

MONEY ADVISER'S ANNUAL REPORT 2018-2019

During the last year we have continued to be kept busy, especially with applications for both Bankruptcy and the Debt Arrangement Scheme. Katrina Doull joined us in April 2018 and is currently undergoing training to become a Money Adviser, which will be a great help to the Bureau, as it is not ideal having only one Money Adviser with regard to holidays, illness, etc. It will be good to have cover for such times.

In this financial year 31 of our clients applied for and were awarded Bankruptcy, which resulted in total debts of £677,094.12 being written off for our clients. The Bankruptcy application process is very time-consuming for Money Advisers, as we have to gather all the information and evidence from the client before we can start the application. The AIB (Accountant in Bankruptcy) administers and awards the client's Bankruptcy, but only after the Money Adviser has submitted the electronic application and all the evidence through their BASYS system.

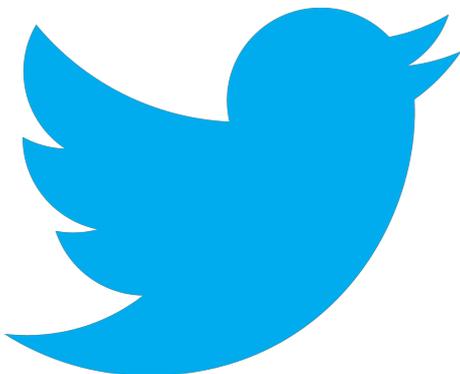
In this financial year we assisted 8 clients to apply for a DPP (Debt Payment Programme) through the DAS (Debt Arrangement Scheme). A DAS, as it is commonly referred to, allows clients to amalgamate all their debts together, and to repay them over, usually, a maximum of 10 years, with one fixed monthly payment. This is then distributed to all their creditors by their Payment Distributor. The great advantage of a DAS is that all interest and charges are legally stopped after the DAS has been approved. We currently have 24 active DAS cases in total which require regular monitoring. We currently use the AIB's DASH system to apply for and submit DAS cases, but a new system called eDEN is being introduced later on this year. Again, DAS cases are administered by the AIB, but the process of applying for a DAS for a client is very time consuming for the Money Adviser, and also the ongoing monitoring and amendments to the cases.

We continue to attend our Money Advice Forum Meetings in Inverness where all the CAB Money Advisers meet 3 or 4 times a year, and discuss current Money Advice topics, and we usually have guest speakers from different organisations that we have regular contact with at the meetings.

Once again I would like to thank Jill, and the staff and volunteers at both bureaux for their continued support and friendship over the past year.

Mrs Heather Miller – Money Adviser

Mrs Katrina Doull – Trainee Money Adviser



Caithness CAB is on Twitter....
'Follow' us to keep up to date on what's happening, get topical tweets on our activities and services and see National information we share through re-tweets.

Welfare Rights Officer Report 2018/19

Throughout the reporting period, WRO time was spent organising and completing clients' Personal Independence Payment(PIP), Disability Living Allowance(DLA), Attendance Allowance(AA) claim forms from initial application to review, renewals, reconsiderations and appeals. In addition a substantial amount of time was involved with completion of ESA50 and UC50 limited capability for work questionnaires and subsequent mandatory reconsideration and appeals.

We continue to have delays with PIP face-to-face medical examinations. The current delay is 8 weeks and a further 4 to 6 weeks for DWP to make a decision on the claim.

During the reporting period the transfer of DLA claims to PIP have decreased as the reporting period is nearing completion.

Since the introduction of the transfer from DLA to PIP during 2015 we have noticed a reduction in the length of the awards which has resulted in an increased amount of renewal PIP claim form completion.

A considerable number of interviews were arranged at both Thurso and Wick bureaux. Home visits were also carried out for clients unable to attend CAB offices due to health problems. Throughout the reporting period, an average of five to six PIP, DLA and AA claim forms were completed per week. Interviews to complete the claim forms ranged from one and a half to two hours, each with subsequent preparation for submission to DWP taking another two to three hours.

On average 1 to 2 ESA50/UC50 forms were completed monthly throughout the reporting period. We have experienced a considerable delay with the work capability assessment and this results in a delay with the decision making process.

The ongoing Welfare Reform strategy by DWP has resulted in an increased number of decisions not to award benefit. Therefore further contact with clients is necessary to obtain further information, particularly medical evidence, followed by a request to DWP to carry out a Mandatory Reconsideration of the original decision and subsequent appeal to Tribunal Service. Although this is time consuming, it has produced revised decisions in favour of the client.

In the reporting period 24 cases were referred to the appeal tribunal with representation from Welfare Rights. 20 of these cases were upheld which is a success rate of 83%.

We have also taken a proactive approach to try and give clients a complete review of their benefit entitlement when they contact the CAB for PIP, DLA, AA and ESA benefit claim enquiries.

We continue to have meetings with Mental Health Teams, Carers and Social Work Department to raise awareness of disability benefits qualifying criteria and legislation changes.

A close liaison with the local JobcentrePlus is a priority, in view of the proposed changes to the benefits system and we hope to continue to develop this during the forthcoming year. In addition we have attended meetings about the introduction Social Security Scotland (SSS) disability benefits. In particular we were advised that Personal Independence Payment new claims will be controlled by SSS from 2021 and full transfer of existing PIP cases during 2024.

We would hope to develop our relationship with these agencies to make them fully aware of the services which we can provide.

Gains

Client Financial Gains for the year were £2,447,218 this is an increase of £336,102 which is 8.62% up on last year's figures. This is due mainly to an increase in the number of successfully completed claim forms.

Period 18/19	Client Financial Gains
April – June 18	£511,492
July – Sept 18	£666,306
Oct – Dec 18	£611,275
Jan – Mar 19	£658,143

Potential Growth

The continuation of the welfare benefit changes and the new Social Security System in Scotland should lead to an increase in customer contact with CAB.

Training

We attended Welfare Rights Forum meetings which are held in Inverness every three months. This allows all Welfare Rights Officers from across the Highlands to meet and discuss legislation, case loads and any other business. In addition we attended Tribunal User Group Forums.

We attended Social Security Scotland training session in Inverness during November 2018.

We have also taken an active role in team meetings to update advisers on procedures for benefit referrals to establish better practice with increased control of cases.

We would like to take this opportunity to thank all the volunteer advisers for their invaluable help and enthusiasm throughout the year.

Alan R Turner

Steven Smith

AIMS AND OBJECTIVES

The twin aims of CAB Service are:

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively.

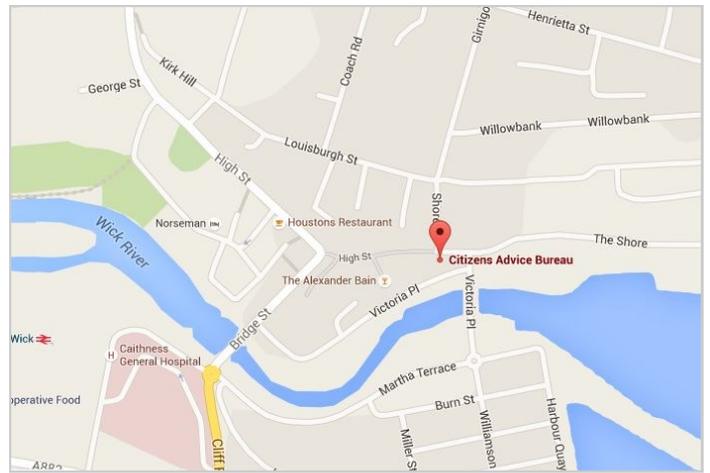
And equally:

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

Thank you to our funders:

Highland Council ~ SSE
P.C.F. ~ C.A.S. ~ NHS

And to all other individuals and organisations who have given support, either financially or in kind.



If you want to visit CAB in Caithness

Thurso – Drop in service
Monday – Friday 10am-2pm
1a Beach Court, Thurso KW14 8AD
Tel – 01847 894243

Wick – Drop in service
Tues, Wed & Thurs 10am-2pm
123 High St, Wick, KW1 4LR
Tel – 01955 605989

