



## *Annual Report* **2015-16**

The Advice Shop is a free, impartial and confidential service to help the people of West Lothian with a focus to alleviate poverty and to promote inclusion and equality through advice, assistance and advocacy.

A map of West Lothian showing various locations. Several green location pins are placed on the map, indicating the locations of Advice Shop outreach sessions. The locations marked include Armadale, Balgait, Polbeth, Mid Calder, Uphall, Ecclesmachan, and Harburn. The map is overlaid on a dark teal background.

Advice Shop customers and partners have told us that accessing advice is easier if it is in their local community. In response, the Advice Shop has set up outreach sessions across West Lothian. Customers have asked for an appointment rather than just dropping in. In 2015/16 there have been 3,100 appointments to support customers to gain over £1.7m in extra income.

For up to date information on where all of the outreach sessions are held go to: [www.westlothian.gov.uk/advice-shop](http://www.westlothian.gov.uk/advice-shop)



**Better off**  
West Lothian

[westlothian.gov.uk](http://westlothian.gov.uk)



West Lothian  
Council

## Macmillan Benefits Project

The service is for anyone living in West Lothian and for patients attending the Western General Hospital who are affected by cancer including family and carers. Advisors will not only look at income maximisation through benefits which may be available, but will assist with access to

Occupational Therapy, Home Safety and travel concessions. Over the last year at the Western General Hospital, the project has supported 589 clients to gain an extra £1.6m income as well as signposting customers to other services to help support them in their cancer journey.



*When someone has cancer or, a family member has had a cancer diagnosis, the shock can throw families into a frightening and confusing situation. People really struggle to cope with the initial news and there are important questions they need answered, such as, what help is available and can they access benefits whilst they are unable to work. The Macmillan advisor is someone they can turn to for financial help. As one of the Macmillan advisors, I am based in Bathgate, however my role involves me working within the Western General Hospital; it is one of Scotland's largest cancer care hospitals. There are information sessions on Tuesday and Thursday mornings at the Macmillan Information Point within the hospital. It is a morning drop in session and in the afternoon there are ward visits. The project has built up a great relationship with all health care professionals and staff within the hospital. There is a system in place for staff to refer patients to us for a ward visit or to contact them at home if need be. On average we help about 7 - 10 patients and their families each session." **Macmillan Advisor***



## MacMillan @ West Lothian: Information and Support Services



This is a new service which is available to anyone affected by cancer; be that people with a cancer diagnosis, family members, carers or friends and will welcome anyone at any point in their cancer journey. The service will provide emotional support, access to information materials around cancer and its effects and treatment, or simply a listening ear for people. As well as cancer information and emotional support, the service can refer people on to other services including benefits advice and counselling. Trained volunteers will play a key role in the delivery of the drop-in service. The first drop-in point will be in Bathgate Partnership Centre and the project has recruited six volunteers who are currently undertaking training.

## Pensioner Income Maximisation Service

Working with West Lothian Social Policy, Carers of West Lothian and NHS Lothian, this service focusses on working with older customers, people affected by dementia and long term conditions. Over this last year, we have worked with 520 customers; the service has introduced a new outreach session with Carers of

West Lothian on the first Wednesday of every month. When older people leave hospital, often they will be referred to Social Work for an assessment. The PIMS advisor has been conducting joint visits with Community Care Assistants and this has proved to be very beneficial in relation to benefit entitlement.



*A joint home visit with the Community Care Assistant was arranged. The visit was for a vulnerable, elderly couple to follow up on aids and adaptations that had been put into their home. The referral was only for the wife but, from a benefit perspective, it was immediately apparent that both husband and wife were eligible for a disability benefit. Applications were made for Attendance Allowance for both of them and they were awarded this benefit which made them better off by £110.00 per week. This allowed them to take a taxi to and from the hospital which was a great relief to both of them. If the couple had not been referred by the Community Care Assistant they would not have known that they were entitled to any benefits.”* **PIMS Advisor**



## Alzheimer West Lothian

More and more people are being diagnosed with Alzheimers or dementia and it is important that people living with dementia, including families and carers, are aware of the financial support available. Over the last year, the advisor has worked with over 100 families and gained almost £250,000 of extra income. On a regular basis, the advisor meets with individuals who attend the Alzheimer Scotland Peer Support Group. Usually, there are six couples attending and the advisor is able to provide information, advice and guidance on a range of topics.

As part of the campaign the advisor has been actively involved in helping Bathgate Partnership Centre become “dementia friendly”. All staff are trained in Dementia Awareness and are all Dementia Friends. This involved learning a little about dementia and doing very simple and practical things that can make an enormous difference to people living with the condition.



*In partnership with Alzheimer Scotland, an advice session will take place in their offices in Livingston. It will start in April and appointments can be arranged to help support more people to get the help they need.*

## Ex Offenders Campaign

The project delivers a weekly advice session in HMP Addiewell. The advisor provides a link between prison and the community by working in partnership with other agencies to offer advice on benefits, housing, and debt and energy issues. Prisoners approaching their release date are automatically referred for an appointment six weeks prior to liberation. In the last year there has been a 60% increase in the numbers referred into the project.



*Whilst in prison last year the advisor went beyond the call of duty in keeping my house. Without her I would have lost my house and came out of prison homeless”* **Customer comment**

## Young Parents Project

In partnership with Children 1st, and based at the Chill Out Zone in Bathgate, this project works with young parents and children up to the age of eight years. The project aims to improve the outcomes and life chances for families through tackling money worries, maximising income and providing one-to-one support on a long term basis. There is a drop-in

session every Friday afternoon with access to telephones and computers, crèche and play activities for the children. In the first year of the project, the money advisor has worked with 40 families to manage their debt, understand the benefits system and to budget effectively.

## 3 or More Project



Customers, who are referred to the Food bank can only receive three vouchers in any six month period. The project works in partnership with West Lothian Food bank to engage with customers experiencing persistent food poverty. Often customers with complex and enduring financial difficulties exceed this limit while their crisis remains unresolved.

The project aims to alleviate food poverty both in the immediate and longer term by providing an emergency food parcel when visiting customers in their own home.

The advisor will give one to one support to help the customer maximise their income, resolve any outstanding problems and refer them on for additional support. Over the past year, 58 individuals have been supported.



*I don't know where I would be right now if the Food bank project hadn't been available. I had exhausted all of my vouchers and my crisis grant entitlement. I had nowhere else to turn. The project helped me through a difficult period when I was switching between benefits.”* **Customer comment**

## Kinship Care

Sometimes children can no longer stay with their parents and instead live with relatives or friends in kinship care. This can be because of parental drug and alcohol misuse, mental ill health, imprisonment of one or both parents, neglect or bereavement. The advisor works with the family to increase their disposable income particularly in determining calculations to ensure they are better off during the

assessment period. This allows families to make informed decisions about accepting the Kinship Care Allowance as they may not always be better off.

The advisor works in partnership with the Social Work Family Placement team, Psychology of Parenting Project, ABE and 'We Kin Care' support group. Over the year, the project has worked with 29 kinship carers.



*Mr Smith was referred by Social Work Family Placement Team for a financial check. Mr Smith is a kinship carer for his two grandsons aged 10 and 12. He was under assessment for Kinship Care Allowance and wanted to know how accepting the new allowance would affect his financial situation. Overall, taking into account his current income, if he accepted the allowance he would be better off and the amount he received would increase when the younger grandson turns eleven. This information helped Mr Smith to make decisions which affected not only him but also his two young grandsons..”*

**Kinship Advisor**

## Stay Warm

The number of households experiencing fuel poverty in Scotland is 34.9% or 845,000 and in West Lothian the figure is 29%. Fuel poverty is defined as having to spend more than 10% of your disposable income on fuel in order to maintain a satisfactory heating regime. A satisfactory heating regime means that you can maintain a temperature of 21°C in the living room and 18°C in other rooms. Fuel poverty is caused by a combination of rising energy costs, low

disposable household income and poor energy efficiency in the home. The consequences of fuel poverty can be misery, discomfort, ill health and debt. The energy advisor helps with improving energy efficiency, helps customers make informed choices about energy suppliers and helps to assist with income maximisation and fuel debt. Last year we helped customers to save £251,192.



*Mrs Brown, who is an 84 year old lady, contacted the Advice Shop after a friend told her about seeing an article about the Warm Home Discount Scheme in the local newspaper. She had heard of the Warm Home Discount Scheme but was certain she did not qualify as she is not in receipt of Guarantee Pension Credit. She called the Advice Shop to ask for advice. Although Mrs Brown does not receive Guarantee Pension Credit, her annual income is less than £16,190. Her energy supplier is British Gas. Mrs Brown qualifies for the Warm Home Discount under their broader criteria – ‘age over 62 with household income less than £16,190’ Mrs Brown was able to tell the advisor her British Gas account number, the advisor was able to go online and submit an application on her behalf. Mrs Brown was delighted, saying she has never bothered before as she really thought she didn’t qualify so didn’t want to bother us.”* **Energy Advisor**

## Appeal Decisions which they think are wrong

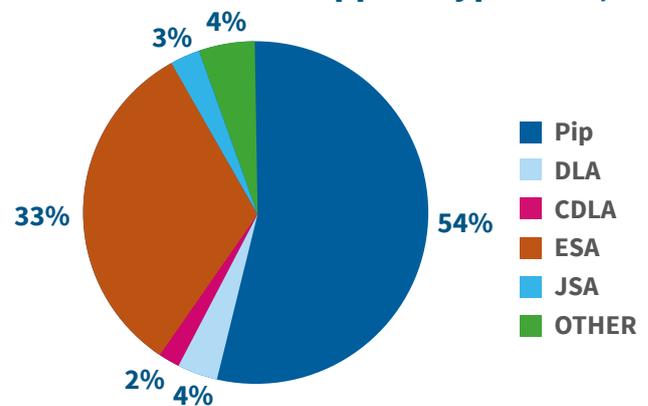
Customers can decide that a decision about a benefit claim they have made with the Department for Work and Pensions is wrong. If they take this decision then the Advice Shop will help represent them at the appeal hearing. The chart shows the different type of appeals; 54% of the appeals are related to decisions about Personal Independent payment.

Over the year, the service has dealt with 366 appeals which is an increase of 90% on the previous year. The service wins 70% of appeals and has generated £982,602 that people from West Lothian would have lost without the help and assistance from the appeal reps.

Mrs Brown was looking for help to appeal a benefit decision for her 5 year old daughter. Her daughter was previously in receipt of the high rate of care for a limited period. Mrs Brown had completed a renewal claim and the decision was made - nil award. A mandatory reconsideration was completed and the decision remained unchanged.

The service received the appeal papers and noted the conflicting evidence within the report from the school and the nursery. As part of representing the customer at tribunal, we prepared the customer for the type of questions she would be asked on the day, we pointed out the conflicting evidence and prepared a submission evidencing the care and mobility needs of the child. We asked the tribunal to consider making an award or consider adjourning for

Appeal Type 2015/16



new evidence from the school as the reports were so conflicting. The tribunal accepted an adjournment.

The Advisor:

- Contacted the head teacher and pointed out the inconsistencies and helped the teacher draft a letter of support.
- Advised the customer to get in touch with the health visitor for a letter of support.
- Updated the submission to include new evidence.

## Appeal Decisions which they think are wrong (continued)

The appeal was successful and high rate care and lower rate mobility was awarded. This means that the customer and her child are better off by £310 per week.



*I would never have coped with proceeding to appeal without the support of the Advice Shop, I found the whole thing so stressful and relied upon my representative to guide me through this and they were so helpful contacting the school, helping to try and resolve the issues on my behalf. I felt unable to do this myself as I was so upset with the issues and found it hard to communicate with the school.” Mrs Brown*

## Manage their money

The Advice Shop offers one to one advice for customers who are struggling financially. They may have high levels of debt or are struggling to budget and manage their expenditure. Due to welfare reform, income is being reduced which, for many customers, is leaving them with very little to budget with. We work with families to eradicate debt and explore the most appropriate debt solution route. We work closely with each family to enable them to maintain

their ongoing liabilities, prioritise their essential outgoings and budget to maintain a standard of living that is sustainable. Once the crisis is over, we want to prevent the situation from reoccurring. We will support people to become more financially capable. This may include referring to Adult Basic Education where they can join short courses such as ‘Cash Confident’ and ‘More for Less’.



This year the service helped customers manage **£9,897,165** of debt.

## Keep their home



*I met Ms Jones at the doors of court on 7 January. Ms Jones’ landlord was seeking decree for eviction as she had arrears of £2653.25. The arrears had accrued due to issues with Housing Benefit. A continuation was sought and granted in court until 18 February to allow us to investigate the Housing Benefit and affordable payments of £10.00 per fortnight. After investigation, a late reconsideration request showing “good cause” was submitted to Revenues on 26 January 2016. This requested consideration into all previous decisions. This was accepted by Revenues, and Housing Benefit of £65.58 per week was awarded together with a lump sum payment of £1639.50. There was also a Housing Benefit overpayment being deducted at the rate of £4.60 per week. A request for this to be reduced to 50p to help ease some financial pressures was accepted and reduced for thirteen weeks. After further negotiations with the landlord this case was continued at court on 18 February 2016 until 17 March 2016 to allow for further investigation into Housing Benefit. A further reconsideration of the late reconsideration was submitted to Revenues. This was re-looked at because of Ms Jones vulnerability and given the severe and enduring mental health issues, a further Housing Benefit was awarded and a request was also sent to Revenues asking to look into the current Housing Benefit overpayments which totalled to £1900.00. This request was accepted as an erroneous decision and subsequently written off due to this error. Ms Jones rental account is now in credit and the Summary Cause Summons to remove her from her home was subsequently dismissed in court on 14 April. Ms Jones now has security of tenure without the threat of homelessness hanging over her head. The account is now in credit of £23.23 and Housing Benefit overpayments are no longer being deducted.” Welfare Rights Officer*

In 2015/16, the service supported **760** customers to keep their home.



## Keep in touch with customers ...

by using SMS messaging. Since July 2015, the Advice Shop has sent over 1,700 messages to remind customers about appointments, inform them about the changes due to welfare reform and, encouraged customers to engage with the service. All staff have been trained on the system and have access to it whenever they need to contact a customer. Messages are immediate and

customers can respond quickly. Each message costs £0.035p to send and has helped us to save on printing and postage costs. Messages which remind customers about their appointments have been particularly successful with only 8% of no shows at appointments.

## Update our web pages ...

to help customers and partners find information and advice on the services we deliver, to give practical guidance and to answer

frequently asked questions. Along with increasing the use of council's Facebook page, more customers are visiting our pages.

## Introduce Self Help Guides ...

because we want customers to understand better what is happening. It can be challenging to remember all the information and advice and, with this in mind, self-help guides have been developed to support customers to manage their money, appeal benefit decisions which may be wrong, raise awareness of disability benefits and to understand what a sanction is.



## Give staff the skills and knowledge ...

to be able to offer good, quality, independent advice. Over this past year, staff have had opportunities to attend a wide range of training including Mental Health Awareness training, Employment Support Allowance and the Right to Reside courses. In total we have provided 19 training opportunities and staff have undertaken over 96 hours of training along with opportunities to shadow at Livingston Sherriff Court, HM Tribunal & Court Services social security appeals as well as spending time with some of our partners to gain a better understanding of how we can work together.

Staff are always keen to extend their knowledge to better support customers. Staff have been successful in achieving accreditation for all their hard work: a Senior Advisor has gained a degree in counselling, two Welfare Rights Officers have gained the PDA in Home Point and Housing Law Advice Level 7. A Senior Development Worker has completed the PRINCE2 qualification in Project Management and, lastly, one of the Senior Advisors has completed the Institution of Occupational Safety and Health – Managing Safely.

## Support volunteers...

to provide invaluable assistance in supporting our service; they are an integral part of our delivery. Over the year we have recruited and trained 17 new volunteers. Altogether we have worked with 46 volunteers. They have contributed over 2036 hours of volunteering and participated in 141 hours of training. In our annual survey of volunteers, 100% of volunteers rated the training and support they receive as good or excellent. One volunteer commented that “this has been a thoroughly enjoyable experience and I am very pleased that I joined the programme”. It is clear that customers value the assistance they receive from our volunteers, one client who had received support from our buddy programme told us ‘I

suffer from various medical conditions, including low self-esteem and anxiety which makes attending assessments daunting. With a volunteer by my side I felt more confident...he made me feel at ease’ We are delighted that the hard work and dedication of our volunteers was recognised this year at the West Lothian Volunteer Awards, where Advice Shop and ABE Volunteers were named West Lothian Volunteer Group of the Year. Not to be outdone, Advice Shop and ABE staff were also recognised at these awards, scooping the Employer Supported Volunteering award for completing a successful garden makeover at Barnardos’ Melbourne House in Bathgate.

## Fundraise ...

To support the causes which mean a lot to our team.

*Raising funds through a Macmillan Coffee morning*



*transformed the Barnardos garden as part of the volunteering project*



*Karen, Margaret and Ruth made up bags of toiletries to donate to the Food Bank*



*Abseiling to raise funds for Barnardos*



## Win Awards

*Volunteers winning the Team of Year Award at the West Lothian Voluntary Sector Gateway Award Evening*



*Staff winning the Employer Supported Volunteer Category at the West Lothian Voluntary Sector Gateway Award evening.*



*One of our staff was part of the team which won the Leader Award which was presented to the Investors in Young People project*

Better Off is the Community Planning Partnership's approach to tackling poverty in West Lothian. The strategy was developed in 2012 and an action plan is developed every year with details of the activities undertaken by the Advice Shop and a wide range of partners to address poverty and mitigate the impact for local residents.



## Better off West Lothian

### West Lothian Advice Network

The network brings together a range of agencies to develop a more co-ordinated approach to ensure residents have access to high quality advice and information. The network membership includes the Advice Shop, Citizens Advice Bureau, Weslo Housing Management, West Lothian Financial Inclusion Network and the Bridge Community Project.

The Network has produced a guide on benefit sanctions offering practical information and advice to customers and key workers. The guide covers a wide range of information including; avoiding

sanctions, understanding how sanctions work and how to appeal an unfair decision.

A Help in Crisis information day aimed at frontline staff was successfully delivered in March 2016. Over 100 people attended the event held at Howden Park Centre to hear presentations about the range of help available to customers in crisis from partners including Scottish Welfare Fund, West Lothian Food bank and the West Lothian Court Advice Project among others.



### Universal Credit

Universal Credit was introduced in West Lothian in November 2015. The new benefit combines six existing benefits into one single monthly payment. The Advice Shop is responsible for delivering personal budgeting support for Universal Credit claimants to help those affected by the change to better understand their new benefit and enable them to budget effectively. We are working closely with the DWP as well as West Lothian Council Housing teams to ensure that referrals are made for

support when it is most needed. Advice is offered with a range of issues such as understanding how Universal Credit works, how to calculate income and outgoings, understanding priority bills and how to identify where to cut back on spending. A series of information briefings were delivered to frontline Council staff and partners and resources have been developed including a desk aid and frequently asked questions list.

### Money Week 2015

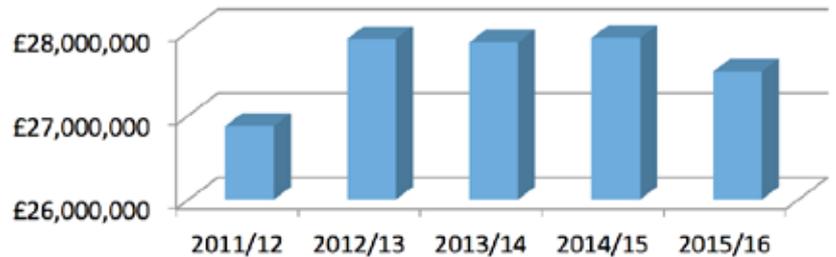
The fifth annual West Lothian Money Week was delivered in October 2015. A range of events were offered to residents with the aim of addressing key issues such as food and in-work poverty. A Fun with Food event was held in Whitburn Community Centre in partnership with West Lothian Food bank. Attendees were treated to a live food demonstration and children were offered free soft play whilst parents browsed information stalls. Two successful job fairs were held in Fauldhouse and Craigshill. Over 240 people

came along to meet local employers and access support with job searching. A Five Day Money Makeover toolkit was offered to all Money Week participants and 75 people signed up for the information pack which contained a step by step guide to the five day plan as well as practical tools such as a budgeting sheet, recipe cards and self-help guides.

## Maxmising Income

Given the impact of Welfare Reforms, we challenged ourselves to maintain our income target of £27,000,000. Through excellent campaign work we have continued to achieve our target; helping the people of West Lothian cope with the difficult benefit changes and increase their income.

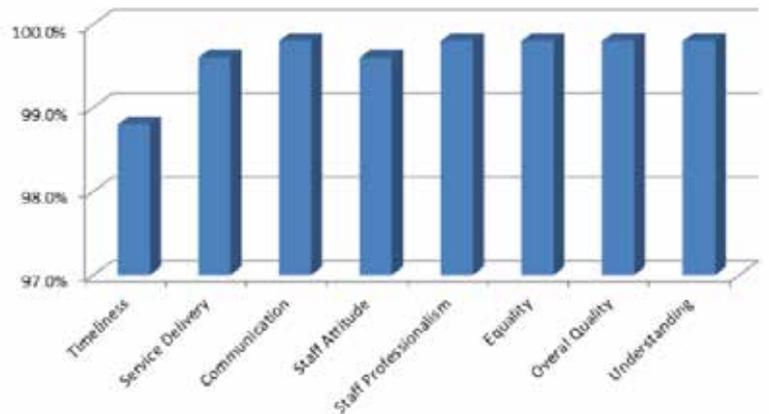
**Income Maximised Amount**



## Service Delivery

We want to deliver a service which meets our customers' needs and we encourage customers to complete survey cards to let us know how we are doing and make suggestions about improvements. Over the year, results have shown that we consistently work to a high standard.

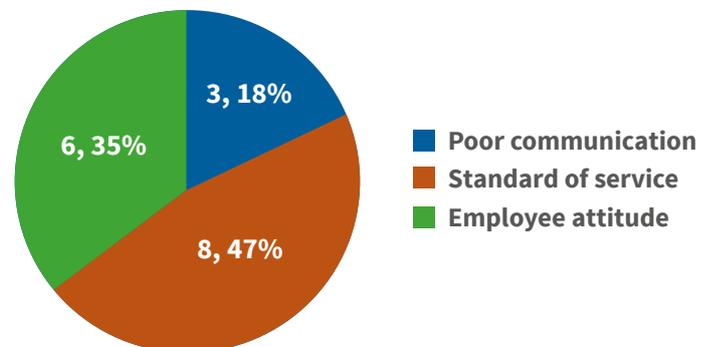
**Service Delivery**



## We don't always get it right!

We closely monitor and analyse complaints to quickly identify any trends and we use complaints to make improvements in our service. In 2014-15 we received 16 complaints and there was an increase of 1 complaint to 17 in 2015-16. There has been an increase in complaints relating to our standard of service.

To improve we made our booking system easier to use and trained staff on the system. Training and coaching sessions have been developed and delivered to help staff be more confident in delivering difficult messages.



## How to contact us:

-  **Telephone:** 01506 283000
-  **Email:** [advice.shop@westlothian.gov.uk](mailto:advice.shop@westlothian.gov.uk)
-  **Website:** [www.westlothian.gov.uk/advice-shop](http://www.westlothian.gov.uk/advice-shop)

 **Address:**  
The Advice Shop,  
Bathgate Partnership Centre,  
South Bridge Street,  
Bathgate,  
EH48 1TS

 **Opening Hours:**  
Monday-Thursday 8.30 – 5pm  
Friday 8.30 – 4 pm

See our website for up-to-date information  
on all of our outreach sessions.



Information is available in Braille, tape, large print and community languages. Please contact the interpretation and translation service on 01506 280000. Text phones offer the opportunity for people with a hearing impairment to access the council. The text phone number is 01506 591652. A loop system is also available in all offices.