



Motherwell & Wishaw CAB Citizens Advice Bureau

Good Practice in Social Housing Conference
Prague 6th November 2018

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WHO ARE WE?

- ❑ Citizens Advice Bureaux are local, independent charities that provide free and confidential advice and information whoever you are and whatever your problem.
- ❑ There is a Citizens Advice Bureau in almost every community in Scotland, across almost 300 locations, helping more than 260,000 people each year.
- ❑ Because Citizens Advice Bureaux are managed and used by people within the community, we deliver services that meet the needs of local people.
- ❑ We provide practical advice, negotiate on behalf of clients and even represent them formally, such as at tribunal hearings

OUR PRINCIPLES

- Free
- Independent
- Confidential
- Voluntary
- Impartial
- Accessible
- Effective
- Dedicated to helping local people to find solutions to their problems.



OUR AIMS



“To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available; or through an inability to express their needs.”

“To exercise a responsible influence on the development of social policies and services, both locally and nationally.”



WHAT CAB DOES



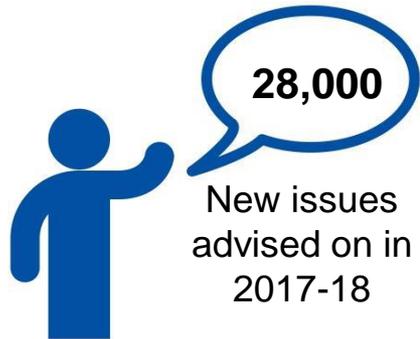
WHAT CAB DOES



CAB – A VALUE FOR MONEY SERVICE

- ✔ Good advice prevents outcomes that are expensive for the public purse and often disastrous for the person and families experiencing them.
- ✔ Support from the CAB service not only helps clients to achieve financial gains, but can prevent more costly negative outcomes such as homelessness, unemployment, bankruptcy, and poor mental health and wellbeing problems.
- ✔ By putting money back into the purses and pockets of people through client financial gain, then supports jobs and wages in the community and across Scotland.
- ✔ We support some of the most vulnerable citizens in our community.
- ✔ We add value to the local community through our specialist project work. Advice works and pays for itself through better outcomes for clients, the local economy and the public purse.
- ✔ Dealing with a debt or benefits issue can stop the more costly events to public service providers of homelessness, unemployment, and family breakdown, as well as prevent the negative effects on clients' health and wellbeing, and therefore additional costs to the NHS as a result of such issues.

ADVICE SNAPSHOT IN MOTHERWELL & WISHAW CAB 2017-18



707 home visits to the most
vulnerable members of the
community

4200 hrs

Of service
donated to the
community by
our volunteers



320 food parcels
provided to
people in crisis



£2.5 million of
debt
renegotiated



Clients achieved
financial gains of
£3.9 million



Almost 11,500 clients
supported by CAB
during 2017-18



Over 1,150 clients received
advice on energy issues.
48 energy workshops
delivered in the community

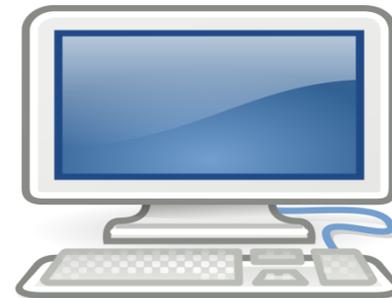
We are proud of our achievements throughout the year

THE ADVICE FOR TENANTS & RESIDENTS PROJECT

AFTAR is a partnership project between Motherwell & Wishaw CAB and 5 Housing Associations with the key aim of supporting people to maintain tenancies and prevent homelessness.

The project includes Advice, Digital Inclusion Support and Energy Guidance.

- Funding is provided by the BIG Lottery and the 5 Housing Associations
- Quality Assured advice is provided on a wide range of subjects. Details are not shared with the Housing Associations
- Appointments are made in the Housing Associations, CAB Office or in the Tenants home
- Home Energy Efficiency visits are carried out by the Energy Adviser and support given to reduce energy costs
- Tenants can receive a wide range of Digital training to enhance their skills



WHAT AFTAR DOES



WELFARE BENEFITS

AFTAR provides advice and assistance in all aspects of means-tested and disability benefits.

- 85% of all of our advice relates to Welfare Benefits
- We help identify entitlement to a wide range of benefits
- Assist with completion of complex claim forms
- Challenge negative outcomes at Tribunal

DEBT ADVICE FOR TENANTS

We provide clients with advice, guidance and support to deal with debt issues including rent arrears.

Clients may have a range of priority and non-priority debts

Our key aim is to ensure the client can maintain their Tenancy

Discuss range of debt solutions available

Complete income and expenditure/budget

Help negotiate with creditors

Liaise with Housing Association re potential solution

Refer to specialist debt adviser if appropriate

AFTAR KEY STATISTICS 2017/18



122 Evictions were prevented as a result of timely intervention



1259 Tenants received quality assured advice on a wide range of topics



Tenants received **£710,000** of additional benefit income



New issues advised on in 2017-18



Tenants reduced their debt by **£130,000** in

We provide a holistic advice experience; tackling not just the presenting issue but others impacting on our clients' lives.

By working with a wide range partners both voluntary and statutory, we can ensure tenants get the right type of support when they need it

We are at the heart of our community and a trusted source of information and advice; we prevent homelessness by working in partnership.

AFTAR is an example of great partnership working to deliver innovative projects to support people to maintain their tenancies and prevent homelessness

**Presented by Motherwell & Wishaw Citizens Advice
Bureau
November 2018**

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