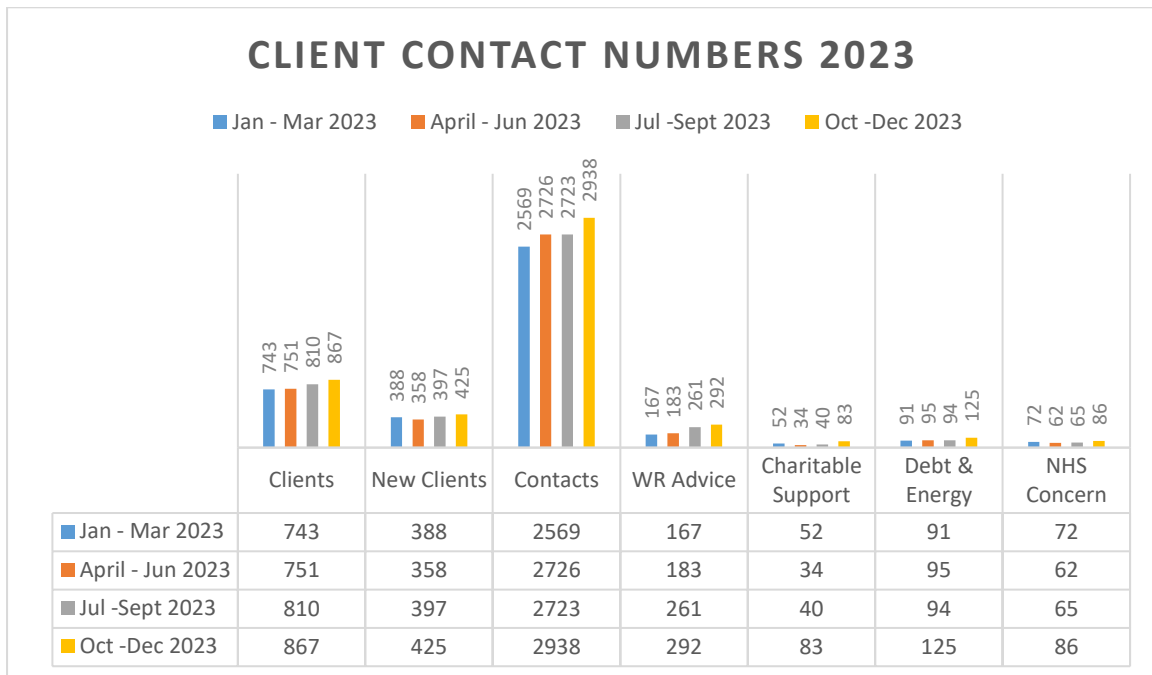




Argyll & Bute Citizens Advice Bureau

Community Planning Partnerships Update

January/Feb 2024



Client numbers have continued to increase over the last quarter. With a higher proportion seeking emergency assistance due to being in fuel and food poverty.

We doubled the number of crisis fund applications we processed between Oct and Dec. Our work has generated a client financial gain of £425,467 over this period bringing our total for Jan-Dec 2023 to £1,495,278 to clients across Argyll & Bute.

Volunteer recruitment

We are delighted to have restarted our Volunteer Adviser training programme this week with 7 new volunteers joining the Bureau and commencing their training as generalist advisers. We now have

Energy Efficiency Advice Sessions

Our city & guilds qualified adviser continues to provide energy efficiency advice sessions once again. We are providing 1:1 and group information sessions on energy efficiency measures. To arrange a session please contact Libby Dobbie at the bureau 01546 605550 or email info@abcab.org.uk But please hurry as these will stop in March 2024.

Additionally our advisers can support clients to negotiate with their suppliers, and have additional supports available to those households that are off-grid or who rely on alternative sources of heating. We are referral partners to a wide range of emergency supports:

We continue to be a referral partner for Home Heating Advice support fund- which offers debt reduction and ongoing awards possible for PAYG & dry meters clients' dependent on details. However we have been advised this week that the fund will close next month due to the Fuel Assistance fund closing this year. Therefore we have a limited window to process any applications for support to this fund.

We continue to be referral partners to the Fuel Bank Foundation- which provides Emergency support available for PAYG clients and alternative fuel clients

We have been awarded a small discretionary fund from the A Cruach Windfarm for households that sit within their catchment area, so if you are aware of any household/constituent who may be experiencing hardship due to energy costs please refer them to the Bureau.

Services with the Bureau

Welfare Rights – support with completing applications, submitting mandatory reconsideration requests and representation at tribunal/appeals.

Housing Debt – support for people in housing arrears or facing debts that threaten tenure retention. FCA regulated support to address debts and seek free solutions includes court representation where required.

Energy efficiency and debt support – Support to negotiate with Suppliers, seek debt reduction, change tariffs,, submit complaints to suppliers and Ombudsman.

Lloyds Pre-debt – referrals from Lloyds for people experiencing 'pre-debt'.

Armed Services Advice Project, targeted support to serving and former military personnel and their dependents

Patient Advice Support Service – advice on patient rights, complaints to GP's, HSCP, and SPSO.

Money Talks – Income maximisation project looking to reduce costs, increase income through benefits entitlements and address low persistent debt.

Carers Advice Project. – Provision of targeted advice to carers across Argyll & Bute. Support to access care, raise issues, complete applications for Power of Attorney etc, address financial supports and access benefits.

Generalist advice on Housing, Employment relationship, court processes, parking charge notices and neighbour disputes.

Outreach Locations

Dunoon [Food bank, Crossroads Carers and JC+]

Oban [Hope Kitchen and JC+]

Campbeltown JC+

Helensburgh Carers Centre

Research areas

Private Rental Sectors – looking at impact of local housing market on communities in and across Argyll & Bute. We have been working in conjunction with the Council's Housing team looking into the issues faced by landlords across the region in order to feed into the Council's Housing Emergency work it has been carrying out. The results have been illuminating with around 35% disclosing they intend to divest themselves of their rental properties over the next year or so.

Cost of Caring – Investigating the impact of the cost of living crisis on carers across Argyll's communities. We have been working closely with the Carers Act Implementation Officer to look at ways of offering additional support and advice to carers accessing support via the Carers Centres and beyond.

Horizon Scanning-

Council tax Debt

The Bureau has been working recently with the Council's Revenue & Benefits manager to review and support the work of the council and better understand the debt recovery processes employed by the council in order to support vulnerable clients and increase payment opportunities for both parties. This work is currently unfunded, however of great importance to clients facing summary warrants and increased living costs as well as to the council's income and service provision.

Development Planning

The Bureau is currently in the process of updating our Development Plan for the next 3 years and welcome any input from elected members and community representative groups. If you would like to present your services, group or organisation and how to access or refer in to you, to our staff and volunteers at one of our communications meetings please arrange to do so by contacting me on jen.broadhurst@abcab.org.uk