

Financial Inclusion Team

Money and Benefits Advice

Annual Report 2017/2018



What we do

The Financial Inclusion Team is a free, impartial, confidential service to help the people of Aberdeen City with a focus to

By helping households to:

- increase their disposable income
- manage their debt, remain in their homes
- improve their budgeting skills, and
- appeal benefit decisions made by the Department for Work and Pensions.

We do this by:

- Treating all our customers with dignity, respect and courtesy.
- Assessing the enquiry and providing accurate and impartial advice offering options to resolve the issue.
- Keeping customers up-to-date on the progress of their enquiry; advising them of what will happen at the next stage and any action to be taken by both advisor and customer.
- If we are unable to get in touch, we will make three attempts to contact the customer before closing the case.
- We hope customers will tell us the outcome of the enquiry, if not we will aim to contact them to discuss the result and to offer appropriate

96.7% customers rated the overall quality of service as excellent or good

96.7% customer rated the way staff interacted as excellent or good

Comments from Feedback

The staff are great they do their best to keep you calm and listen to your worries. They keep u well informed of everything that happens with your case. Very good and helpful service. Thanks

This has been a difficult process for me however the support and assistance I have received has been invaluable.

Kind caring service

Sarah was very helpful and she was very easy to talk to.

Access to the Financial Inclusion Team

Service	Information and contact details
Advice line	Monday - Friday 8:30 - 5:00 Tel: 01224 522709
Email	Email moneyadvice@aberdeencity.gov.uk
Marischal College drop in	Monday - Friday 8:30 - 5:00
Cornhill Hospital	For in and outpatients attending Cornhill Hospital. Tel: 01224 557867
Mastrick Access Point	Tuesday - Friday 10.00 - 4.30 Tel: 01224 788543
Woodside Access Point	Monday only 9:30-12:30 Drop-ins only for local residents
Tillydrone Area Housing Office	Tuesday, Thursday and Friday 8:30 - 5.00 Drop-in and appointments for local residents Tel 01224 489501



ANSWERED
11349
TELEPHONE
CALLS



DEALT WITH
1326
DROPS IN

Case Studies

1 The Financial Inclusion Team assisted a single person who was having his home repossessed due to being made Bankrupt by HMRC for £195,000 of income tax. The customer had mental health issues which had impacted their ability to complete self-assessments when they were self-employed. We assisted him to complete all the outstanding self-assessments; obtained medical evidence from their Community Psychiatric Nurse and sent this to HMRC to calculate the correct amount owed. HMRC agreed as a concession to process all the late self-assessments and write off all the late penalties and fees. Once everything has been processed the client was due money back from HMRC and he kept his home.

2 Single person was referred by their Housing Officer as their case was going to be lodged in court after accruing rent arrears of £913.80. The arrears were due to their Employment Support Allowance and Housing Benefit stopping after being found fit to work by DWP. We assisted the customer to re-apply for Housing Benefit to prevent the arrears from increasing and apply for Jobseekers Allowance whilst we assisted them to appeal the ESA decision. The customer was successful at the Tribunal and was re-awarded ESA back to the date it had stopped and received £1103.90 in backdated monies. This also meant we were able to request an “anytime revision” for Housing Benefit to pay for the period that is stopped due to the ESA decision and the client’s rent arrears were cleared in full.

3 Couple who both had severe learning disabilities with limited literacy and numeracy skills were referred to us after getting into financial difficulties with a local rent to buy creditor. After investigations it turned out that this couple had 11 active credit agreements and were expected to pay £270 every two weeks to these payments. The customers were on limited income and it was felt that the company had not properly carried out affordability checks. The clients did not fully understand the implications of taking out all these debts. We wrote to the company to investigate along with evidence of their disabilities and copy of their Income and Expenditure. It took some time and lots of correspondence however after 10 months the company agreed to refund monies to the client to the sum of £10,966.36.

We have:



WORKED WITH
3023
CUSTOMERS



DEALT WITH
3891
ENQUIRIES



68%
ARE COUNCIL
TENANTS



85%
ARE
WORKING AGE

Made a difference -

Gained £4.7 million of income for customer

Helped customer to manage £3.7 million of debt

24% of money advice customers were supported to enter a Scottish Government debt scheme including bankruptcy

Won 70% of all benefit appeals

Supported 324 households remain in their home through preventative work

Top 10 debts we have assisted with

Debt Type	Outstanding Balance
Council Tax Arrears	£976,948.57
Credit Card	£455,553.74
Rent Arrears	£435,095.82
Benefit Overpayment	£310,964.84
Bank Loan	£242,893.68
Mortgage Arrears	£193,115.62
Personal Loan	£181,654.80
Income Tax and NI Debt	£130,125.99
Store Card/Catalogue	£126,681.42
HB Overpayment	£126,418.76



Entry Stages that Customer First Contact us

Benefit Check Stage

Attendance allowance	13
Carer's Allowance	3
Child Benefit	3
Tax Credits	15
Disability Living Allowance	18
Employment Support Allowance	98
Housing Benefit / Council Tax Reduction	39
Income Support	5
Jobseeker's Allowance	14
Other	37
Pension Credit	9
Personal Independence Payment	134
Universal Credit	6

Claim Stage

Attendance allowance	41
Carer's Allowance	15
Child Benefit	2
Tax Credits	13
Disability Living Allowance	39
Employment Support Allowance	147
Housing Benefit / Council Tax Reduction	26
Jobseeker's Allowance	2
Maternity Allowance	2
Other	8
Pension Credit	3
Personal Independence Payment	281
Universal Credit	7

Mandatory Reconsideration Stage

Attendance allowance	5
Tax Credits	15
Disability Living Allowance	15
Employment Support Allowance	142
Housing Benefit / Council Tax Reduction	19
Income Support	2
Jobseeker's Allowance	8
Other	2
Personal Independence Payment	110
Universal Credit	16

Appeal Stage

Tax Credits	1
Disability Living Allowance	4
Employment Support Allowance	47
Personal Independence Payment	49
Universal Credit	1