



East Renfrewshire Citizens Advice Bureau



Annual Report 2022/23



Chair's Review for 2022/23

Welcome to our 2022/2023 Annual Report. As always the past year has been an incredibly busy year for the Bureau. The cost of living crisis has sadly hit every single one of us therefore many more citizens of East Renfrewshire have found it necessary to contact us for help. I am so proud of all our staff and volunteers rising to the challenges which have been presented to us. Under the expert leadership of our Bureau Manager Teresa O'Hara who is in turn fully supported by Andrea McBride our Office Manager we have faced those challenges head on not only maintaining the high standards of previous years but exceeding the expectations we set.

We have continued to increase the Outreaches we visit each week currently visiting 15 locations across the authority to ensure that wherever you live you have access to come and speak to us. We have also become more active on social media and you can now follow us on Facebook and X (formerly known as Twitter).

We are very fortunate to have been successful in funding all our existing projects again this year and excitingly we have been able to obtain funding for brand new projects too. We are truly grateful to all our partners who have found the resources to continue our funding when they themselves are finding it extremely difficult and facing their own budget cuts.

It is therefore essential that we use every single pound of our funding wisely and you can read about all our projects in our individual project updates later in this paper. In particular, I would draw your attention to our newest addition, our Older People's Project, fully funded by our Partners East Renfrewshire Council. We are particularly proud of this project as not only is it new to our Bureau but is the first of its kind in any of the 59 Citizens Advice Bureau across Scotland. We identified a real need to support our older residents who historically are reluctant to seek help even during the toughest of times and so we are delighted to start working to help them address their issues.

Finally I would personally like to thank our Board of Directors, staff and volunteers for their continued support, and hard work. The success of our Bureau is down to the dedication of every single one of them.

Susan Williams—Chair



Our team

Board of Directors/Management Committee

Chair – **Susan Williams**

Responsible for bureau direction; policy; health & safety; adhering to CAS Membership Conditions; finance; employment of staff and adhering to company law.

Manager

Teresa O'Hara

Responsible for day-to-day management of bureau; finance; supporting advisers; submitting funding applications; representing ERCAB at events and line management of paid

Bureau Administrator

Andrea

Responsible for office admin systems; staff & volunteer training; staff & volunteer rotas; case allocation; deputising for Manager when required.

Money Advice Admin

Assisting Specialist
Money Adviser
Aimee

Admin Support Workers

Assisting Specialist
staff & volunteers
Stephanie

Specialist Volunteers

Housing Admin
Benefits Admin
Benefits support

Project/Specialist Staff

Responsible for specific projects/specialist areas of work:

Housing Advice – **Mark R**

Debt /Money Advice - **Julie**

Money Talks Plus – **Mark P**

Armed Services Advice - **Rosie**

Patient Advice & Support - **Maureen**

Benefits Advice – **Aileen; Helen & Caitlyn**

EU Settlement/Benefits - **Cara**

Help to Claim - **Tracy**

Health & Wellbeing Adviser - **Clodagh**

Energy Adviser – **Stephanie + Grace**





Housing Advice



The housing advice service is funded by East Renfrewshire Council, allowing the Bureau to provide free, independent and impartial advice to the residents of East Renfrewshire on all aspects of housing.

Cost of Living Crisis

Over the course of 2022/23, the Bureau's Housing Advice service has operated within in the backdrop of the on-going 'Cost of Living Crisis', and the various Government measures put in place to respond to the crisis.

Rising costs has put increased pressure on our housing clients that were still reeling from the COVID-19 pandemic; a period that had already seen an increase in homelessness, rents and house prices.

In response to the crisis, from the 6th September 2022, the Scottish Government imposed a moratorium, or limited ban, on the enforcement of evictions in Scotland. These measures have been extended from 1st April until 30th September 2023. In addition, a cap in rents will also be introduced from the 1st April 2023.

Evictions and Repossessions (Prevention and Resolution)

The Bureau dealt with 21 new eviction cases in 2022/23. As many grounds of eviction have been curtailed by the on-going ban, this is a much reduced figure from usual. While being helped in preparing a defence on the ground of reasonableness, clients were often best supported by making them fully aware of the eviction process (particularly its timescales), their rights of tenure, and assisting them with their re-housing options. Where rent or mortgage arrears have been identified, we have been able to assist our clients in negotiations with their landlords/creditors and help them to set up repayment plans. Our service also supports household income maximisation to ensure all benefits/income are being claimed/accessed.

Homelessness

Over the last year, our service has seen a sustained demand for homeless support, with homeless advice making up 31% of all housing advice given. In early 2022, our service continued to see homeless cases develop due to relationship breakdown following COVID-19 pandemic lockdowns. As the year progressed however, we saw a new trend developing. With rising interest rates and increasing legal obligations on landlords, we have seen many of them opting to leave the private rental sector all together. This has caused a significant contraction in the number of rental properties available, leading to clients competing for a smaller and more expensive pool of properties. This has in-turn led to more clients applying as homeless when their housing situation has broken down, as they cannot find accommodation by any alternate method. Naturally this has placed further strain on East Renfrewshire social housing stock, which was already under significant pressure.

Our service has continued to assist our clients with formal homeless representations and appeals.

Since the 29th November 2022, a local authority's duty to assess whether a homeless applicant has a 'local connection' to the area has been suspended. Since that date, our service has accordingly had to make appeals regarding the issue of 'local connection.' While this change is welcome for many of our clients, it may lead to increased demand on homelessness services in East Renfrewshire.

It is foreseeable that an increasing number of homeless applications will be made by individuals and families living out with the authority area, as East Renfrewshire has been perceived as a desirable area to live within for decades.

Rent Deposit Scheme

The Rent Deposit Scheme is designed to help homeless people access rented accommodation in the Private Sector and is run by ERCAB on behalf of East Renfrewshire Council. We have sadly not been able to re-house any applicants to the Scheme this financial year. This is due to the current housing market conditions, as already outlined, where the huge demand of prospective tenants completely outstrips the supply of properties in East Renfrewshire. Where competition for properties is so acute, it is naturally in the interest of landlords to give preference to prospective tenants who can pay a deposit and several months' rent upfront. Landlords are simply under no compulsion to accept the Scheme's arrangement whereby a tenant pays, in many cases only a part of the deposit, over a 12 month period. Many landlords are also giving preference to higher income prospective tenants, and will not consider tenants supported by social security benefits.

Mark Richmond, Housing Adviser

Health & Wellbeing



The Wellbeing Project was set up to support clients who face mental health challenges and improve their access to services and benefits. The major impact of the project has seen successful disability benefit applications for clients, both as PIP (prior to August 2022) and as ADP (after ADP replaced PIP in August 2022). It is not possible to illustrate the breakdown of PIP/ADP applications successful at the application, mandatory reconsideration, or appeal phase; it is clear however, that client's ability to navigate the appeal process decreases at each stage. Therefore, an adviser dedicated to supporting such clients is essential to their ability to access appeal routes, this is particularly important as awards for disability benefits based on mental ill-health are less likely to be successful than applications based on physical disability.

In its first year, the project has been successful in generating a sizable financial gain for clients, increasing access to services for people with mental health challenges and highlighting ERCABs dedication to impartial and accessible advice for all.

We are committed to delivering a quality service that is value for money to our funders. This is reflected in the success of the project that has delivered **£516,267 in client financial gain** for service users since the beginning of the project.

ERCAB has ensured the Wellbeing Projects' operational sustainability by continuing our collaborative and proactive approach to secure and maintain funding. By outlining the net benefit to people in East Renfrewshire from the Wellbeing Project, ERCAB has highlighted the project's success while generating baseline statistics, future targets and case studies for new funding applications.

The Wellbeing Project has succeeded in obtaining funding for another year, allowing ERCAB to continue this vital service.

Clodagh Richmond, Health & Wellbeing

Welfare Rights Advice & Representation

citizens
advice
bureau

Over the course of the last year, ERCAB has had to operate within in the backdrop of the on-going 'Cost of Living Crisis', and the various Government measures put in place to respond to this.

This last financial year continued to see an increase in benefit related enquiries which constituted the most frequent area of advice provided, doubling that of debt (14%) and housing (13%). In excess of 4000 enquiries were dealt with equating to **42%** of the total number of client contacts to East Renfrewshire CAB.

The team continue to focus on establishing quality relationships with client, providing continuity of relationship from a client's perspective and ultimately a higher success rate in attaining required benefit, the process can be lengthy, often lasting over 9 months from initial point of contact. Initial contact with bureau; offered a complete benefit check & provided with all information required at that time

Second contact; to complete paper/online application

Third contact; health assessment form

Follow up call by bureau to establish outcome of application

Additional meeting with client if benefit not awarded to decide next steps

Further meeting required for redetermination; again, discussion with client and then redetermination/reconsideration form completed

Follow up call by bureau to establish outcome of redetermination/reconsideration

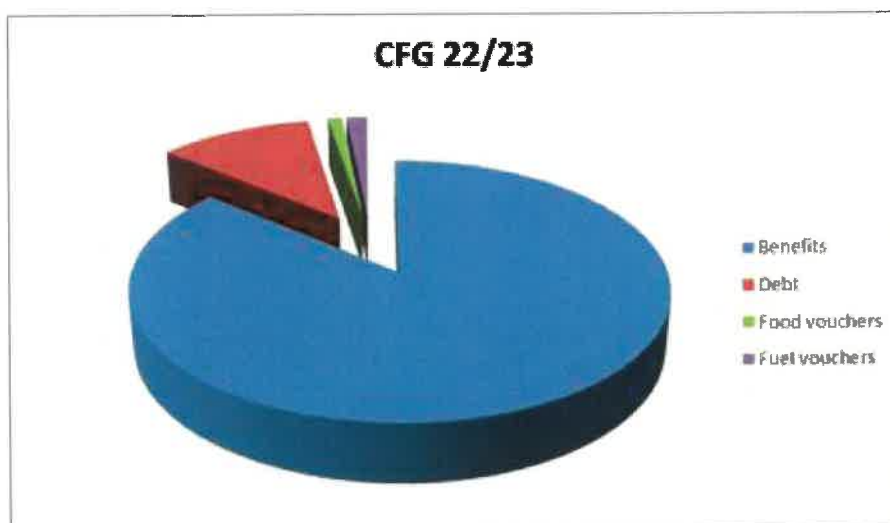
Further meeting required, if client wishes to appeal decision of HM Tribunal; a form again and after appeal logged can require a couple of appointments to discuss paperwork received from benefit agency which provides all information used in decision making including health assessment.

This can be an average 90 page bundle and can be time consuming. Adviser then completes a submission to tribunal

Attend appeal hearing with client.

As has been the case in previous years the team continue to support clients through to appeal if required and are proud of our success rate of over 85%

Overall Client financial gain for all ERCAB clients this year is £3,290,000; £1 million of which is attributable to successful PIP applications/appeals and just under £1/2 million is attributable to successful UC applications/appeals.



Overall client financial gain = £3,290,000



Case Study 1

A number of years ago client arrived in UK as an international student, meaning they had no recourse to public funds, and during this time they had their identity stolen and used to submit fraudulent benefits claims (Tax Credits and UC) and to apply for various credit loans. All relevant departments were aware of this situation and had acknowledged that client was not in fact liable for these benefit overpayments, with client having received a letter confirming this many months ago. However, client was still receiving deductions in their work earnings in order to repay this 'debt'.

Adviser set up an appointment with client where we called HMRC who advised us that the case had been passed to DWP Debt Management. We then contacted them and call handler was able to look through clients file and find that there was a decision made earlier this year regarding the investigation which cleared client of liability for repayments. Adviser then asked for support with getting our client's money refunded as they had already paid a significant amount of this debt back. At this stage we were advised that DWP will make contact with HMRC to find out the exact amount client is due back and they will then issue client with a refund.

Client got back in touch a few days later to advise that after *nearly 8 years* of dealing with this problem they have now finally received full refund and the issue is now resolved; which they are delighted with. Outcome = **Total Client Financial Gain of £2,100.**

Case Study 2

Client attended bureau looking for assistance in challenging an Adult Disability Payment decision. The client has suffered with ill health since last year and has been unable to work; she is now on long term sick leave.

She made an application herself for Adult Disability Payment. When she received her decision, she had been awarded zero points for both Daily Living and Mobility both of which have been severely impacted by her neurological health condition.

We assisted client in completing a redetermination request and returned this along with supporting medical evidence within the 31 days deadline. Within 56 days client received the Redetermination Notice changing original decision and awarding client the enhanced component for Daily Living and Mobility resulting in a *weekly client financial gain of £172.75.*

The client also received *backdate of £4036* from when she initially made the claim. The benefit was awarded for 3 years, at which point if client's health is not better, she can reapply. This 3-year award is worth £26,949 to our client. This award also will give eligibility for other financial help such as travel costs & council tax reduction.

Our client was delighted with this outcome saying "I can't thank you enough; honestly it's such a weight off my shoulders, especially as I am no longer getting any sick pay from work." Outcome = **Total Client Financial Gain of £30,985**

Aileen Grahame; Helen Higgins & Caitlyn Gray - Benefits Advisers

Armed Services Advice Project



Armed Services Advice Project



The Armed Services Advice Project (ASAP) provides dedicated information, advice and support to members of the Armed Forces community in Scotland.

The service is provided by local citizens advice bureaux supported by Citizens Advice Scotland. The funding group is led by Poppyscotland. CAS work closely with many organisations, both Service related and others, to provide support to the people who contact us.

We provide free, confidential, impartial information, advice and support to the Armed Forces community, which includes people who:

- are currently serving in the Armed Forces, either Regular or Reserve, or a dependant of someone who is;
- have served in the Armed Forces, either Regular or Reserve, or a dependant of someone who has;
- are members of the Merchant Navy who served in a commercial vessel in support of legally defined UK military operations, or a dependant.

Our advice covers a range of areas, including benefits, debt, employment, relationships and housing.

ASAP clients tend to have complex support needs and are seen numerous times with a number of different issues.

The majority of issues that clients sought help with last year were benefits. ASAP assists clients through the whole benefit process: from application forms to representation at First Tier Tribunals, where we have a high success rate. Debt, housing and access to financial and charitable support remain the other main areas of concern for the Armed Forces Community.

During this tax year ASAP assisted clients in getting financial gains, totalling in excess of £55K.

Get in touch with the Armed Services Advice Project

Contact Carla, your local adviser directly on: 0141 881 3660 or
Carla.Ferguson@eastrenfrewshirecab.casonline.org.uk



Case Study 1

Our client was referred to the Armed Services Advice Project by Sight Scotland, Paisley. He is an elderly veteran who is sight impaired. He wished advice on any available benefits due to the increased cost of living and was feeling financial pressure due to his fixed pension income.

We completed a benefits check by telephone to discuss our client's full circumstances and established eligibility to Attendance Allowance. We contacted the DWP claim line on our client's behalf to register the claim & protect the claim date. We further established that our client was entitled to the additional **£2600p.a** Blind Person's Tax Allowance.

We assisted our client in completion of the Attendance Allowance application and submitted it with targeted medical evidence.

Our client was successfully awarded Higher Rate of Attendance Allowance which will increase their household income by **£4804.80** per year. He received a further backdated lump sum pay out of **£924** due to the protected claim date.

Our client is delighted and feels more financially secure moving forward. He has already recommended us to his friends and family!

Case Study 2

Our client is a veteran who originally approached ASAP for help back in May 2021. He had various health conditions which limited his ability to work & he had already claimed Universal Credit (UC). He had completed an application (UC50 form) for "Limited capability for work" (LCWRA) to remove his job search requirements and this had been declined by DWP. He approached ASAP for help.

We completed a 1st stage appeal (Mandatory Reconsideration-MR) for his UC LCWRA. We completed a Benefits Check at the same time and established a possible eligibility for Personal Independence Payment (PIP) Our client was nervous to apply for PIP as he had applied previously with assistance elsewhere and this had been declined. With further information, support and reassurance from ASAP, he decided to proceed. We made contact to the PIP Helpline and initiated the claim.

Within 6 weeks, our client's Mandatory Reconsideration for UC LCWRA proved successful, with a backdated payment of **£1062** and ongoing additional monthly payment of **£354**. Our client was delighted.

The PIP application followed its course and our client's application was declined- scoring 0 points after 4 months.

We supported our client to Mandatory Reconsideration- declined again scoring 4 points for Daily Living Component and 4 points for Mobility. We supported our client again to Appeal stage- declined yet again- no change to MR decision.

We proceeded to Represent our client at HMCTS 1st Tier Tribunal, his case was heard earlier this month.

We are delighted to report that his case was won and DWP decision overturned. He was awarded BOTH components of PIP including Enhanced Rate for Mobility. In the coming weeks, our client will receive a backdated **lump sum payment of circa £12k**. He will receive an ongoing 4 weekly payment of GBP505.40 until May 2024.

Total financial gain to our client **£197,10**.

Needless to say that our client was overwhelmed with this outcome. This has been life changing for him and has had a hugely positive effect on his mental health too. We continue to support this client to access further benefits passported through this award. Automatic entitlement to a Blue Badge and access to the Motability scheme.

Rosie Caulfield, ASAP Regional Support Officer

Fuel Poverty Scheme



The Fuel Voucher Scheme began in June 2020 and it was designed to help local families in the community with their gas and electricity. This was funding secured from the Scottish Government by both Barrhead Housing Association and East Renfrewshire Council and was administered by ERCAB across the whole of East Renfrewshire.

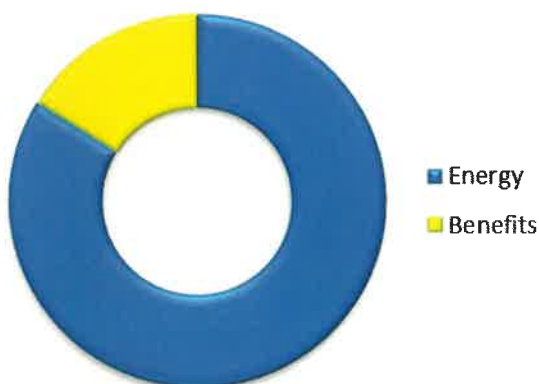
ERCAB publicised the scheme across the community receiving referrals from BHA, East Renfrewshire Council; other partner organisations and also from staff in ERCAB who were dealing with vulnerable clients. The fuel vouchers were setup to help clients with weekly payments and one off debt payments.

Fuel & benefits advice

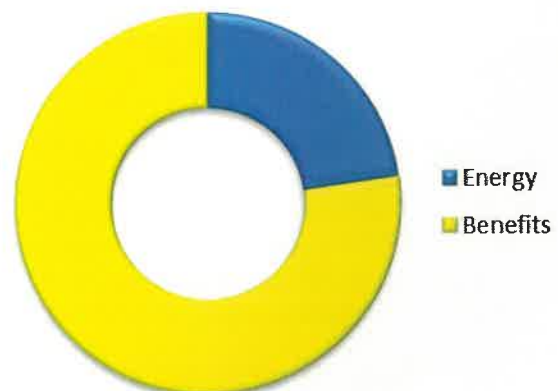
- **£131,570.31** - This is from benefit applications; PIP, ADP, Universal Credit, ESA, UC LCWRA, ESA Support Group, and Mandatory Reconsiderations & Appeals of benefit awards. This total was made up of 14 benefit clients.
- **£2000** – This is from providing shopping vouchers to clients. This total was made up of 70 clients.
- **£38,889.65** – This is from Energy grants provided to clients. We have used a range of funding when it comes to energy; Home Heating Support Fund, Fuel Bank Foundation & Energy funds provided to the bureau. This total was made up of 215 clients.

In total, the benefit/energy post holders have been advising 292 clients since commencing in November 2022, **245** on energy and **47** on benefits. This is broken down between helping with energy bills, debt, fuel poverty, helping with the government scheme (clients are unaware if they have received this), completing benefit forms and carrying out standard benefit checks. The energy/benefit advisers also commenced more outreach sessions within East Renfrewshire, covering the warm banks to try and reach more of the residents within the Local Authority.

Client Numbers



Client Financial Gain



CFG—£172,675



Case Study 1

Client has been in debt with her energy supplier over £1300. Client has been struggling the last few months and has not been able to pay her bills. She has started getting back on her feet but is very anxious with the energy debt looming over her. Client has no other debt. Client has 3 children and is a single parent

Adviser carried out a benefit check and client was in receipt of all benefits she was entitled to. Adviser made an application to the home heating support fund to try and get help to clear the debt. Application was made with supporting evidence uploaded

Few days later home heating support fund confirmed that the client was accepted and would receive a total payment of £1500. This would clear the debt but also go towards the next few months bills for the client as well. Client was extremely grateful for CAB's efforts.

Case Study 2

Client had contacted the Bureau for help with rising fuel costs as client has no money and no credit in his electricity meter.

Adviser provided a £49 voucher and carried out a benefit check as this is standard before any vouchers are provided, adviser found that client had his 14 year old daughter living with him and was only receiving child benefit. Client daughter was not added to his UC and he was not receiving Scottish Child Payment for his daughter.

Adviser helped client login to his UC journal and added his daughter to his claim and applied for Scottish Child Payment for the client. Clients daughter had been living with him for 2 years and adviser has asked a decision maker to look at backdating the child element and client had mentioned on his journal numerous times that his daughter had lived with him and nobody has picked up on this at the DWP. Awaiting decision makers response.

Shop Card Pilot Scheme

ERCAB was asked to participate in the Scottish Government funded *Shop Card Pilot Scheme*.

The need for emergency food aid continues to be a prominent issue throughout Scotland with demand for food banks on the rise in post-Covid recovery and the cost-of-living crisis. The purpose of the Shopping Card Pilot was to investigate alternative methods of reducing food insecurity and providing immediate financial need. The pilot intended to provide households with greater dignity and choice alongside provision of money advice as a way to provide long term support.

Over the period of the pilot scheme, ERCAB was successful in purchasing and distributing over £40,000 worth of shop vouchers to 288 clients.

Stephanie Small & Grace Deighan



Patient Advice and Support Service



The Patient Advice and Support Service (PASS) is part of the Scottish Citizens Advice Bureau Service. It is independent and provides free confidential information, advice and support to anyone who uses the NHS in Scotland. It also advises and supports people who wish to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland.

PASS works with the NHS to use feedback to improve services. The service is provided by individual or consortia of bureaux's in each NHS area. Every health board area in Scotland has one or more specialist Patient Adviser.

The Patient Adviser based in East Renfrewshire CAB supports clients in the areas of East Renfrewshire, Greater Pollok, Renfrewshire and Inverclyde.

There are various methods for clients to make contact:

- Contact PASS Helpline who will allocate to the local Patient Adviser
- Direct contact with PASS via CAS
- Direct contact with East Renfrewshire Bureau or Renfrewshire Bureau

We can provide information on client's rights and responsibilities as a NHS Patient in the following areas:

- **Access:** You have the right to access NHS services that are appropriate to your needs.
- **Communication and participation:** You have the right to get information about your health and the services available to you. You also have the right to be involved in decisions about your care.
- **Confidentiality:** You have the right for your personal health information to be kept confidential, to know how it is used and how to access it.
- **Respect:** You have the right to be treated as an individual and with dignity and respect, no matter what.
- **Safety:** You have the right to the best care and treatment possible by qualified staff in a safe and clean setting.
- **Feedback and complaints:** You have the right to have a say about your health care and to have any concerns or complaints dealt with in the most appropriate way.

We can support clients to:

- Give feedback or comments, raise concerns, or make complaints about the treatment they have received from the NHS.
- Help to prepare if the NHS offers a meeting to discuss a complaint or concern.

Help to write letters and make phone calls.
Help to access medical and clinical records.
Help to understand options with regard to treatment, care and support



In the period from April 2022 to March 2023 the East Renfrewshire Patient Adviser provided support to:

141 in East Renfrewshire/Inverclyde;
103 in Renfrewshire &
23 in Glasgow-Greater Pollok.

Case Study

Client had received four video consultations with a Psychotherapist and during one she was accused of being intimidating and aggressive. Client was asked by Psychotherapist if she would prefer her care to be transferred to another Psychotherapist and client agreed that this would be for the best. Following this, client received a letter from Psychotherapist informing her that she was discharged from the Community Mental Health Team Service. After a review client received a letter from Consultant Clinical Psychologist confirming that for the time being client had been discharged from the Community Mental Health Team.

Client felt she had been failed by the service and wanted support to re-engage with Psychology Services as well as an explanation as to why she had been discharged.

The local PA contacted client to obtain additional detail regarding the complaint and client's choice of outcome. An initial draft complaint letter was then sent to client to review; after client responded with additional information letter was redrafted and sent to client to review further; agreement was then received from client that letter could be submitted.

Complaint was therefore submitted to HSCP and subsequently acknowledged.

Correspondence was then received with the investigating officer suggesting a meeting with client and local PA to discuss complaint. Client was then contacted and agreed to this.

Contact received from Advocacy Service requesting complaint progressions update; progression update provided to Support Worker with client's express permission.

Local PA then attended meeting with client to provide moral support and to take personal notes for her.

An agreement was reached that client investigating officer would arrange for client to re-engage with Psychological Service, written confirmation in complaint response would be given.

A complaint response was received and issued to client with two of the three concerns upheld by HSCP. *The one concern that was not upheld was due to no written evidence being found.*

Maureen Hill, PASS Adviser



Money Advice



During 2022/2023 we were slowly coming out of lockdown and managing to see more and more clients face-to-face as the demand for Money Advice has been higher than ever. We had over 1016 clients approach the bureau for Money Advice and of these clients 168 became on-going cases.

Clients came into the bureau with a variety of debt issues from rent arrears, council tax arrears, credit card arrears - The majority of contacts had council tax areas: 60% of all clients. The main area of money advice related to credit card debt (17% of total debt) and council tax debt (26%). Rent arrears and utility arrears were the next most important areas (both 10% of total debt). The total amount of debt in the 12 months period amounted to £1,242,547 and the Client Financial Gain recognised totalled £358,183.

We continued our service by communicating with clients regarding their cases and gaining an understanding of their financial situation. We would then go over the options which are available to them to allow them to remediate any financial or debt related issues they may have. This could include setting up repayment plans, Debt Arrangement Scheme (DAS), token offers, Mortgage to Rent Scheme, or the Mortgage to Shared Equity Scheme, as well as entering the client into a Trust Deed or applying for Bankruptcy (MAP and Certificates of Sequestration).

The funding from the Scottish Government allows East Renfrewshire Citizen Advice Bureau to provide free, independent and impartial money advice to the residents of East Renfrewshire. The bureau provides a Money Advice service to the general public at Scottish National Standards Level II and complies with the Financial Conduct Authority regulations. Training from Money Advice Scotland continues to be undertaken to make sure our knowledge of advice and regulations within the debt sector are up to date to best aid our clients.

Case Study

Clients approached the bureau for help with their debts: council tax, rent arrears, utility arrears, personal unsecured loans and a catalogue account. These totalled approximately £18,200. We completed benefit check with clients to make sure they were getting everything they were entitled to and clients had not been made aware of the Scottish Child Payment criteria changing in November 2022 to include children up to the age of 16. This increased client's income by £100 per month. We went over clients options and they decided they wanted to set up a payment plan with their creditors to help them clear their debts over a more manageable period of time. We made a successful application to the Home Heating Support Fund and managed to get clients utility arrears cleared in full. We complete a 6 month review with clients and update creditors by sending them an updated financial statement.

Client Comment

When you've always worked 35 years+ then life changes not for the better!! Few small missed payments become unreachable with charges and other bills mount up! Before you now it you can't sleep, eat, sick to your stomach feel your drowning, can't breathe don't now where to turn!! The day I walked through the door of the Citizens Advice was the day they made me feel Normal!! Not like a idiot or how could you get yourself into this mess!!! Julie was so professional and friendly making me feel as though nothing was unmanageable and could be sorted out. Thanks again

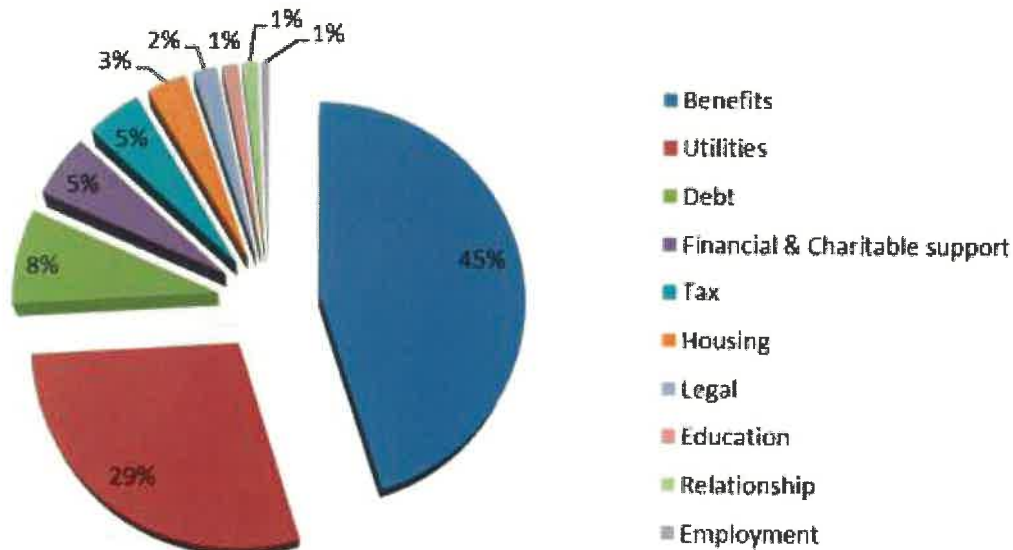


Social Policy



At East Renfrewshire Citizens Advice Bureau our advisers record Social Policy Feedback on a vast range of different issues including Debt, Benefits, Housing, Utilities and Immigration. This is only a small list of the matters our advisers see on a day-to-day basis as a new concern can be brought to light every day. Our feedback is then sent over to Citizens Advice Scotland and allows them to see the extent of injustice in our society and they then can persuade people in power to make necessary changes to challenge these, their aim is to make recommendations on how policies or legislation could be altered or introduced that will make life better for our clients. A recent comment from Citizens Advice Scotland said "Thanks to the Social Policy feedback submitted by your Bureau we were able to, for example, shine a light on the impact of the energy affordability crisis with additional energy needs due to health vulnerabilities. We were able to demonstrate that while temporary crisis support is necessary, there is an urgent need to recognise the underlying causes of the crisis and take a longer-term approach to solutions"

2022 - 2023 Social Policy Stats



As you can see from our graph above, like previous year's most social policies submitted were benefit related, however we have seen a dramatic rise in utilities cases being submitted due to the cost of utility bills increasing and clients not being able to pay for them as it's not just the costs of their energy bills rising. From 2020 – 2022 till now utility social policy cases have increased by 25%. We have also been involved with the following campaigns Our Advice Adds up, Big Energy Saving Winter 2022/2023 and Debt Happens.

Julie Brown, Money Adviser & Social Policy Adviser

Money Talks Plus



The Money Talk Plus (MTP) service is delivered by local Citizen Advice Bureaux under the direction of Citizens Advice Scotland. The service works to ensure that clients are supported to better manage and improve their financial circumstances, are empowered with awareness of their rights and responsibilities and experience improved wellbeing. The service is delivered via outreaches and also offers face to face appointments as well as via telephone and email.

Types of support:

- Benefits and welfare rights
- Specialist debt and money advice
- Income maximisation and outgoings re-negotiation

Who can access the service?

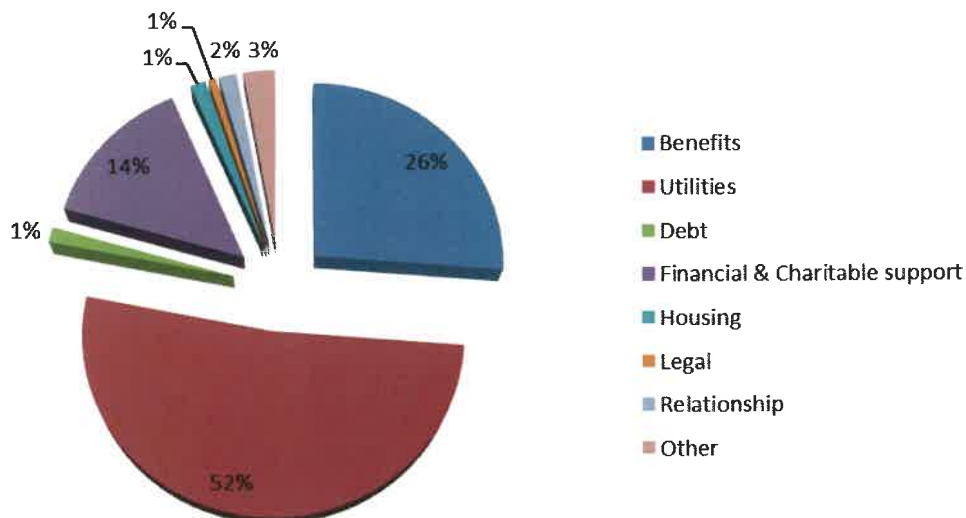
The Money Talk Plus will support anyone wishing to access the service. However, specifically:

- Single parent families,
- Families with an adult or child with a disability and/or health condition,
- Larger families (3+ children),
- Minority ethnic families, Families with a child under one year old,
- Families where the mother is under 25 years old

Get in touch with the Money Talks Plus Adviser

Contact Dylan, your local adviser directly on: 0141 881 3660 or Dylan.Grahame@eastrenfrewshirecab.casonline.org.uk

2022 - 2023 MTP Stats



Case study

Client was referred by partner organisation as had to give up his job due to dependency issues and this was causing him serious mental health issues. Client lost his job and we helped him apply for UC and ADP, Client had several debts (rent arrears, council tax arrears and Hire Purchase arrears).

We contacted all client's creditors and then completed income/expenditure. MTP referred case to approved money adviser in ERCAB who reviewed all options with client; and client chose to apply for Bankruptcy due to the stress of constant calls and text from creditors.

Client's bankruptcy has been awarded and his rent arrears and council tax arrears have now been cleared. Client has also been contacted by Hire Purchase Company and they will collect his car. We went over client's income/expenditure again and he knows what bills he has to pay monthly and can manage these between his UC and ADP payments.

Client told us that he can now concentrate on his recovery and can sleep at night without having to worry about debt collectors coming to his door.

Case study

Client called to see if there was any help or advice available as her family were really struggling financially. Both client and her husband work full-time so were not entitled to any benefits but were struggling with the rising cost of living. Client was very upset and said she was embarrassed about calling.

We advised the client about the Food Insecurity (Pilot) Scheme we had running at the time and also about the Fuel Voucher Scheme.

Client was referred to Food Insecurity (Pilot) Scheme we had running at the time and was entitled to £100 worth of food vouchers. Client was also referred to our Fuel Poverty Scheme and received financial assistance in this respect too. Client was offered a benefit check but declined as they had already done this and they were not entitled to any welfare benefits, due to their income

Client was extremely thankful with the food and fuel support.

Client called MTP adviser a few days later, in tears to say how grateful she was; she was able to take her children shopping and spent £86 which would feed them for the week – with a couple of treats for the children included.

Mark Parsons—MTP Adviser

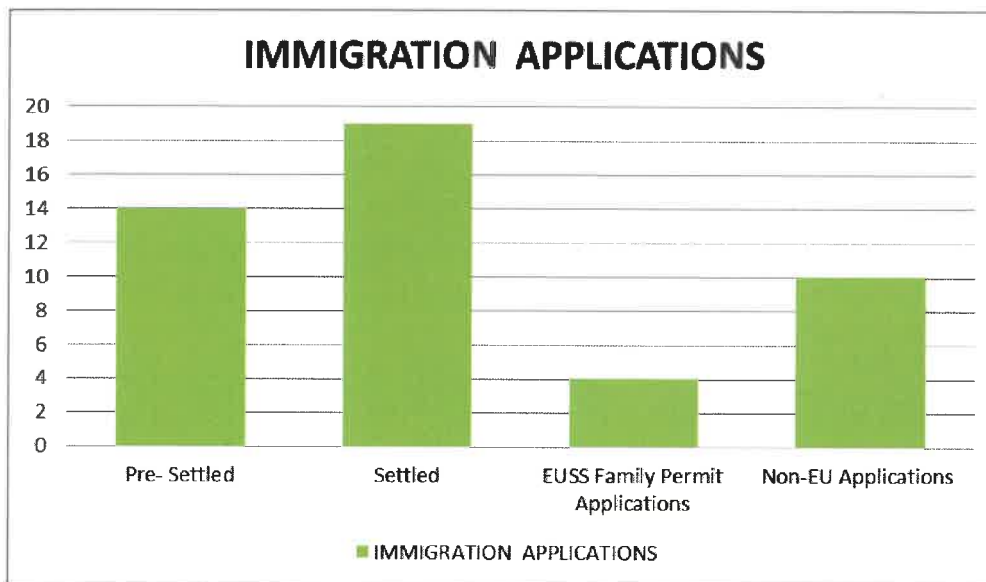
EU Settlement Scheme



East Renfrewshire CAB has continued to support clients with immigration related enquiries throughout the reporting year 2022-2023. The Bureau has successfully obtained Home Office Funding until 2025, which will allow us to continue to assist with applications to the EU Settlement scheme, alongside other non-EU related enquiries.

Throughout the annual year, 105 immigration cases were dealt with by our EU Adviser. While applications to the EU Settlement Scheme continued to be the primary focus for our EU Adviser, there was a rise in visa and nationality related enquiries in contrast to previous years.

The graph below reflects the number of clients who were supported with various immigration applications.



As the table suggests, the majority of clients sought assistance with settled status applications. A large number of these clients had been assisted in previous years with pre-status applications and had returned to our EU Adviser for further support. In addition to EU Enquiries, there were 4 applications for British Citizenship this year and all of which have had a successful outcome. Clients have also been supported with Indefinite Leave to Remain Applications, British passport applications, Travel Documents and Biometric Residence Permit replacements.

The War in Ukraine resulted in a number of Ukrainian nationals being hosted by members of our community. ERCAB has provided ongoing support to aid Ukrainian Nationals within East Renfrewshire to help them establish a new life within the area. Our EU Adviser has worked closely with the Resettlement Team at East Renfrewshire Council, to assist clients under the Homes for Ukraine Scheme with applications for Biometric Residence Permits, National Insurance numbers and various benefit related applications.



Cara McCarthy—EU Settlement Scheme Adviser

New Project in 2023

The main aim of this project is to encourage older people within East Renfrewshire to claim benefits that they may be entitled to. Unfortunately, it is all too common for older people across East Renfrewshire to struggle with their finances. With rising utility bills and lower pensions, more and more people are forced into making sacrifices for the sake of their finances. The number of pensioners living below the poverty line in the UK is now over two million.

However, there are some helpful benefits which are available for pensioners and older people. There are a range of social security payments, including Pension Credit, Council Tax Reduction, Attendance Allowance and Older Carers.

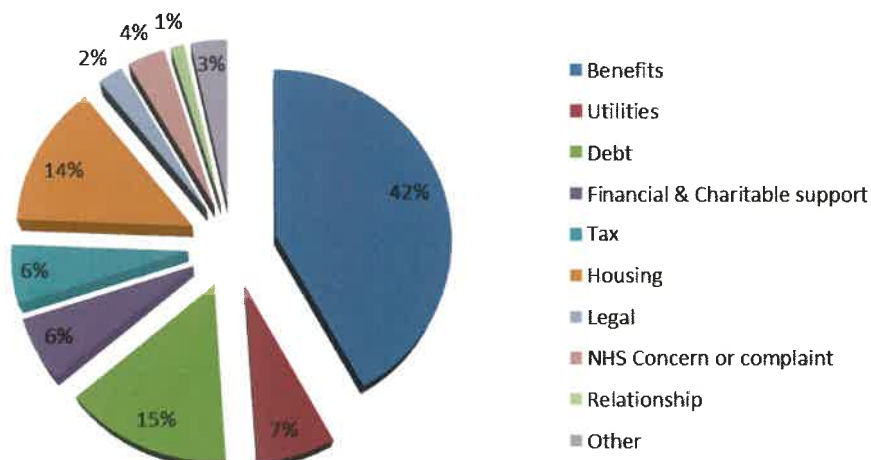
As the older people's project adviser, I will be out within the community and will be the main point of contact for elderly people seeking financial help. I am looking to build relationships and work jointly with various organisations and groups that would allow me to visit and provide drop-in sessions. I will be targeting areas in which the elderly people of East Renfrewshire are known to frequent such as, supermarkets, community groups, church groups, women's guild and health centres, etc. A lack of awareness is one of the main reasons in which the elderly generation don't claim the financial support that they are entitled to. By going into the community, advertising the project and introducing myself to these groups, I will be able to raise the awareness of the benefits available for older people and help them to claim.

Get in touch with the Older People's Project

Contact Sarah directly on: 0141 881 3660 or
Sarah.McBride@eastrenfrewshirecab.casonline.org.uk

Sarah McBride OPP Adviser

ERCAB Contacts 2022 - 2023



East Renfrewshire CAB, 216 Main Street, Barrhead G78 1SN
T-0141 881 3660/2032
E- bureau@eastrenfrewshirecab.casonline.org.uk

Opening Times

Monday	9.30 – 15.30 by appointment
Tuesday	9.30 – 15.30 by appointment
Wednesday	9.30 – 15.30 by appointment
Thursday	9.30 – 15.30 by appointment
Friday	9.30 – 15.30 by appointment

Monday's
 IM2C
 124 Main Street
 Barrhead
 G78 1SG
 10am to 1pm

The ARC
 64 Aurs Drive
 Barrhead
 G78 2LW
 10am to 1pm

Tuesday's
 Barrhead Housing Association
 70 Main Street
 Barrhead
 G78 1SB
 10am to 3pm

Barrhead Foodbank
 14 Lowndes Street
 Barrhead
 G78 2QX
 12noon to 2pm

Thursday's
 IM2C
 124 Main Street
 Barrhead
 G78 1SG
 10am to 1pm

Friday's
 Dunterlie
 36A Stewart Street
 Barrhead
 G78 1AL
 10.30am to 12.30pm

Wednesday's
 Mearns Library
 35 McKinley Place,
 Newton Mearns
 G77 6EZ
 10am to 1pm

Tuesday's
 Thornliebank Library
 1 Spierbridge Road
 Thornliebank
 G46 7SJ
 2pm to 4pm

Thursday's
 Thornliebank Food Share
 Thontree Hall, Main Street
 Thornliebank
 G46 7SF
 10am to 1pm

Tuesday's
 Clarkston Library
 Clarkston Road
 G78 8NE
 10am to 1pm

East Renfrewshire

Outreach

East Renfrewshire

SCOTLAND

