



Motherwell & Wishaw Citizens Advice Bureau

AFTAR : Advice for Tenants and Residents

2018 - 2019

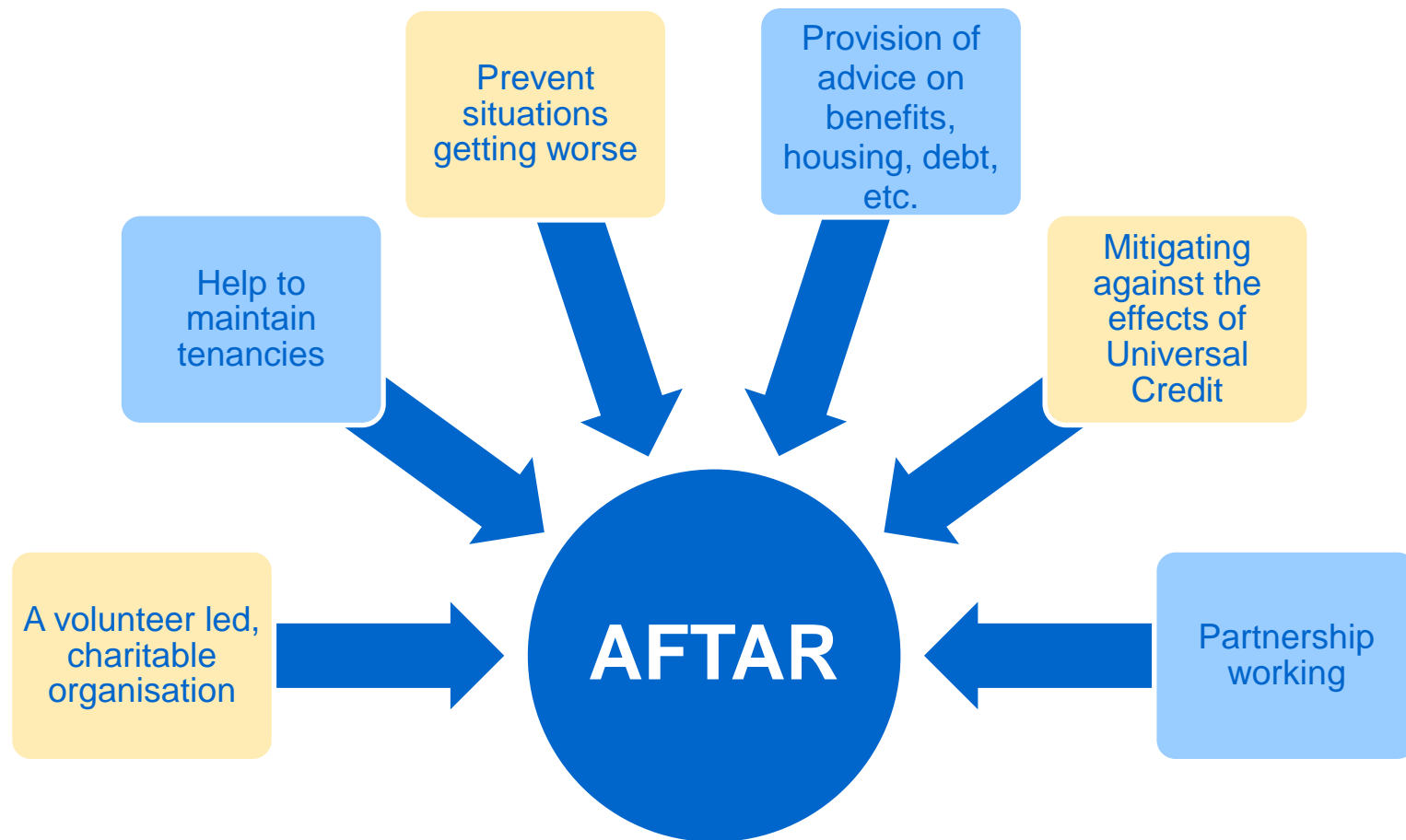
Alana Forsyth Business Development Manager

OUR PRINCIPLES

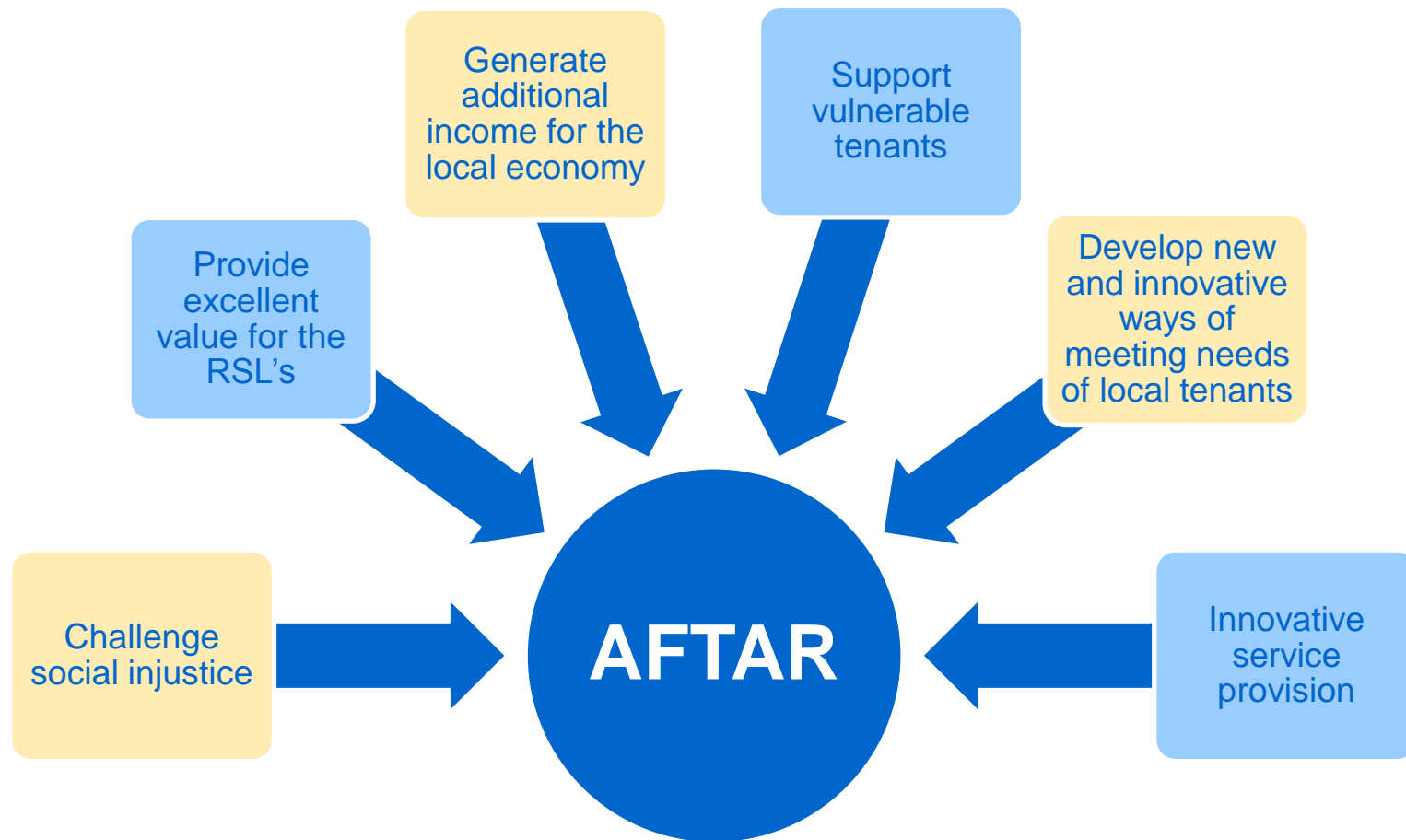
- Free
- Independent
- Confidential
- Voluntary
- Impartial
- Accessible
- Effective
- Dedicated to helping local people find solutions to their problems.



WHAT CAB DOES



WHAT CAB DOES



THE ADVICE FOR TENANTS & RESIDENTS PROJECT

- ✓ The Big Lottery funding has enabled us to provide tailored support to tenants within the five local Registered Social Landlords over the past four years, and other funding supported the AFTAR project for the previous three.
- ✓ Good advice not only helps tenants to achieve financial gains, but can prevent more costly negative outcomes such as homelessness, unemployment, bankruptcy and problems with poor mental health and wellbeing.
- ✓ By putting money back into the purses and pockets of local tenants through client financial gain, the local economy is boosted.
- ✓ We support some of the most vulnerable citizens in our community, many people with nowhere else to go for the advice and guidance they require.
- ✓ We add value to the local community through our specialist project work delivering quality advice to our communities at no cost to the local authority.
- ✓ AFTAR works and pays for itself through better outcomes for tenants, the local economy and the funders.

ADVICE SNAPSHOT FOR AFTAR CLIENTS 2018 – 2019



172 home visits to the most vulnerable members of the community



819 clients supported by CAB during 2018-19

317 Digital inclusion group and individual sessions delivered.



2,725 benefits issued addressed



147 clients received advice on energy issues.

THE ADVICE FOR TENANTS & RESIDENTS PROJECT

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

Funded by the BIG Lottery and the 5 Housing Associations, AFTAR offers:

- Advice
- Digital Inclusion Support
- Energy Guidance

Quality Assured advice is provided on a wide range of subjects, such as Debt, Benefits, Family Issues, legal disputes and help with maximising their income.

Details are not shared with the Housing Associations, which gives tenants an added assurance of confidentiality and appointments can be made in Housing Association offices, our CAB Office or in tenants' homes to best suit individual requirements.



THE ADVICE FOR TENANTS & RESIDENTS PROJECT

Our aim is for AFTAR clients to have an opportunity to play a full role in the new digital society

- ❖ Access online services
- ❖ Apply for DWP benefits and maintain online files
- ❖ Access learning opportunities
- ❖ Attend Job Clubs to actively seek job roles

Clients have successfully gained basic computer skills, saved money by accessing online comparison sites for insurance and energy and kept up to date with their DWP paperwork and activity requirements.

Some have taken part in free distance learning courses, in conjunction with West College Scotland, and others have utilised the opportunity to master new technologies such as Skype.

All of these activities have the added value of increasing social inclusion and mental wellbeing.



“learning about computers has helped me communicate more easily – including with my daughter and family in Australia”

“The distance learning course was great. I received lots of support and have achieved my first ever qualification at age 56”

THE ADVICE FOR TENANTS & RESIDENTS PROJECT

Home Energy Efficiency visits are carried out by the Energy Adviser and support given to reduce energy usage and/or energy costs.



This can include help to:

- ❖ **Swap energy providers**
- ❖ **Claim for energy efficient home improvements**
- ❖ **Learn about Warm Home Discounts and other sources of help with energy bills**
- ❖ **Access tips about energy saving around the home**

THE ADVICE FOR TENANTS & RESIDENTS PROJECT

4 Year Snapshot: 2015 - 2019



Client financial gain of
£2,500,000



Debts totalling
£268,143
addressed

Debts



After four years, our advisors are dealing with fewer clients, but with more complex cases as average numbers of issues has more than doubled



4,422 clients assisted

10,082 issues addressed *



886 home visits to vulnerable clients

*Top 4 Issues:

- Benefits
- Debt
- Council Tax
- Housing

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

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LANARKSHIRE

LANARKSHIRE HOUSING ASSOCIATION

4 Year Snapshot: 2015 - 2019



Client financial gain of **£593,000**



Debts totalling **£75,300** addressed

Debts



After four years, our advisors are dealing with fewer clients, but with more complex cases as average numbers of issues has more than doubled



1,011 clients assisted

2,246 issues addressed



322 home visits to vulnerable clients

4 Year Snapshot: 2015 - 2019



Client financial gain of
£438,000



Debts totalling
£60,600
addressed

Debts



After four years, our advisors are dealing with fewer clients, but with more complex cases as average numbers of issues has more than doubled



	822 clients assisted
1,904 issues addressed	
	181 home visits to vulnerable clients

4 Year Snapshot: 2015 - 2019



More local
spending power

Client financial
gain of
£598,500



Financial
Stability



Less Stress

Debts totalling
£48,750
addressed

Debts



After four years, our advisors are dealing with fewer clients, but with more complex cases as average numbers of issues has more than doubled



1,039 clients
assisted

2,325 issues
addressed



68 home visits to
vulnerable clients



FORGEWOOD HOUSING CO-OPERATIVE

4 Year Snapshot: 2015 - 2019



Client financial gain of **£487,100**



Debts totalling **£45,200** addressed

Debts



After four years, our advisors are dealing with fewer clients, but with more complex cases as average numbers of issues has more than doubled



	913 clients assisted
1818 issues addressed	
	147 home visits to vulnerable clients

4 Year Snapshot: 2015 - 2019



Client financial gain of
£351,700



Debts

Debts totalling
£38,300
addressed



After four years, our advisors are dealing with fewer clients, but with more complex cases as average numbers of issues has more than doubled



637 clients assisted

1,789 issues addressed



168 home visits to vulnerable clients