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e: info@adviceni.net

 $Registered\ Charity\ No:$ 

XR16104

# Chair's Introduction

I firmly believe that independent advice centres provide a vital lifeline for people who find themselves in difficulty. Whether problems are benefit, housing, employment or debt related; or indeed as is more often than not the case, a combination of all of these; advice centres can help people to resolve their particular difficulty.

The value of independent advice services must not be under-estimated. To the individual they may represent the easing of worry and hardship. To government departments they may represent the provision of services which otherwise may not be accessible to the people that need them.

The annual Advice NI Membership Profile series of reports clearly sets out the range of service provision available whether to people living in disadvantaged urban and rural areas, or to particular social groups such as older people, lone parents and people with disabilities. The statistics illustrate the need for these services, unfortunately they also illustrate the pressure that organisations are under in order to maintain them.

At a time of increasing economic difficulty, many lower income families are facing hardship and despair. The Income Support personal allowance for a person aged 25 or over increased by 2.28% to £60.50 this year. The National Minimum Wage for adults increased by 3.80% this year. Against this the average grocery bill has risen by 30% and there have been unprecedented increases in electricity, heating oil and gas.

This report contains a number of case studies which show in practical terms the difference advice services can make. Substantial amounts of additional weekly income have been secured for vulnerable people in greatest need. Assistance has been given to enable people to stay in their homes, heat their homes and improve their quality of life.

I commend this report for once again making the case for independent advice.

Conor ME Gale

Conor McGale, Chair



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# **Members Workload**

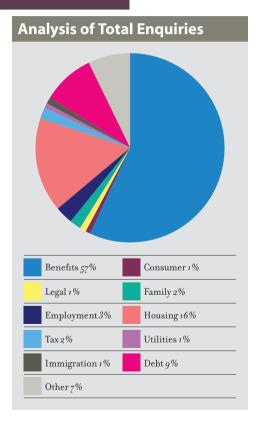
Enquiries: 200, 456 Clients: 93, 542

Response rate: 42 organisations

Within a difficult funding environment, Advice NI members continue to provide information, advice and representation services to those in greatest need. The evidence that services are targeted towards those in greatest need can be seen from the fact that almost 60% of enquiries are benefits related

Other significant areas on which help was sought include housing, debt and employment. The figures highlight that clients often tend to present with multiple problems and in turn advisers need to be multi skilled in order to find solutions and / or refer to appropriate external sources of help and support.

Please note these figures represent an underestimation as not all Advice NI members answered all questions.



# **Case Study**

The client called about eligibility for the Warm Homes Scheme. He was in receipt of a Rate Rebate so qualified. A benefit check was conducted but he was not entitled to other benefits but his Rate Rebate had been calculated using the applicable amount that was in force before the changes to the Rates in Northern Ireland that added 10% for single people over 60 and 15% to couples and 20% of the difference figure between income and the applicable amount instead of 12%. The client was entitled to an extra  $\mathcal{L}_7.82$  per week backdated  $\mathcal{L}_406.64$ .

Help the Aged

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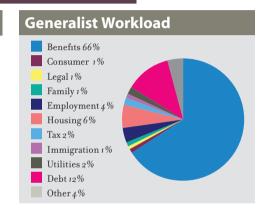
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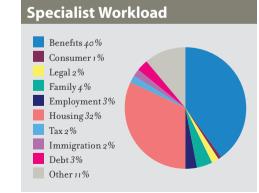
# Generalist / Specialist Workload

The Advice NI network encompasses a diverse range of information and advice providers. These organisations provide a comprehensive range of services which have developed over time to meet identified need.

'Generalist' organisations are locally based and can provide advice on a range of subjects. For some advice may be their sole function; for other community development organisations the advice service is just one element of their work. All are based at the frontline, with services being an integral part of the fabric of the local community.

'Specialists' provide advice on specific issues (for example housing) and/or provide a wide range of information and advice to specific target groups (for example older people, people with disabilities). These organisations are experts in their particular field and have amassed a great deal of expertise — both in terms of their knowledge and in terms of dealing with their particular client group.





# **Case Study**

Client contacted the advice centre after being turned down for Disability Living Allowance. He suffered from chronic obstructive airways disease and arthritis. The application form was requested from Disability and Carers Service and additional evidence was secured from the client's GP. The adviser represented the client at the tribunal hearing. The outcome was that the client was awarded middle rate care component and high rate mobility component. This in turn generated additional income in the form of a severe disability premium on the client's Income Support.

Rosemount & District Welfare Rights Group

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## **Income Generation**

Advice NI members have played a pivotal role in delivering both the Social Security Agency's and NIE's Benefit Uptake Programmes.

# **Social Security Agency**

Advice NI secured three Social Security Agency contracts aimed at tackling poverty and increasing benefit uptake through targeting 7.500 people including older people, carers and people living in areas of high unemployment.

Details of the three Advice NI contracts were as follows:

## **Attendance Allowance Exercise**

The client base (approximately 2000) for this exercise were pensioners over 75 years getting State Pension, Housing Benefit and possibly Pension Credit but not in receipt of Attendance Allowance.

#### **Carers Exercise**

The client base for this exercise (approximately 3000) were appointees who were not getting Carers Allowance but where the client was getting Attendance Allowance or certain components of Disability Living Allowance but not Severe Disability Premium.

# **Income Support Exercise**

The client base (approximately 2500) for this exercise were clients without children who are under 60 years of age and were not in receipt of Income Support or Jobseeker's Allowance and who lived in areas of high unemployment.

Overall evaluation of the programme by the SSA highlighted that for every £1 invested by the SSA £16 was generated in additional benefits. In total the Agency's 2007/08 programme generated total additional benefits of over £8 million.

# **Case Study**

Advisers carried out many benefit entitlement checks as part of both SSA and NIE benefit uptake programmes co-ordinated through Advice NI. $\Phi$  During the process advisers identified a number of people who were missing out financially. $\Phi$  In one case payment of Severe Disability Premium for two people in a household was not in place and one underlying entitlement to Carers Allowance. Arrears amounted to £25,000, were issued, financial compensation to be assessed and significant weekly benefit increases secured.

Disability Action

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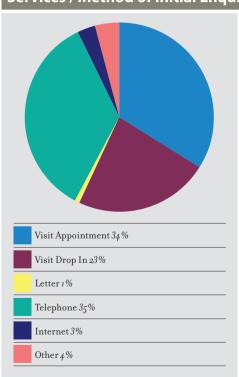
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# **Services / Method of Initial Enquiry**



Advice NI members make every effort to ensure that their services reach those people most in need. Limited resources directly affecting staffing levels and the increasing complexity of work has meant that many organisations have introduced an appointment system in order that more time consuming enquiries can be more effectively integrated within the overall operation of the advice centre.

The use of 'telephone' as a method of initial enquiry has remained a significant point of access for clients. This is understandable given that the benefit uptake activity of the SSA relied heavily on the telephone as a means of initial communication.

Online access is becoming an increasingly significant access channel not only for accessing information, but for seeking advice. Many members have tailored their websites by embedding online enquiry forms to facilitate online advice enquiries.

# **Case Study**

Adviser helped a young single mother with two children who was classified as homeless by the NIHE. Client was under considerable stress bringing up her children under these circumstances. The adviser assisted client to secure a NIHE flat and then assisted client with application for a community care grant in order that she could resettle back into the community An award of £1,300 was made in recognition of the circumstances of the case and the need to furnish and equip the flat with essential items.

Ballynafeigh Community Development Association

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# **Service Delivery / Opening Hours**

More than 30 hours per week

Open 5 days per week Average opening hours per week

51 organisations

55 organisations

33.5 hours per week

Response rate: 63 organisations

Despite the increasing difficulties in terms of securing the necessary resources to sustain and develop their advice service, Advice NI members continue to strive to provide services aimed at helping to bring social justice to the socially excluded. This Report highlights that centres aim to maximise accessibility both as regards opening hours and also regarding when the service operates — whether in the evenings or at weekends, in addition to traditional 9-5 opening hours.

The physical location of Advice NI members serve to effectively target need — many operate within the most deprived areas across Northern Ireland. They serve as beacons of hope providing advice and help to people reliant on benefits, to those on low waged incomes, to those living in poor housing conditions. These services are supplemented by the range of specialist help available to particular social groups.

# **Case Study**

Client was retired and had multiple health problems. He lived alone in private rented accommodation, with his Housing Benefit needing to be topped up by  $\mathcal{L}_{110.12}$ . Adviser applied to the Housing Executive for a discretionary Housing Payment to help with the shortfall in the rent and was awarded  $\mathcal{L}_{10}$  per week. Following work on his behalf and due to the circumstances of the case the client was accepted as homeless and in priority need by the Housing Executive. Four months after his initial contact with the adviser he was allocated a pensioner bungalow.

Age Concern NI

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# **Quality Service Provision**

Quality Assurance / N Scheme Or	lumber of ganisations
Advice NI Membership Scheme	65
Investors in People Standard	22
Matrix Standard	3
Charter Mark	2
ISO Standard	10
Lexcel	1
Other (including EQFM, PQASSO)	3
Response rate: 65 organisations	

Quality assurance is at the heart of Advice NI members' service provision. All members adhere to the Advice NI membership criteria which have been revised in line with Investors in People principles in recognition that advice services in particular are largely dependent on staff for delivery. They incorporate staff learning and development activity, planning and management issues.

As the table illustrates members have additionally sought external accreditation of their quality assurance systems.

Many have progressed to achieve the IiP Standard outright whilst others have sought accreditation via other quality assurance Standards.

# **Case Study**

Adviser assisted man and wife aged 75 and 77 respectively suffering due to poor health. Their only income was retirement pension and some capital. Adviser assisted both clients with claims for Attendance Allowance. In both cases the higher rate was awarded amounting to a total of £134.00 per week. As a result they were entitled to Pension Credit including the Severe Disability Premium amounting to £104.50. In total the couple were £238.50 a week better off

Limavady Community Development Initiative

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Staffing								
	Admin Support	Information Officer		Money Adviser	Training Officer	Other	Manager	Total
Paid	12	8	69	14	2	51	29	185
Voluntary	5	1	16	2	0	24	0	48
Response ra	ate: 65 or	ganisations						

This year has seen new members joining Advice NI, with others leaving primarily due to problems securing funding for the advice service. There has been a net decrease in the number of Advice NI members (representing a fall of 8%) and in the total staffing (representing a fall of 4%). An analysis of the figures over the past three years highlights a small but significant overall decrease in staffing levels. Volunteering accounts for 20% of overall staffing levels.

These figures reflect that while the public are facing an affordability crisis in terms of making ends meet in the current economic climate, similarly the evidence illustrates that many advice centres face a similar crisis in terms of securing the necessary resources to sustain and develop their advice service. This Report would tend to highlight a gap developing between levels of demand and the capacity of advice organisations to meet this demand.

# **Case Study**

A lone parent with one child aged six, living in a one bedroom flat, was turned down for a transfer by the Housing Executive as he had rent arrears in excess of £1000. Adviser asked the Executive to use their discretion to consider our client's difficult personal circumstances and allow a transfer, after initially being turned down, this was allowed on appeal. He was assisted with a community care grant application and referred to Gingerbread's Careers Guidance Service where training and study opportunities were discussed to enable him to prepare for a return to work.

Gingerbread NI

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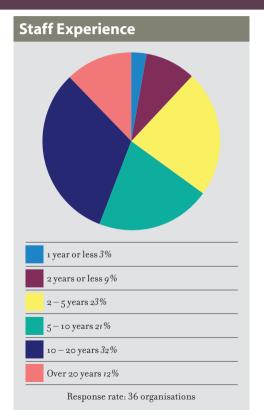
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This staffing information gathered as part of this Membership Profile survey has highlighted the wealth of experience of staff within the Advice NI membership. The fact that 97% of staff have been in post for over one year – with 87% in post for over 2 years - illustrates the level of experience and expertise which has been built up. Taking this information in conjunction with the ongoing training and development undertaken by staff, it represents an invaluable resource capable of responding to the increasingly complex problems presented by clients.

This information may also serve to indicate that whilst retention of staff is less of an issue; recruitment of new staff appears to be increasingly difficult—with the proportion of staff in post for less than a year down 3% in comparison to last year's figures.

# **Case Study**

Client worked in a coffee shop for over 19 years, and in that time it transferred ownership on a number of occasions. The business became less successful and was given notice to vacate it's premises and to remove all equipment. The client was paid off and received only wages owed and accrued holiday pay.

Adviser established through Company Registry that the company was still active. A claim was pursued for a redundancy payment and for wages in lieu of notice based on the TUPE Regulations. An award was made for £5500.00.

Belfast Unemployed Resource Centr

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# **Money Advice Training**

Generalist Money Advice Courses	Number of Candidates
Introduction to Dealing with Debt	30
Good Practice Dealing with Debt	23
Skilled Money Advice Courses	
Debts and Courts in Northern Ireland	13
Debt and Mental Health	14
Dealing with Rent Arrears	9
Dealing with Mortgage Arrears	12
Dealing with Codes of Practice & Utilities	10
Individual Voluntary Arrangements	11
Introduction to Bankruptcy	14
Negotiation Skills	9
Overview of Consumer Credit Act	13
Strategies	15
Specialist Money Advice Courses	
Lay Advocacy	15
Limitations of Actions	13

This year there has been a significant increase in the number of courses delivered and in the number of learners attending.

A total of 19 wiseradviser courses have been delivered to 199 learners, with a total of 50 learners gaining accreditation through Open College Network NI. The accredited courses are 'Introduction to Dealing with Debt' (Level 2) and 'Dealing with Codes of Practice & Utilities' & 'Debts and Courts in Northern Ireland' (Level 3).

Advice NI can provide tailored money advice related training courses on request.

# **Case Study**

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Belfast Unemployed Resource Centre

# **SEPTEMBER 2009**

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# NVQ Advice and Guidance NVQ Advice & Guidance No. of Candidates (07 / 08) Total to Date Level 2 1 22 Level 3 5 74 Level 4 3 38 Assessor 1 20

Advice NI has been an accredited Open University accredited Assessment Centre for ten years. Qualifications are provided in Advice and Guidance, Customer Service (recently) and Assessor Awards. Workshops are facilitated in Belfast and the North-West to support candidates achieve their NVQ award. The facility is now also available to undertake NVQ's via the Advice NI Online Learning programme with evidence gathered and presented using our new ePortfolio system. Over 150 candidates have registered for qualifications via the Assessment Centre.

Advice NI has actively engaged in the development of NOS for Legal Advice and this suite of qualifications have now been approved by the regulatory authorities. The D3 NVQs are:

Level 2 NVQ - Supporting Legal Advice

Level 3 NVQ in Legal Advice

Level 4 NVQ in Legal Advice.

Advice NI is working with Open University towards accrediting these qualifications.

# **Case Study**

A Slovakian client with very little English contacted the advice centre. She was a single parent with one child, working as a part time cleaner. An appointment was made and an interpreter arranged. Client was not registered via the Workers Registration Scheme so the forms were downloaded and completed. A benefits check highlighted Child Benefit, CTC, WTC and HB entitlement and assistance provided with all claims. Client also signposted to free English language classes in the area.

 $East\ Belfast\ Independent\ Advice\ Centre$ 

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# **Membership Feedback**

**100%** of respondents felt Advice NI represented good value for money

**100%** of respondents would recommend Advice NI membership to others

**100%** of respondents have contacted Advice NI in the past year. Email and telephone were equally the preferred methods of contact

**100%** of respondents felt Advice NI communicated with their centre often enough

**90%** of respondents use AdviceLink (the Advice NI group-email facility)

100% indicated that Advice Link is either a very effective / effective means of online communication to network, share information and raise issues of concern

700 messages have been posted on AdviceLink

**78%** of respondents have used/contributed to free training offered by Advice NI (including NVQ, wiseradviser, Energy Efficiency, Tax Credits, AdvicePro)

64% of respondents have used/contributed to issues around quality

Given the pressures facing frontline advice providers, Advice NI continually strives to ensure that services offered to members are relevant, responsive and effective. The latest annual member satisfaction survey highlights high levels of satisfaction with Advice NI services.

"All the staff are friendly, helpful and fulfill what they say."

Advice NI member

"Just thanks for all the excellent help and support our staff have received over the year."

Advice NI member

Internally, under the auspices of the Management Committee, a number of new initiatives have been set in place with a view to ensuring that staff performance is geared towards meeting the identified needs of members. Ongoing staff learning and development is also fostered as part of Advice NI's commitment to the IiP process.

# **Case Study**

Single parent called to advice centre seeking a Benefit Entitlement Check. During the interview she became quite distressed and it transpired that she was in arrears with a number of creditors. The adviser was able to identify that an application could be made for Disability Living Allowance for one of her children due to having severe asthma. Client was referred to the Debt Management Worker within North Belfast Advice Partnership where affordable repayment arrangements were negotiated with creditors. A referral was made to a local counsellor in order to provide counselling and support for the client during what was a very stressful situation.

Ardoyne Association / North Belfast Advice Partnership

# **NOVEMBER 2009**

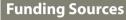
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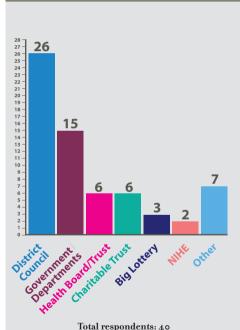


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Note organisations may receive funding from more than one funder

Funding difficulties are a constant source of concern for advice providers. Advice NI membership has decreased this year and overall staffing levels within the membership have also decreased primarily due to funding difficulties.

A significant number of members report uncertainty as to whether funding will continue after March 2009, with this uncertainty affecting 18 posts. A further 6 posts are nearing the end of their funding and are not expected to be renewed.

Given issues around job security, the increasing complexity of the work and the often stressful nature of the work; it is a testament to the commitment of staff within independent agencies that their doors remain open to people who rely on their services.

# **Case Study**

One 70 year old client living on her own, had disabilities, no family and was virtually housebound. Adviser suggested she apply for Attendance Allowance which was successful. This in turn qualified her to receive the Severe Disability Premium on her Pension Credit. These two benefits increased her weekly income by approx £95 per week.

Client referred to Good Morning Project and she now receives a telephone call every morning. She says she feels less socially isolated and less vulnerable knowing that she will speak to someone every morning. Referral also made to Occupational Therapy Service and additional aids fitted within the home.

Ballysillan Community Forum Advice

#### **DECEMBER 2009**

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# **Funders**

















he Open University









#### ADVOCACY FOR SENIOR CITIZENS

t: 028 7035 7966

e: claregreenfield@hotmail.com

#### **AGE CONCERN NI**

t: 028 9024 5729

e: cwilliamson@ageconcernni.org

#### **ARDOYNE ASSOCIATION**

t: 028 9071 5165

e: elaine@ardoyneassociation.com

# BALLYNAFEIGH COMMUNITY DEVELOPMENT ASSOCIATION

t: 028 9049 1161

e: deirdre.dobbin@bcda.net

# BALLYSILLAN COMMUNITY FORUM ADVICE

t: 028 9039 1272

e: bcf\_advice\_service@yahoo.co.uk

#### **BARNARDOS NI**

t: 028 9064 6515 / 028 9064 0455

e: sue.stevenson@barnardos.org.uk

# BELFAST UNEMPLOYED RESOURCE CENTRE

t: 028 9096 1111

e. barrie.mclatchie@burc.org

#### CAUSEWAY WOMEN'S AID

t: 028 7035 6573

e: womensaidcoleraine@btinternet.com

#### CHINESE WELFARE ASSOCIATION

t: 028 9028 8277

e: echanu@cwa-ni.org

#### **CHRISTIAN DEBT ADVICE CENTRE**

t: 028 9046 9227

e: robbiewatton@btinternet.com

#### CITHRAH FOUNDATION

t: 028 9335 1199

e: cithrah@hotmail.com

#### CIVIL SERVICE BENEVOLENT FUND

t: 028 3026 5577

e: sheila.fitzgerald@csbf.org.uk

#### COOKSTOWN & WESTERN SHORES AREA NETWORK

t: 028 8773 8845

e: cwsan@aol.com

#### **CORPUS CHRISTI SERVICES**

t: 028 9024 0653

e: bronagh@corpuschristiservices.co.uk

#### COSTA

t: 028 8555 6880

e: costa.network@virgin.net

# CRAIGAVON INDEPENDENT ADVICE CENTRE

t: 028 3832 4945

# CROSS GLEBE

#### **COMMUNITY ASSOCIATION**

t: 028 7034 4744

e: cgcacrossglebe@yahoo.co.uk

#### **DISABILITY ACTION**

t: 028 9029 7880

e: hq@disabilityaction.org

#### **DYSLEXIA & DYSPRAXIA SUPPORT**

t: 02879549990

e: dyslexia.dyspraxia@yahoo.co.uk

# EAST BELFAST INDEPENDENT ADVICE CENTRE

t: 028 90963003

e: advice@ebiac.org

# EAST BELFAST MISSION (STEPPING STONE PROJECT)

t: 028 9073 8211

e: j.millar@steppingstoneni.org

# EAST DOWN RURAL COMMUNITY NETWORK

t: 028 4461 2311

e: info@eastdownrcn.com

#### **EMPLOYERS FOR CHILDCARE**

t: 028 9267 8200

e: info@employersforchildcare.org

#### EPIC

t: 028 9074 3330

e: david\_colvin@hotmail.co.uk

#### **EXTRA CARE**

t: 028 9068 3273

e: benefits@extra-care.org

#### FALLS COMMUNITY COUNCIL

t: 028 9020 2030

e: john@fallscouncil.com

#### **FALLS WOMEN'S CENTRE**

t: 028 9032 7672

e: susan@fallswomenscentre.org

# FIRST HOUSING AID & ADVICE SERVICES

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