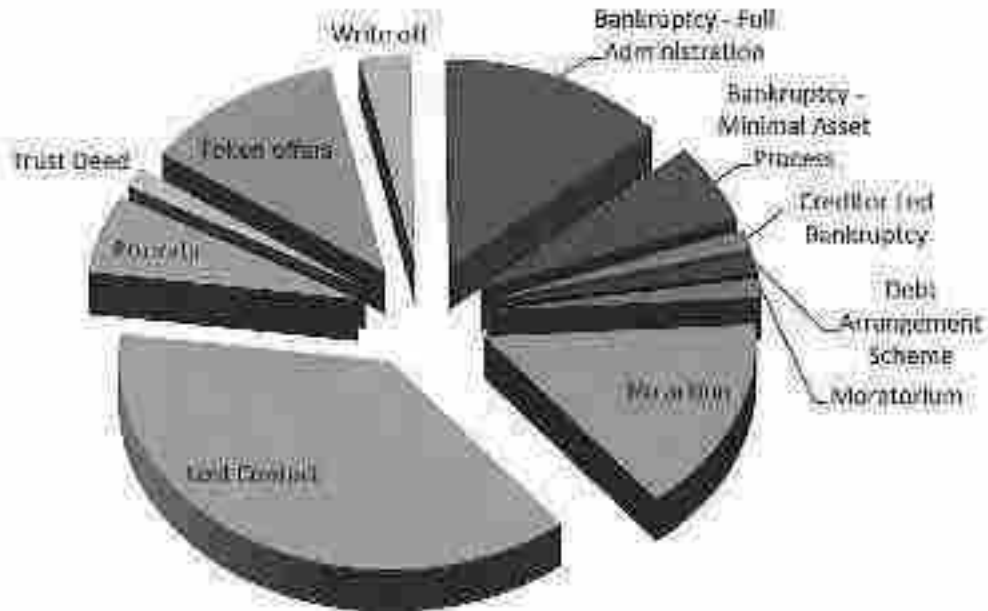
What we did last year:

The **total debt** we managed increased to **£2.12 million** and we have increased financial gains for our clients to over **£232,000**.



Types of debts our clients have:

A large proportion of our clients have rent and council tax arrears both of which are treated as priority debts because of the risk to their homes and incomes. 'Other' debts can include anything from parking fines to debts to family and friends.



Options chosen by our clients:

As can be seen there is a large proportion of clients choosing bankruptcy and token offers as an option, which indicates that a majority of our clients do not have a sufficient income to manage their debts.

'Lost Contact' is still an endemic problem within Money Advice and we work hard to engage with our clients and many will return at a future date.

NEWS

The Accountant in Bankruptcy has introduced a new IT system for the Debt Arrangement Scheme, and we have been involved in training and feedback on this system.

We continue to participate in and help organise the Highland Money Advice Forum which sees Money Advisers from across Highland meeting on a quarterly basis to share best practice.

We have continued to provide on-going training so our volunteers can input debt details straight onto our casework system to streamline our processes, and have introduced a money advice case recording template to provide a simplified layout for cases clearly showing Scottish National Standards' competencies.

Money + Project

As the original name The ESF Preventing Poverty Project, has been re-branded as the Money+ Project. "Preventing Poverty" was seen as a barrier to parents accessing the service. Not only has the name changed but Kathleen Cousins, who has been the adviser working on the project since its inception in September 2017, handed it over to Mark Beveridge earlier this year. However, in essence, the project remains the same.

So what are the aims of the project?

The project is aimed at helping and encouraging parents of young children (nursery and primary school ages) in Highland Region access **Welfare Benefits** they may be entitled to and assist them with **Money Management Skills**, where appropriate tackling any debt issues they may be facing, with the aim of alleviating **Child Poverty**.

Child Poverty, a definition:

Child poverty means growing up in families without the resources to 'obtain the type of diet, participate in the activities and have the living conditions and amenities which are the norm in 21st century Scotland. Children are considered to be living in poverty if they live in households with less than 60% of median household income. This is the key measure used by UK and Scottish Government. From latest figures (2015-18) a family is considered as in poverty if they are living on:

- *Less than £363 a week or £18,900 a year for a single person with children aged five and 14*
- *Less than £468 or £24,100 a year for a couple with children aged five and 14*

Source: **CPAG IN SCOTLAND / CHILD POVERTY IN SCOTLAND**

Research by the Scottish Government in 2014 showed that, after housing costs, 19% of children in the Highlands were living in poverty.

The Money+ project, offered by the region's CABs, continues to engage parents through their local Nursery and Primary schools. Over the coming months, we will be looking at how we might raise the profile of the project and thus its reach. Whilst not every parent who is finding money management increasingly difficult has debts there remains a certain stigma around the topic of money and thus a reticence to discuss money matters with strangers.



**Highland Families
Money+ Project**

Have you had a money check recently?
Information and support with all entitlement
and money issues:

Childcare costs, School Clothing Grants, Tax
Credits, Universal Credit, fuel costs, deal
shopping, banking, insurance, debt advice and
much more.

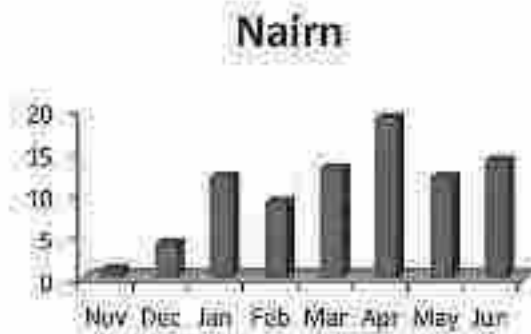
Come and speak to our allocated Money+
Project Worker through your school or
nursery. Or contact your CAB direct on:
01667 456677
money@highlandcouncil.gov.uk

Money Talk Team (Formerly Financial Health Check)

The Financial Health Check is a Government funded service set up in November 2018 with the aim of improving access to and the efficiency of financial health checks for vulnerable families and older people.

Nationally, the service has supported 6,372 clients across Scotland within its first 8 months (November – June) and has reached 53% of its national total. The service aims to see 12,000 clients in year 1 and funding of the service has now been extended to March 2020.

The graph on the right illustrates the number of clients who have accessed the service in Nairn in the last 8 months; so far we have reached 58% of our anticipated clients which is higher than the national average.



Since its inception in November 2018, the service delivered in Nairn has resulted in a client financial gain of £43,640, primarily by identifying client entitlement to additional benefits.



From August 2019 the service will be rebranded as the Money Talk Team and the focus of both local and nationwide marketing campaigns will be on lower income families.

Welfare Rights Report

Overview for 2018-19

It has been another busy year for the Welfare Rights Team, illustrated most acutely by the 50% increase in the number of clients we represented at benefit tribunals compared to the previous two years. There has been substantial debate around the accuracy of DWP benefit decision making, with particular scrutiny regarding the quality of assessments carried out by healthcare professionals and how a claimant's medical history is used in the decision process. This is reflected in a recent report by *Benefits and Work Publishing* where it was noted that approximately three-quarters of First Tier Tribunal appeal hearings nationwide found in favour of appellants in the last year. In the gathering of supporting evidence for our clients' appeals we have been greatly aided by medical professionals not least at the local General Practice who have been more than willing to provide letters, etc. at no cost to clients. Key to this has been our Outreach office at the practice where Lynn Main has established an excellent relationship with the practice staff and helped ensure that client requests for support are turned around quickly. This link has played a significant part in seeing 30% of successful appeals lodged by the Welfare Rights Office this year being settled by DWP in favour of our clients without the requirement for a tribunal hearing.

Key developments in 2018-19



Social Security Scotland
Tèarainteachd Shòisealta Alba

2018 saw Social Security Scotland go live as part of the commencement in transfer of power for the delivery of a number of benefits to the devolved Scottish government. Qualifying claimants in Scotland can now receive a Best Start Grant to provide a cash payment for help with costs of having children. Also, those in receipt of Carers Allowance can get a six-monthly supplement payment which technically puts the weekly Carers Allowance award in line with the weekly standard rate of in-work benefits.

Severely disabled people to get big payouts after DWP lost Universal Credit case ^{*(metro.co.uk June 2019)}

Difficulties with Universal Credit were again prevalent in the last year which culminated in the deadline for DWP to transition all legacy benefit claimants to Universal Credit being put back

again to 2023. This was largely the result of a High Court ruling in June 2018 that ruled that DWP had unlawfully discriminated against two people who had to claim Universal Credit when they moved to another area and as a result experienced significant reduction in income due to there being no equivalent Disability Premiums within UC compared to legacy benefits. The Court left it to the Government to implement a wider solution to their ruling and in January 2019 regulations came into force preventing people in receipt of benefits, including the Severe Disability Premium, transferring to Universal Credit until the final managed migration stage when they can receive transitional protection. People who have already moved to UC and lost Disability Premiums are to receive additional payments – both backdated and on an ongoing basis – although these may not fully compensate claimants for the amounts lost. We have identified clients in our area who have been impacted in this way and will monitor them in the time ahead to establish if they are compensated as part of this work.

Benefits underpayments soar to £2bn as mistakes by DWP officials increase [*\(huffingtonpost.co.uk July 2019\)](http://huffingtonpost.co.uk)

As well as ongoing changes to the benefits system, our caseload in the past year has also featured examples of historical errors made by the DWP. Those included the discovery that claimants' income levels were incorrectly assessed when they were transferred from Incapacity Benefit to Employment and Support Allowance (ESA) earlier this decade. Clients who have approached us for advice on this matter have so far collectively received £15,000 in backdated arrears due to this error. In a separate case, a client was paid £25,000 in historical arrears after we helped them prove they were incorrectly assessed for their capability to work when they first claimed ESA in 2013.

The work that DWP has been compelled to undertake in order to correct these and other errors has clearly impacted on the day to day running of their benefits offices on the front line. This has been demonstrated by increased waiting times to connect to operators on their telephone helpline and increased turnaround times in deciding on new claims, Mandatory Reconsideration requests and providing paperwork for benefit tribunals. Not only does this add to the workload of bureau staff and volunteers, it also causes increased stress to our clients who are often in financial hardship as a result of these delays.

Social Policy Work

'Misleading' DWP letter causing ill and disabled people to lose benefits [*\(guardian.co.uk March 2019\)](http://guardian.co.uk)

The Bureau became aware that the DWP had changed the wording of a letter that was sent to GPs concerning the provision of 'fit notes' for patients to support their claims for Employment and Support Allowance (ESA). We undertook research and confirmed that there had been no change in the rules on the provision of 'fit notes'. It was merely a change to the wording of a letter.

The amended letter stated that GPs were no longer required to provide fit notes when the DWP had assessed a patient as being fit for work. However, it did not further explain that if a patient is appealing that decision the lack of a current fit note would prevent payment of ESA during the appeal process and, as such, have a significant impact on them.

The Bureau recognised that the possibility that GPs could view the letter as being a change in the rules on the provision of 'fit notes' and therefore not provide them for patients who were appealing against ESA decisions. The Bureau raised this as a national social policy issue and to highlight it locally, contacted the GP Practice Manager providing them with information about this changed letter and copies of DWP Guidance for GPs on 'fit notes'.

Welfare Rights by numbers

- In the 2018-19 year, we assisted clients in the completion of **213** claim forms relating to disability benefits or work capability assessments.
- Staff and volunteers further assisted clients with **77** Mandatory Reconsideration (MR) requests against benefit decisions. While it is generally difficult to get a positive outcome at the MR stage, we achieved a 33% success rate which was well above the national average of 18%, as reported by *Benefits and Work Publishing*.
- The Welfare Rights Team represented clients in **52** benefit appeals. Two-thirds of those related to PIP claims, with the majority being reviews of existing awards rather than new claims. From a social policy perspective, it has been particularly disappointing to have represented some clients more than once during the year and also seeing clients who are elderly and/or have long-standing conditions that have no prospect of any improvement having to go through this process. DWP has begun to acknowledge this and in the course of the year, they announced that they will no longer review PIP claimants who are of state pension age and will be applying 'tight touch' reviews for claimants with serious conditions.
- The total client financial gain for the 2018/19 year via benefit forms, MRs and appeals was **£1.05** million. This figure does not include allied benefits potentially available to clients and their carers as a result of these successful outcomes such as Disability Premiums, Carers Allowance, Council Tax reduction and automatic entitlement to Blue Badges.

Thank you to all staff and volunteers that have helped and supported us over the past year.

EU Citizens Support Service Project

Nairn and Moray Citizen's Advice Bureaux have joined forces to offer a dedicated EU Citizen's Support Scheme for all EU, EEA and Swiss Citizens, along with their families, residing in the Nairnshire and Moray area.

This is part of a national project, funded by both the Scottish and UK government, designed to

- support those wishing to remain in the UK after 30th June 2021,
- let people know that they should apply for settled status or pre settled status
- and to do so before 31st December 2020 as their rights will change after that date.

The scheme allows clients to continue to live, work and study in the UK, offering access to:

- Public services such as healthcare and education
- Public funds and pensions
- British citizenship if they are eligible and wish to do so.

The national project currently offers a helpline (0800 916 9847) on a part time basis. Over the summer of 2019 Moray and Nairn project staff have been trained to start delivering this service on a rota basis, with a view to this being a fulltime service. EU Citizens Support delivered in the bureau is considered as DISC level 1 advice so we also have full recourse to specialist legal help for the more complex situations should they arise.

Two experienced project workers were recruited from within the Nairn and Moray bureaux in June 2019 and the project is now well underway. We are in the process of increasing full public awareness of the scheme and have committed to targeting existing partner organizations, the military community, workers in farming and hospitality as well as large employers such as Baxters, Walkers and the building trade. Engagement is also planned with client groups via employers/social groups so we can reach the most vulnerable who might not otherwise engage.



We are happy to report that clients are already approaching us for appointments and applications for Settled and Pre-Settled status.

Pension Wise Report

Pension Wise is the Government funded service which was set up in April 2015 to help people understand the options they now have after the 'pension freedoms' were introduced.

You can now get free and impartial guidance on your defined contribution pensions options. The service is available from the Pension Wise website, over the phone or face to face through the Citizens Advice network across the UK. Highlighting the threat of Pension scammers also forms an important part of the project.

To qualify for a guidance appointment you need to be over 50 years of age and have a defined contribution pension – some people refer to these as private or personal pensions.

Over the past full year (2018/19), over 11,000 guidance appointments took place across the 60 Citizens Advice Bureaux in Scotland including in Nairn CAB. This year (2019), with the introduction of telephone appointments being provided within the CAB network this should increase to around 20,000 face to face and telephone appointments.

Since June 2017, Nairn CAB has utilised a shared resource based in Inverness CAB, and this resource is also shared with Moray, Skye & Lochalsh and Lothaber CABs.

There were 36 Pension wise appointments booked in Nairn CAB in 2018/19 compared to 26 booked in 2017/18, an increase of 38% over the year.

The majority of clients are directed to the Bureaux from their pension providers together with a growing awareness of the service among the general population created by a programme of TV, Press and Radio advertising at a national level to stimulate demand for the service.



Stewart Geddie
Pension Wise Guidance Specialist

Scottish Legal Aid Board (SLAB) Housekeeping Project

Continuing until March 2020, the SLAB Housekeeping Project provides housing and money advice to Scottish National Standards type 2 (advice) and type 3 (representation). This is a joint project with Moray CAB (lead bureau).

Clients by housing status



In Nairn between 2018-19 the project dealt with £78,369 in rent arrears for 51 clients. This averages as rent arrears of £1,497 per client. Over two thirds of these clients live in socially rented accommodation. The main providers of socially rented accommodation in Nairn are the local authority, Highland Council, and registered social landlord (RSL) Albyn Housing Society Ltd. We have dealt with an increasing number of home owners in 2018/19 that are struggling to maintain mortgage payments or make payments to arrears and as a result are facing repossession.

Homeowners can get help with mortgage payments from Universal Credit through Support for Mortgage Interest (SMI) however this is a loan and is only available after the client has had 9 consecutive Universal Credit payments without earning any money from work.

We have continued to work with Highland Council and Albyn Housing Society to prevent clients being evicted and recently attended a workshop with Albyn Housing Society organised by Ross and Cromarty CAB. The day looked at promoting partnership between the two organisations and the policy and practice of both Albyn and Citizens Advice bureaux. Another event is being organised for later in 2019.

Housing and Property Chamber

We represented our first case at the Housing and Property Chamber this year and found that it was a different experience to the usual court representation. The tribunal was heard by a solicitor who went through the paperwork in more detail and discussed the case with both parties. The tribunal lasted longer than a court hearing and meant that the client had time to put across their point in what felt like a less intimidating atmosphere.

Inverness Sheriff Court

Due to open next year, Inverness Sheriff court is moving from the Castle to be part of a new Justice Centre. This will also include the tribunal service meaning that housing tribunals and court hearings will now be heard in the same location.

Universal Credit

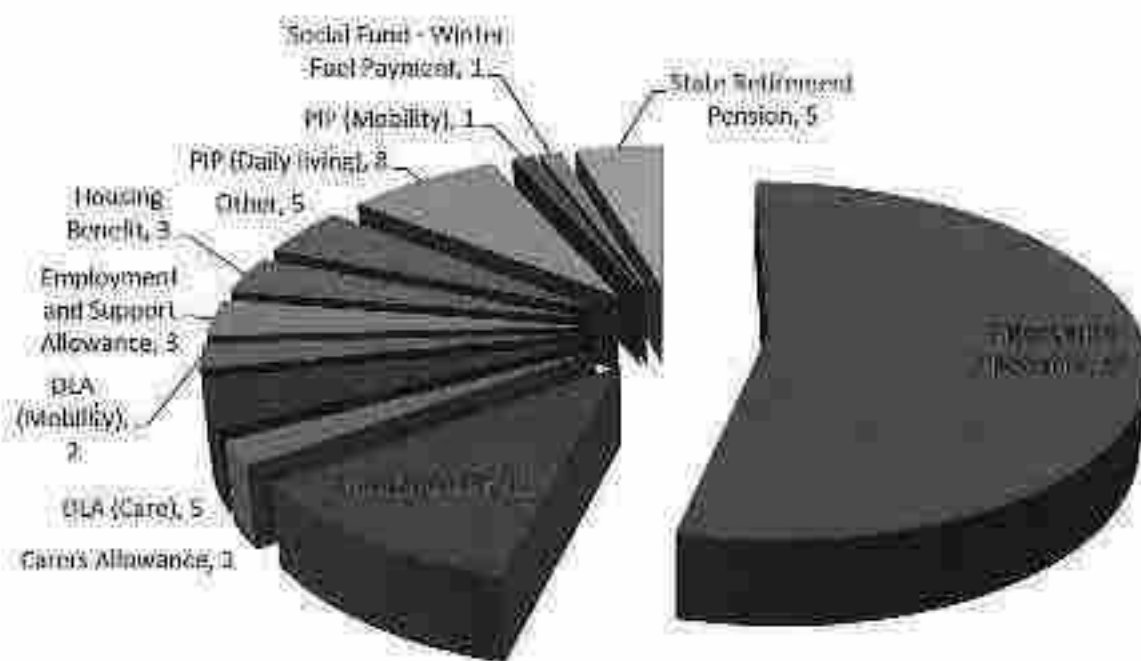
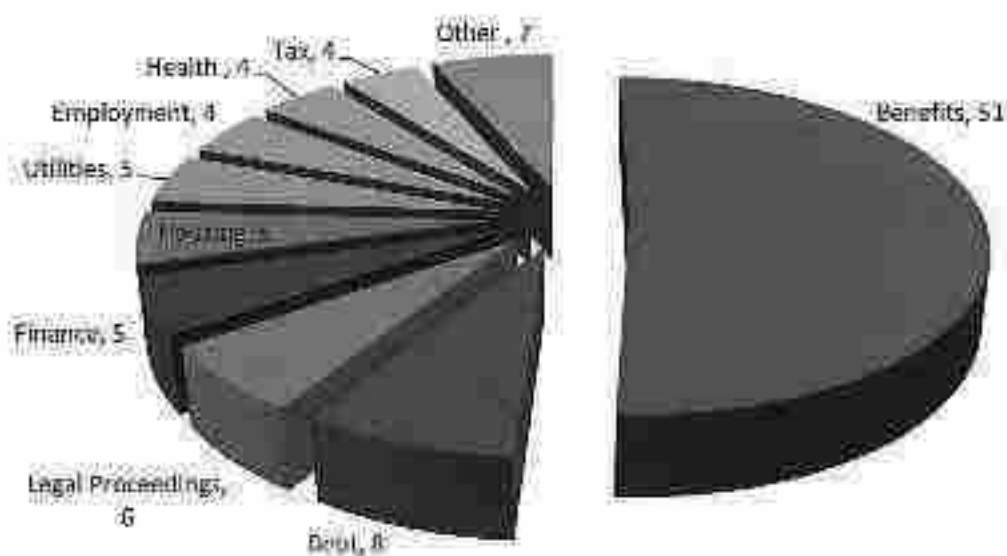
Over the past year we have dealt with an increasing number of clients in rent arrears following claims for universal credit. This can be due to a number of reasons – delays in making a claim, managing the claim online, deductions from benefit and lower rate for people aged under 25. Currently a number of our clients have selected to have their rent paid directly to the landlord. Unfortunately while the client receives UC monthly, this is paid to landlords 4 weekly as part of a larger bulk payment. If the client misses the bulk payment date when making a request it can mean that they are 8-12 weeks in arrears. There are also 13 4-week periods in 12 months, and while over the year the rent is paid in full, there is be one 4-week period where rent is not paid. The landlord is not advised what payments they are going to get. This is not explained in clients when they are making the request and means it can appear that they are in rent arrears when payments are due to be made. An increasing number of clients have these technical arrears which are being treated the same as actual arrears by RSL.

Armed Services Advice Project – 2018-19

The project is now entering its tenth year of operation, and has guaranteed funding until October 2020.

Client numbers, although not rising meteorically, are consistent over the last few years. Between July 2018 and June 2019, we saw 163 new clients, with the issues raised continuing to follow a similar pattern as previous years. Benefits continue to be the most common enquiry, followed by Debt, and Legal proceedings, all figures below in percentage terms.

2018 - 2019



Benefits

PoppyScotland and Veterans 1st Point Highland have continued to signpost clients to ASAP for specialist help. In turn ASAP makes reciprocal referrals. Overall the number of veterans accessing these services has increased. Referrals from 39 Engineers based at Kinloss Barracks have increased over the last year with debt and legal being the main concerns. I am happy to report that the number of referrals from the mental health team based at Kinloss over the past year has gone down. This service deals with both army and RAF serving personnel.

SSAFA appear to be having difficulties in recruiting case workers which has caused headaches for their administration.

The demise of Defence Medical Welfare Service staff in Inverness/Highland area continues to put pressure on other organisations; mainly Veterans 1st Point.

The Edinburgh based charity, Veterans 1st Point, in partnership with NHS Grampian is now operational in the Moray area (although their main base is Aberdeen). The charity offers a support and guidance service to those veterans with mental health issues, most commonly PTSD. They have an outreach "drop in" day every Tuesday at the Resource Centre in Elgin.

The Regional Support Officers attended the usual annual events including the Poppy Appeal launch in Inverness in October, and the Inverness Highland Games in July within an area designated as the "Armed Forces Village." The two local ASAP RSO's (combined age in excess of 120) gave a good account of themselves in the '5 block Pyramid Challenge' only just being beaten from taking the trophy by two whipper-snapping teenagers.



Just before Christmas 2018, we wished Jacqueline Brodie a happy retirement from ASAP. She had been one of the initial 6 ASAP Support Officers back in 2010 and was dedicated to helping the Armed Forces community in the Moray and Highland areas. Jacqueline's successor is Elke Ambroso, a returning adviser to Nairn Bureau. Elke brings with her a wealth of experience and has met this challenge full on by attending the Armed Forces Community Covenant Working Group for Employment & Education and Health & Housing.

Other events that the RSOs participated in included attending presentations to promote the 'Unforgotten Forces' campaign to various groups at Pensionwise, Age Scotland, 'Morayvia', and 'Kipper Fleet' (Elgin and Forres branches)



'Morayvia', and 'Kipper Fleet' (Elgin and Forres branches)

Community Link and Outreach Project

Now in its fifth year the Community Link and Outreach Project based at the Nairn Health Care Group continues to provide support to the Medical Professionals as a tool of additional support and signposting.

Lynn Main runs this important office 3 days a week – Monday, Tuesday and Wednesday from 10am until 3pm.

We continue to meet with many clients that have never sought advice from a Bureau. Lynn is supported by the Welfare Rights Specialists and funding for this post has been provided by Citizens Advice Scotland (CAS) under the heading Additional Welfare Rights project.

Following a review of Maternity Benefits – Social Security Scotland launched the Best Start Grant Pregnancy and Baby Payment in 2018 – the applications opened on the 10th of December 2018 and Lynn has seen an increased number of expectant mothers through the Midwifery Referral service offered between Outreach and the Midwifery Team.

61% of her statistics can be attributed to Welfare Rights but the next biggest topic is maternity leave, pay and benefits.

First time mum Amy – pictured with Lynn – has accessed advice and support from the Midwifery Project after the very premature arrival of her beautiful twins Katie and Jack – both children needed additional care and were in receipt of Childhood DLA on release from hospital as they needed to rely on oxygen. Lynn has helped Amy claim Carers Allowance – the DLA award will run out in October 2019 but the twins are progressing very well and hitting all normal targets. The family has also made a successful Universal Credit Claim with the support given from Citizens Advice.



Email received from Amy – 9th July 2019

Hi Lynn

Just to let you know, that is us all sorted with Universal Credits.

I seriously can't thank you enough for all the help and advice you have given us. We really do appreciate it.

Amy x

Over the past 12 months Outreach verified Financial Gain through the Additional Welfare Rights Project has increased to an incredible £245,384 from 589 contacts addressing 695 issues.

Volunteer Support Worker Report

Another year; another Annual Report contribution is due, and each year for the past decade I've found lots to write about the changes that have taken place in legislation, in case recording, in training and in recruitment which have had an impact on our volunteers here in the Adviser Office. This year, one particular change has had a huge impact on me personally as I made the very difficult decision to reduce my working hours for health reasons. Thankfully, Gill, Brenda and the Board were incredibly understanding about my decision and it is with their tremendous support that I'm pleased to say that the creation of a job share Volunteer Support Worker post has worked so well.

Julie Pierce is now VSW alongside me and we each work 17.5 hours a week with a 'cross over' half day shift each week which allows us to catch up with each other, discuss generalist adviser casework and Quality of Advice standards, recruitment needs, training issues, session supervision and anything that has cropped up over the week where 'two heads are better than one'. Julie was previously a volunteer adviser in the bureau so had a strong grasp of advice work; it is to her amazing credit that she got up to speed so quickly with all the other 'hats' that the VSW wears on a daily basis. With a role like ours, the only way a job share could work effectively is through good communication - luckily communication is not something that either myself or Julie appear to struggle with! From my point of view, the transition from full time staff member to a job share has been a remarkably smooth one and I hope that our volunteers feel that no matter who is sitting in the hot seat, they know that support is always available from their Volunteer Support Worker. It shows what an adaptable group of people we are in the bureau, we are well versed in embracing change and teamwork is our forte.

A number of our advisers have taken the opportunity to attend Citizens Advice Scotland training courses this year to up skill in areas such as benefits and immigration. In addition, we have had in-house training and information sessions on a diverse range of topics, from a Scottish Government Funeral Expenses Workshop, a Dementia Friends Information session, the Safety Deposit Scheme, CASTLE case recording for both generalist cases and the more specialised CASTLE Debt Case Recording tool for single debts and Money Advice referrals. CASlearn, our online training platform, has also received an upgrade this year and is far more user friendly to navigate. In addition, everyone enrolled in the programme, from trainees to Board Members can now access all of the courses available, meaning even more opportunities for ongoing training.

Last year I reported that space was at a premium and we were at capacity with regards to recruitment of new volunteers, having had a bumper year for new trainees. A number of these trainees have now moved on to paid employment in the bureau which is wonderful; but it does mean that we have a largely similar number of people in the building on many days of the week. Our recruitment plans this year are therefore limited by the scale of the building, not by our ambitions!

Hot desking is commonplace and it can often be quite a juggling act to find a work station for each person in the building. This is very far from ideal when undoubtedly client issues are becoming increasingly complex and time consuming meaning interviews take longer, multiple visits may be required and then our advisers must complete scrupulous case records to meet Quality of Advice Standards. Somehow, we manage to overcome as many of these obstacles as we can and our volunteers remain committed to providing a high quality advice service to the people of Nairnshire. My thanks as always go to the volunteers, admin staff, advisers and specialists who give so much of their time, energy and enthusiasm to the bureau. Each day may have its challenges, but without doubt, the satisfaction to be gained from being part of such an excellent team also makes each day rewarding. If this has sparked your interest in finding out more about volunteering, do pop in and see us - I'm sure we can squeeze you in and our clients do need you.

Pamela Muir

(Volunteer Support Worker)



Social Media Report

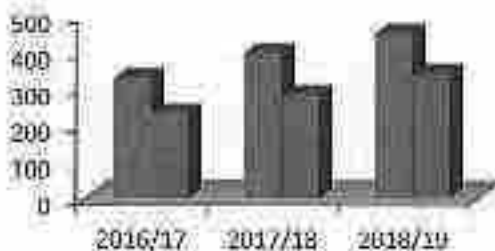
Over the past three years social media has proven to have become an effective tool not only to inform and update the community of the services offered by Nairn Citizens Advice Bureau but also as a means of raising awareness of issues that affect citizens in their everyday life.

In February it came to the bureau's attention that a BT scam was targeting local people, by posting this information on Facebook it was able to reach 1,589 people quickly and therefore reducing the risk of any financial detriment and hopefully stop the scammers in their tracks.



Social Media Followers

■ Twitter ■ Facebook



Nairn Citizens Advice Bureau social media presence has increased year on year with the current position on Facebook of 345 followers, 70% female and 30% male and Twitter having 455 followers, 60% female and 40% male. The majority of followers reside in Nairn but followers in both Inverness and Edinburgh have increased, we even have followers as far afield as Australia and New Zealand.

As our social media presence is increasing, our most popular posts include Scam Awareness, PPI Claims, Financial Health Check, Council Tax Reduction, Keep Safe, Monthly Volunteer Hours, Clients seen and Client Financial Gain Post and Volunteering reach on average 1,100 people. There is an opportunity to use our social media presence to promote our community events and encourage people to come along. Over the past 12 months we have managed to reach more than 46,000 people, helping to not only raise funds but also keep the community informed of the work we do and ensure that they are aware the Bureau is available if they need any advice and support.



As evidence proves that our Social Media presence is an efficient method of providing information that is relevant to Nairn and the wider community, it is our intention to continue posting and monitoring it on a regular basis.



Huge congratulations and thank you to Graham Ealey, the runner up in the Citizens Advice Scotland Unforgotten Forces Volunteer Award. Graham makes a huge difference to the lives of older veterans in the Nairn community while volunteering at Nairn Citizens Advice Bureau, working closely with the Armed Services Advice Project (ASAP) to provide support to veterans aged 65 and over through the Unforgotten Forces project.



'Graham's commitment to the work of the bureau, desire to help clients and in particular to older veterans in the armed forces community, is second to none.'

Graham, as a volunteer adviser, has supported the bureau for almost 3 years. He provides face-to-face advice for veterans and their families, particularly around energy issues, and colleagues praise his 'flexibility and commitment', highlighting that he will see a job through to the end regardless of how late he has to stay. Graham often undertakes additional training at home too. An early advocate of the Unforgotten Forces partnership, Graham uses his fantastic knowledge to put older veterans in touch with other partners who can help them such as Action on Hearing Loss and Poppyscotland. He is also kept busy with events and home visits, where clients describe how his military background means he 'talks the same language' as them and 'understands what they have experienced'.

Can't thank you enough!
 Many thanks for all your help and patience without which we would be lost amongst the many hardships.



Keep up the good work !!!

A fantastic result with a ISB scam case which several volunteers worked on, where the client had all her money returned (over £16,000). Initially the client had just about given up on ever seeing the money again and was delighted that we had fought her corner for her. The client was 60 and disabled. The money was her retirement savings and there was going to be little opportunity to rebuild the pot, so with our help she can now live a comfortable retirement.



May I take the chance to thank you both and the CAB for all your help on these issues. At a difficult time, it makes life so much easier to have support through this "maze" of regulations and forms. I'm not sure if my dad would have mentioned, but my mother actually volunteered with the Nairn CAB around 20 years ago when she and my father retired to Nairn though had to stop when she suffered a major stroke herself and required care from my father. In any event, it's a little ironic that we are on the other side of the desk now all these years later.

☆ Good News ☆
 PPI refund of £2,041.33
 Thanks say abt thank you to
 Debbie of Nairn CAB
 We finally got our money back!!!
 Can't thank you enough for your help
 without stopping because I was so
 happy to get the money back. I was
 so relieved to hear from you that
 you had got the money back for me.
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Thank you for
 everything you
 have done for
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 so grateful
 to you for
 your help
 and support.
 I will be
 forever
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 to you.
 Thank you
 for everything
 you have
 done for
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 so grateful
 to you for
 your help
 and support.
 I will be
 forever
 grateful
 to you.

☆ Good News ☆
 THE RENTAL AND W/CESSION
 IN THE SUBSIDISED BY E.N.S.
 Loan Review / IHS - of course
 My thanks for all your patience
 'What you help will be best'
 'I can't thank you enough for all the help
 we have received from you. You have
 been so helpful and patient.
 Good luck to all your other clients. I hope
 to be back in touch with you in the future.
 Thank you for everything you have
 done for me. I am so grateful to you.
 I will be forever grateful to you.
 Thank you for everything you have
 done for me. I am so grateful to you.
 I will be forever grateful to you.

And There's More.....



"With my three year anniversary working with CAB having just passed, I thought it would be appropriate to look back, and note the differences that have occurred, as they are important to me.

The first of which, is the changes in work colleagues. People always move on, but certain people always leave lasting impressions. I am pleased to say of all of those who have left us, there isn't one who I have not missed, or who hasn't had an impact upon me. But then that is the quality of volunteers and staff, everyone has helped, everyone else, as those remaining still do. It is this helpfulness that makes volunteering here so different, and worthwhile. There is also the fact that those that fill the places of those left are of an ilk, which suits the role they take, and fits nicely into the mix, bringing something new to the table, which in turn adds to the overall experience, and help that we provide.

Another aspect that has changed for me, is that the numbers of people we help appears to have risen over the years, and although there have been differences in some of the aspects of enquiries, what hasn't changed a lot is the fact that the people from our community rely on being able to get help from us, by way of information, or more practical help in trying to assist them in sorting out their problems for which they are most grateful.

If it was just for those two aspects alone, it would make volunteering worthwhile, but on top of this are the friendships you make, the help and support you get to enable you to do the work, or when you need help/support of a more personal nature. It's these attributes that abound in Nairn CAB, and which make the difference from volunteering here to anywhere else I have known. We are close, and this allows us to be so effective for our clients, as we talk to each other, and continually learn from others experiences. Everyone is approachable, with unique experiences to draw from, and will share all to everyone else, and our clients benefit from this.

If my next three years are anywhere near as fulfilling as the last three, I can see I'm going to have a very interesting and fulfilling time ahead of me with great people to keep me company. "Long may it continue."

Volunteer Testimonial, 2019

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