

Inverclyde Health and Social Care Partnership (HSCP)

Advice Services

Annual Report 2015



Foreword

It is with great pleasure that I present the 2015 Annual Report of the Inverclyde Health and Social Care Partnership (HSCP) – Advice Services Team. This 2015/16 report is the first of its kind produced by the HSCP Advice Services Team. This report outlines the services we deliver and our key achievements in supporting many of the vulnerable members of the Inverclyde community.

It has been a challenging but interesting year with changes in staffing; development of the triage advice line, underpinned with the introduction of a new caseload management system; funding constraints; welfare reforms and the move towards full integration across health and social care, however the team has continued to deliver a high quality, effective and professional approach to working towards the Inverclyde HSCP vision of Improving Lives.

I hope you enjoy reading this report and finding out more about the work of the Advice Services team.

Brian Moore
Chief Officer
Inverclyde Health and Social Care Partnership

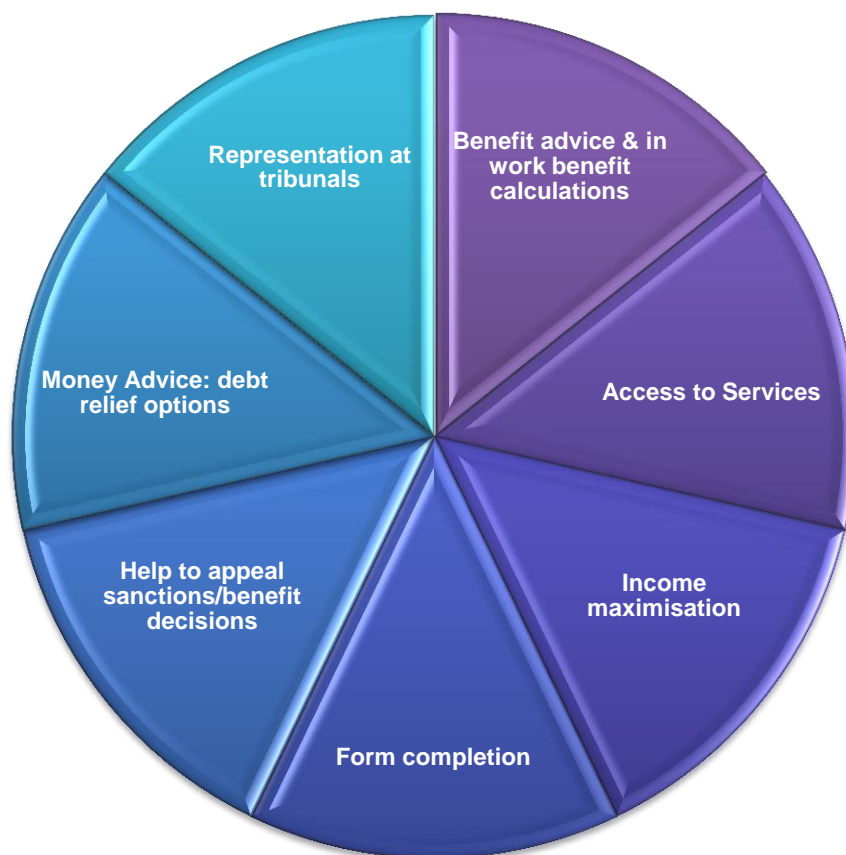
April 2016

Introduction

Inverclyde HSCP Advice Services team was established in 2013 following an amalgamation of the three teams that provided welfare benefits advice; money advice and welfare rights representation and appeals.

The Advice Service is predicated on a rights-based approach that contributes to the alleviation of poverty and effects of debt in the Inverclyde community, making a positive difference to the lives of many. It is imperative for the well-being of vulnerable claimants and also for the wider Inverclyde economy to ensure that people receive the support they require during a period of change and uncertainty as a result of continuing austerity, devolution of aspects of the social security system and wider welfare reform. The provision of an effective advice service is directly relevant to the duty of the HSCP to provide social welfare and the wider efforts to improve health and well-being.

The vision of Inverclyde HSCP Advice Services is to provide an accessible and free, fit for purpose, advice service at point of need for the people of Inverclyde. This vision is underpinned by the values of accessibility, accountability, confidentiality, effectiveness, impartiality, independence and quality. The services provided cover a range of interventions from advice and information through to debt advisory schemes and representation at appeal tribunals.



Context

Integration Legislation

From 1st April 2016 Inverclyde became a fully integrated Health and Social Care Partnership laid down in statute by the integration legislation and its associated guidance. That guidance highlights that every HSCP must produce a Strategic Plan, outlining what services will be included, noting key objectives and how partnerships will deliver improvements. These improvements will be gauged on the nine national wellbeing outcomes, designed to help partnerships demonstrate the difference that joined up services make to the lives of the people who use those services.

The nine National Wellbeing Outcomes are:

1. People are able to look after and improve their own health and wellbeing and live in good health for longer.
2. People, including those with disabilities or long term conditions or who are frail are able to live, as far as reasonably practicable, independently and at home or in a homely setting in their community.
3. People who use health and social care services have positive experiences of those services, and have their dignity respected.
4. Health and social care services are centred on helping to maintain or improve the quality of life of people who use those services.
5. Health and social care services contribute to reducing health inequalities.
6. People who provide unpaid care are supported to look after their own health and wellbeing, including reducing any negative impact of their caring role on their own health and wellbeing.
7. People using health and social care services are safe from harm.
8. People who work in health and social care services feel engaged with the work they do and are supported to continuously improve the information, support, care and treatment they provide.
9. Resources are used effectively in the provision of health and social care services.

Inverclyde HSCP Strategic Plan

The Inverclyde Strategic Plan 2016 -19 has been developed by the HSCP's Strategic Planning Group, including representatives of local people, users of services and carers, third and independent sector partners and acute services. The Strategic Plan will deliver against the five commissioning themes:

- ▶ Employability and meaningful activity
- ▶ Recovery and support to live independently
- ▶ Early Intervention, prevention and reablement
- ▶ Support for families
- ▶ Inclusion and empowerment

Going forward, Inverclyde Advice Services work-plans and priorities will be aligned to the Strategic Plan, the National Wellbeing Outcomes and the five strategic commissioning themes.

Impacts of Welfare Reforms

Inverclyde continues to rank in the top 5 of local authorities in Scotland with the highest levels of income deprivation, with 40% of Inverclyde's data zones in the 15% most deprived data zones in Scotland (SIMD, 2012).

The range of welfare reforms introduced over the last few years is significant. The increase in conditionality and sanction regimes; introduction of benefit cap and universal credit will all impact on the local community. However the introduction of, and migration to, Personal Independence Payments (PIP) is likely to be the biggest challenge presented by on-going welfare reform changes in 2016.

The latest update from Sheffield Hallam University, March 2016, highlights that the Inverclyde community is significantly affected by the latest welfare reform changes:

- ▶ Increase in non-dependent deductions: Inverclyde in UK 20 worst affected local authorities, 3rd highest in Scotland
- ▶ Introduction of PIP: Inverclyde in UK 20 worst affected local authorities, 3rd highest in Scotland
- ▶ Current ESA reforms: Inverclyde in UK 20 worst affected local authorities, 3rd highest in Scotland
- ▶ ESA new reforms: Inverclyde in UK 20 worst affected local authorities, 5th highest in Scotland

Fundamental Causes of Inequalities

The links between poverty and health are well documented and for many years now Inverclyde has been characterised by some notably unequal health and socio-economic outcomes. The causes of inequality are well-evidenced in terms of economic and work-related opportunities; levels of education; access to services and societal or cultural norms. Health inequalities are therefore inextricably linked to the unequal distribution of a range of opportunities.

In addressing inequalities and the challenges we have within Inverclyde, action is required at all three levels, fundamental, wider and individual level. Inverclyde's Single Outcome Agreement (SOA), delivered through the Inverclyde Alliance, aims to address these determinants, by improving quality of life and wellbeing of people who live in Inverclyde, whilst tackling the inequalities which exist across the area.

The Advice Services team have a clear role by improving the quality of life and wellbeing of people who live in Inverclyde, whilst tackling the inequalities which exist across the area.

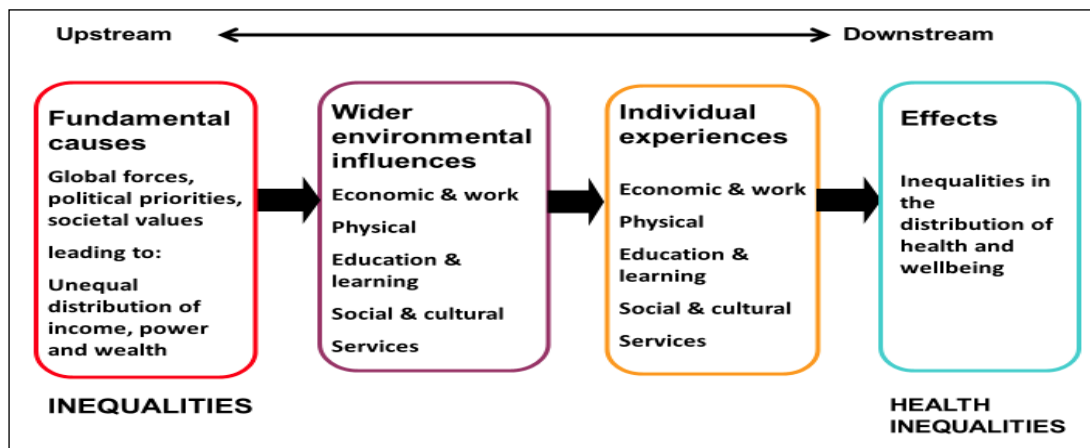


Figure 1 Health Inequalities: Theory of Causation (reproduced with permission from NHS Health Scotland: this info is © NHS Health Scotland).

The HSCP commitment to integration should in addition help translate into an operational reality one of the key policy drivers identified in 'The Impact of Welfare Reform – Tracking Study 3' produced for the Scottish Government. That report says:

"There should be more joined-up practice between health, social care and welfare services. Health and social care professionals need not be experts, but should at least be aware of the kind of support that people might be entitled to, and referral mechanisms between health and social care, and advice services should be established."

This in turn compliments the findings of a Report from the Low Commission, 'The Role of Advice Services in Health Outcomes' published in the Summer of 2015. Although produced with a focus on the English legislative requirements of the Health and Social Care Act 2012 and the Care Act 2014, it nevertheless merits close consideration in terms of the Scottish Health and Social Care Integration agenda predicated on the Public Bodies (Joint Working) (Scotland) Act 2014.

"Improving the financial, material and social circumstances of people presenting at primary care can underpin sustainable improvements in health relating to poverty and deprivation, providing a means by which primary care organisations can address the social, economic and environmental influences on the health of their population."

Stronger partnership between advice services and health care partners has the potential to affect system change in order to challenge and change policies that are exacerbating health inequalities and creating demand for health provision."

Service Activity Analysis

The Service

Whilst Advice Services is one integrated service it provides three distinct areas of work:

- ▶ Advice and Information
- ▶ Welfare Representation
- ▶ Money/Debt Support

All 3 teams are supported by the recent development of an integrated case management system. The system mirrors the model of a single point of access and has allowed Advice Services to refresh and revitalise the way in which we deliver the service and to help mitigate the impacts of the welfare reform agenda.

As well as supporting the provision of an efficient, quality service to users - the system ensures that our service keeps clear, concise records of advice given and actions taken, and we are able to generate data that will allow the monitoring of the types of work undertaken by advisers and the time taken on each case. The system provides an immediate view of current case numbers to ensure work is fully represented, that advisers work within their capacity, and reports fully on financial gain achieved by the service on behalf of clients. The system has time bound triggers to allow the service to follow up on the outcome of a benefit application or if a client has challenged an adverse decision, ensuring we are providing an efficient wraparound service.

Advice First Telephone Triage Service

The Advice First telephone line is the single point of access to Advice Services and the range of services that are predicated on Advice First. Many of the clients who are contacting the service often have multiple issues, many of which could be resolved over the telephone, thus either negating the need for an appointment or addressing some of the issues prior to attending an appointment. To ensure the service is as accessible as possible, there is a monitored email address where referrals are received from other agencies, clients and other HSCP services.

10,945 Advice First telephone calls were handled from April 2015 to March 2016

Approximately 68% of calls presented to Advice First were resolved over the telephone

Advice and Information Service

The single biggest role for Advice/Information Workers is related to assistance given in the completion of benefit applications. Given the complexity of the benefit system, claimants often fail to include all the necessary information required by the Department of Work and Pensions (DWP). Advice and Information workers are familiar with the claims and decision making process and are aware of what is relevant to an application. The nature of the support provided by Advice/Information workers to claimants has changed over the past couple of years, becoming more intensive with increasing numbers of claimants requiring enhanced levels of ongoing support over many months. The one-off advice intervention is being replaced with the need to remind claimants of the continuing obligations to furnish DWP with information and certificates such as sick lines; of the two stage process of challenging decisions, and the strict statutory time limits involved and assistance with the long term management of claims in general. The Advice and Information Service is committed to assisting Inverclyde residents to navigate the welfare benefits system successfully.

For the period April 2015 to March 2016 Information and Advice Workers confirmed financial gains of £901,790 for Inverclyde Residents*

2776 appointments scheduled between Greenock and Port Glasgow HSCP Offices

214 home visits

1443 follow-ups completed

Access to Service

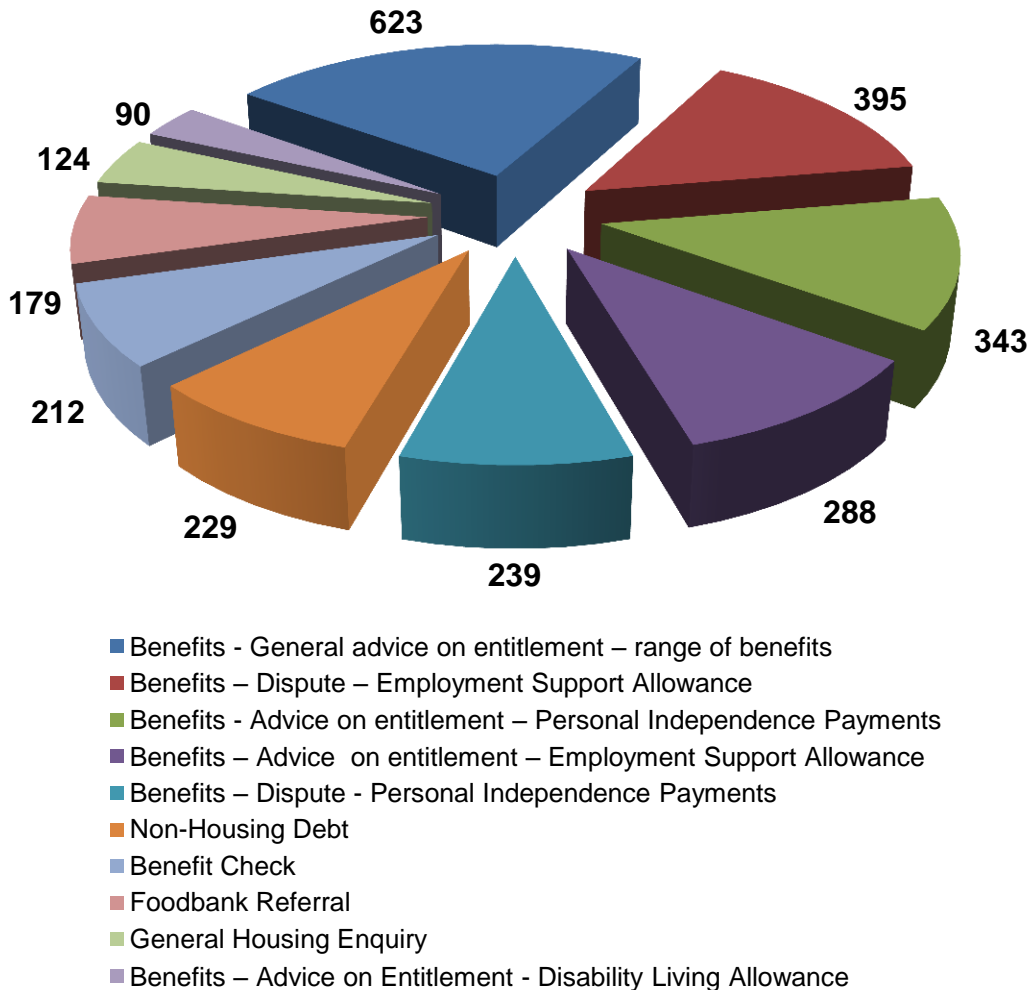
Another key aspect of the Advice and Information Service is providing a single point of access for people who need assistance with daily living tasks and activities to support them to live as independently as possible at home. Service is available to people living within the community whether alone or as a member of a family. Services include: homecare; reablement; community alarm; telehealthcare and respite at home.

194 Access to Service referrals completed

An average of 31 queries per month have been handled and referred to the appropriate Homecare/Community Care Services

*Unlike the specialist advisors, who carry out intensive casework, the advice/information workers operate on a duty rota basis and once clients have received support it can prove more difficult to capture actual financial gains due to disengagement with the service. For this reason the gains are probably under-represented.

This chart demonstrates the top 10 most common enquiries to Advice Services for the period April 2015 to March 2016.



The most common query was on a range of benefits, with 17% of clients contacting for this reason. Almost 40% of all enquiries were in relation to sickness and disability related benefits such as Personal Independence Payments/Disability Living Allowance which is in line with expectations.

Welfare Rights

The core task of Welfare Rights is to help claimants prepare for appeal by:

- ▶ Gathering evidence and researching relevant case law
- ▶ Preparing submissions and providing representation for claimants at oral hearings
- ▶ Finding errors of law in the statement of reasons
- ▶ Preparing submissions to and attending hearings before the UT

The driver of demand for representation is DWP policy and practice. Changes in DWP inflows and outflows from benefit caseloads have a clear correlation to the demand for Tribunal representation.

Where appropriate, Welfare Rights Officers also provide representation at the Upper Tribunal (Administrative Appeals Chamber). This is a superior court of record whose decisions are binding so we often contribute to changing the law generally in favour of claimants.

Two examples of this were: in case *CSE/17/2014* the Upper Tribunal accepted our argument that attendance at a psychiatric day-care centre was medical treatment and not work-related activity so that such individuals were no longer to be treated as capable of work-related activity. In case *CSE/430/2012*, the Upper Tribunal accepted our argument that in considering whether a claimant could reasonably be expected to use a wheelchair, consideration had to be given to where they lived.

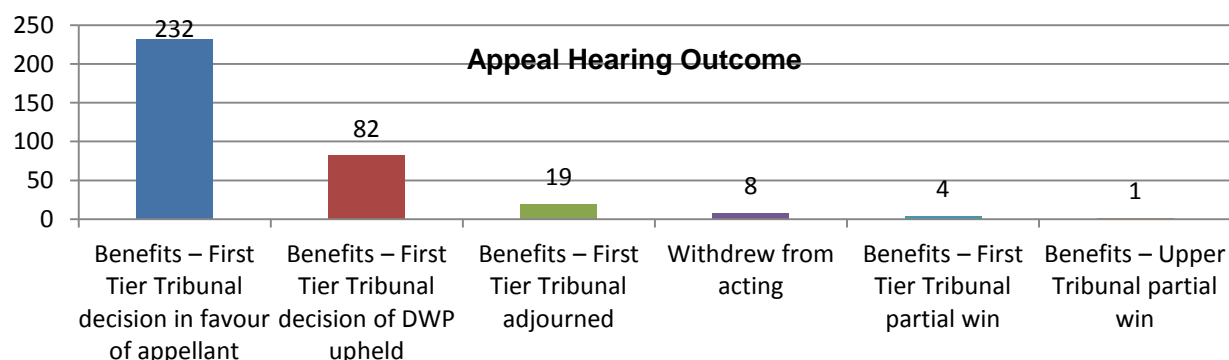
Appeals to the Upper Tribunal are based on legal argument alone and the respondent is ordinarily represented by an Advocate instructed by the Office of the Solicitor to the Advocate General. The appellant is represented by a Welfare Rights Officer.

In general, appeal hearing outcomes are always lower than the amount of Welfare Rights appeals scheduled. Due to the complexity of the casework there may be more than one appeal hearing required per client. Part of the ongoing development of the caseload management system is the ability to capture and quantify the level of work involved in Welfare Rights, and a focus will be on data capture of the amount of hearings, both First-tier and Upper, required before there is an outcome.

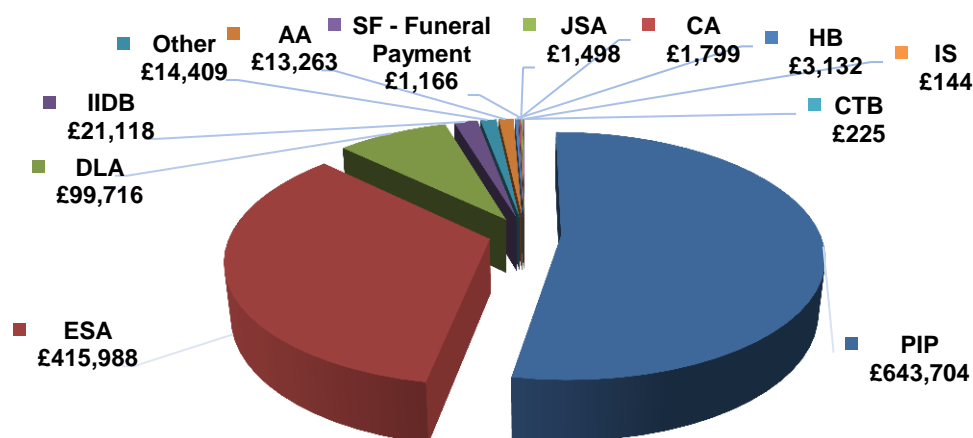
From 1 April 2015 to 31 March 2016 confirmed financial gains of £1,216,160.86 achieved for Inverclyde Residents from successful appeals

698 Welfare Rights appeals scheduled

74% of cases with a final outcome decision were found in favour of the appellant



As seen below the chart demonstrates the financial gain generated from Welfare Rights appeals based on benefit type:



Perhaps one of the largest pieces of work will be the continued roll out of the Personal Independence Payment (PIP) and in particular the migration of Disability Living Allowance (DLA) claimants to PIP. PIP has replaced DLA for working age claimants. DLA was introduced in recognition of the additional costs incurred by claimants with disabilities or health conditions, who as a result required additional heating, special diet, increased cost of travel etc. PIP like DLA is neither means tested nor based on national insurance contributions but awarded on the basis of need. All new claims are now for PIP, while existing DLA claimants in Inverclyde were invited to apply for PIP from October 2015. If a claimant fails to respond to their invitation to claim PIP they will lose their DLA. It is important to note that PIP does not directly replace DLA but is a completely different benefit. This means existing DLA claimants have to apply for PIP and their current receipt of DLA, even of the highest level of an indefinite or life time award does not automatically entitle them to PIP. One of the stated aims of Government when PIP was introduced was to reduce the numbers receiving disability benefits. There are approximately 4,000 working age DLA claimants in Inverclyde who will be subject to the migration process. DWP produced the first set of DLA to PIP reassessment statistics in December 2015. The figures for Inverclyde showed over a third (32%) of those reassessed had lost all entitlement to disability benefit. Of the 68% who secured an award of PIP there is no guarantee the award was similar to that received by way of DLA. Successful but reduced awards of PIP can still result in substantial financial loss, loss of benefit to carers and loss of Motability vehicles. Challenges to PIP decisions made by DWP is the single biggest appeal jurisdiction for the Ministry of Justice at 38%. Early indications are that this will be reflected at an Inverclyde level. Of the 101 Tribunal Hearings scheduled with Welfare Representation in the first two months of 2016, 48 are PIP appeals.

Benefit Key

AA	Attendance Allowance	HB	Housing Benefit
DLA	Disability Living Allowance	CA	Carers Allowance
IIDB	Industrial Injuries Disablement Benefit	IS	Income Support
JSA	Jobseekers Allowance	CTB	Child Tax Benefit
PIP	Personal Independence Payment	SF	Social Fund

Money/Debt Advice

People in poverty pay more for goods and services, for example in accessing fuel or arranging credit. This is often termed the 'poverty premium'. Money/Debt Advice seeks to address this by helping clients make informed decisions in relation to accessing financial services and making arrangements for best payment options in relation to utilities. Clients requiring a specialist and ongoing debt/money advice service are provided with timely and appropriate advice and case work intervention. People trying to manage debt while living on a low income experience stress and depression. Money/Debt Advice, however, works and the earlier people access the help on offer the better their chances of reaching good outcomes for themselves and their families.

Inverclyde HSCP Advice Services Money Advice is the only licensed local operator/provider of the Debt Arrangement Scheme (DAS). The Debt Arrangement Scheme Scotland is a Debt Management Plan set up by the Scottish Government and administered by The Accountant in Bankruptcy (AIB). It was set up in 2004 for people who had multiple debts and have some disposable income to repay the debts. It has had many changes since then, beneficial for both the creditors and debtors and now includes one or multiple debts with all interest and charges frozen from the outset. The DAS has been very successful in Inverclyde with 257 live cases currently maintained on DASH (Debt Arrangement Scheme Hub) with 23 new live cases from April 2015 to March 2016. The total amount of debt for those 23 cases is approximately £400,000 averaging £17,391 per person. This is money being paid back to creditors and gives the debtors more financial capability and enables them to get back in control of their finances. The debtor is supported throughout the process by the money advisor until the debts have been repaid. Specialist approved and accredited money advisors oversee the DASH system, applying variations and payment breaks should the debtor require this over the term of the DAS.

It offers debtors protection from diligence from creditors whilst in the scheme, and ensures the debts are repaid in full.

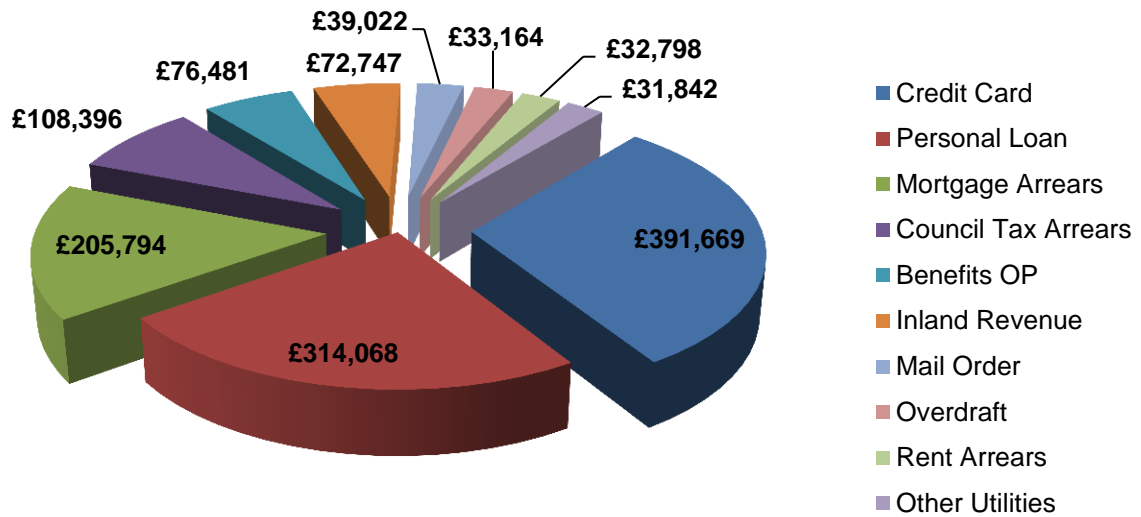
At a national level statistics indicate non-priority debt (credit card debt and other unsecured credit such as pay day loans) is decreasing. Below are statistics based on the reporting period of August 2015 to 31 March 2016, that show the type of debt Inverclyde residents are presenting with.

Amount of multiple debt managed from August 2015 to March 2016: £1,393,712

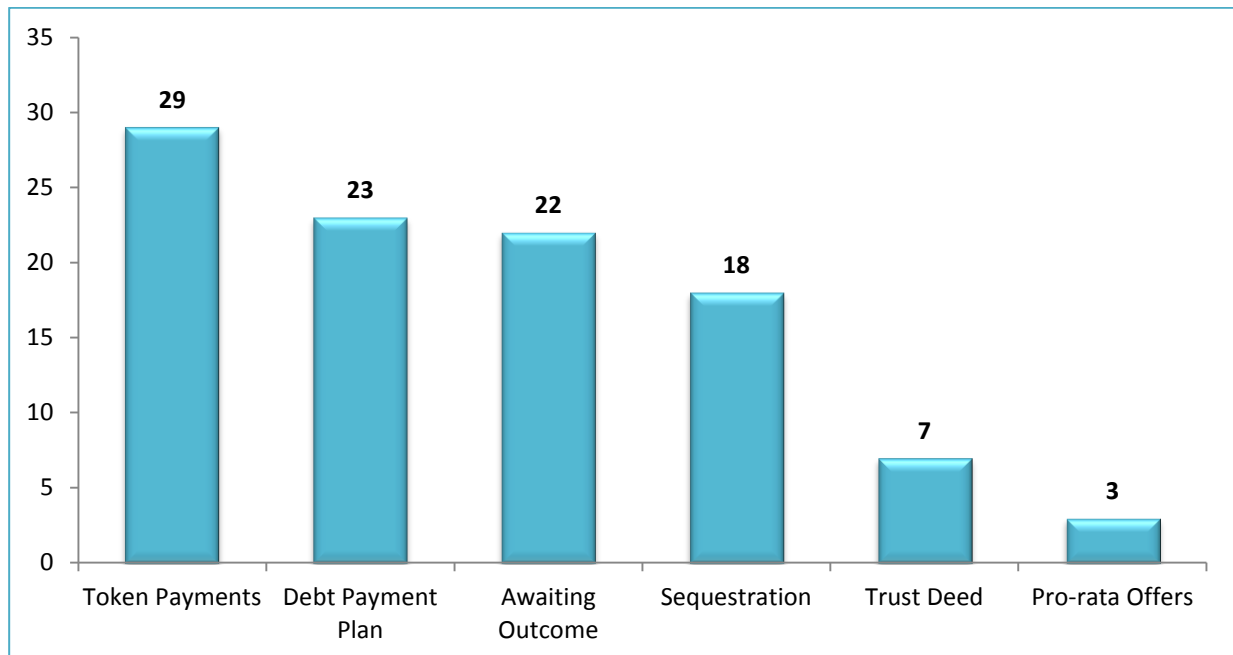
63 cases currently being progressed

258 interventions carried out with clients

Shown are the top 10 types of debt clients have presented with from August 2015 to March 2016.



This chart demonstrates some of the debt relief options clients have opted for over the same period.



Specialist Work

Advice Outreach for Hard to Reach Groups

Funding from the Big Lottery allowed for the employment of an Advice Worker with a locus of working with hard to reach client groups. The funding from the Big Lottery came to an end in August 2015, however Inverclyde Council Welfare Reform money has allowed for the continuation of the post on a temporary basis. As indicated the service delivery focus is on hard to reach client groups, specifically vulnerable clients with chaotic lifestyles (Drugs/Alcohol/Homelessness). The post has proved particularly effective with the establishment of strong links with the Community Drugs Team, Alcohol and Homelessness Teams.

315 clients provided with assistance

Financial gains of £1,436,350 achieved from April 2015 to March 2016

Kinship

The involvement of a Welfare Rights Officer has been an integral feature of the operation of Kinship Care Allowances in Inverclyde since 2009. On receipt of a referral from the Family Placement Team, the WRO contacts the carer to arrange for an income maximisation check. This is not a one off intervention but is followed by regular reviews to ensure full benefit entitlement remains in place. This income maximisation intervention was held up as a model of good practice by the Scottish Government for other Local Authorities to consider implementing. On the downside Inverclyde Advice Service has flagged the possible detrimental operation of the legislative provisions of Universal Credit on Kinship Carers and their entitlement to benefit.

Inverclyde HSCP/Macmillan Welfare Rights Officer

This initiative continues to provide a pathway for cancer patients which maximises income for vulnerable clients, improving access to essential goods and services and reducing the financial burden of cancer. The service is firmly embedded as an integral part of IRH Oncology with strong ties maintained with Ardgowan Hospice. The service model is invaluable both in terms of direct net financial gain for patients and their families as well as the supplementary gains of improved quality of life, well-being and empowerment.

370 clients provided with assistance

Financial gains of £1,189,829 achieved from April 2015 to March 2016

Healthier Wealthier Children

As part of Inverclyde's strategy to tackle child poverty and improve lives, Advice Services have continued to deliver the Healthier Wealthier Children project. The main focus is to maximise the income of pregnant women and families with children under the age of five years. Referrals are received from community and hospital midwives; health visitors and GPs.

107 referrals received and 61 clients engaged

Financial gains of £38,534 from April 2015 to March 2016

Partnership Working

Inverclyde residents are facing many challenges which may affect their ability to become financially included. As the UK recovers from the recession and international banking crisis, there are still existing issues with employment, debt and sustainability of housing. This coupled with the reforms to the welfare system already highlighted have resulted in profound effects for the Inverclyde population. All of these challenges have brought about a higher demand on financial inclusion services.

It is therefore essential that to give the Inverclyde community the best possible support, Advice Services work in partnership with a range of organisations to explore areas where joined up working can maximise the much needed advice and support.

Many of these initiatives have developed through being a key member of Inverclyde's Financial Inclusion Partnership. This partnership is made up of a range of public and 3rd sector organisation who work towards:

"Ensuring that everyone's incoming money is maximised; that they have access to appropriate financial services and products which enable them to manage their money on a day to day basis; and that they can plan for the future and deal effectively with unexpected financial pressures".

The following highlights some of Advice Services' achievements through working with others.

HMP Greenock

In August contact was established with HMP Greenock to explore the feasibility of offering a Money Advice outreach programme within the prison. A meeting with the prison's Education Manager was followed by a further meeting with prisoners in October. Feedback from the meeting was positive and a final meeting with prison staff is scheduled to discuss the operational practicalities. The aim of the initiative is to help stabilise family finance, resolve debt crisis matters and provide an input on financial education and advice on financial planning.

Glenbrae Family Centre

Inverclyde has one of the highest Child Poverty rates in Scotland at 25.6%. The highest concentration of child poverty in Inverclyde is found in Greenock East/Central at 31%. Advice Services are working with Education Services to consider specific action to tackle child poverty by way of income maximisation coupled with money/debt advice. A programme of activity has been agreed, focused on the Glenbrae Family Centre serving Greenock East/Central. The first part of the programme was the delivery of benefits awareness training for staff at Glenbrae Family Centre followed by the establishment of weekly advice drop in sessions. The initiative has allowed the development of a direct online referral process between Glenbrae Family Centre and Advice Services that can be replicated for use in other establishments.

Universal Credit Inverclyde Roll Out

Universal Credit was introduced to Inverclyde in October 2015 and although small numbers are affected at present, it will bring about more changes to the way benefits are processed and issued and will most certainly have further significant impacts on our residents. In order to support the roll out, HSCP Advice Services co-delivered training and awareness sessions with DWP staff covering the local arrangements, aimed at making the operation of the mechanics run as smoothly as possible in Inverclyde. In excess of 400 individuals representing 20 different services or organisations attended the training which was acknowledged by DWP as an exemplar of good practice for other areas to follow.

"It was very useful having an experienced JCP member of staff to explain the reality of the introduction of UC. HSCP: very useful hearing about the support services and avoiding difficulties."

Development of Referral pathways

Discussion with the Council's Revenue and Benefits service revealed through their housing benefits data systems that they were able to identify clients known to them who had been sanctioned for noncompliance with the DWP conditionality arrangements and also those clients who had been negatively affected by the migration from Disability Living Allowance (DLA) to Personal Independence Payments (PIP). This information is now passed through a secure email, with the client's consent, to Advice Services who then contact the client to offer support with financial issues and offer advice with challenging adverse decisions if applicable. This is all underpinned by a robust data sharing agreement between the services.

Benefits for Migrants

Inverclyde is currently involved with two central government initiatives to bring individuals and families who have already been given refugee status into the UK. The rules on eligibility for benefits for people coming to the UK from abroad are one of the most complex areas of welfare rights law. Whether or not a person can claim benefits and, if so, which benefits, may depend on a number of factors. These include: nationality, immigration status (and any conditions attached to it), the circumstances under which a person arrived in the UK, whether they are deemed "habitually resident", whether they are in work or looking for work; and whether they arrived alone or with other family members. Many other factors may be relevant. This has been an increasing feature of advice services work in 2015 and is likely to increase further in 2016 as we work to integrate more families into Inverclyde.

Scottish National Standards

The Scottish Government has re-launched the Scottish National Standards for Information and Advice Providers (SNSIAP), placing responsibility for the development of a new accreditation and audit model in the hands of the Scottish Legal Aid Board. A priority task for Advice Services in 2016 will be to work towards implementing the standards and seeking accreditation. This will act as a guarantee for clients using the service that the information they can expect to receive is appropriate, accurate, timely and fit for purpose. The SNSIAP provides a benchmark that is clear, consistent and capable of facilitating continuous improvement and, importantly, is auditable. In seeking accreditation there is the necessity to ensure effective arrangements are in place to support service delivery. This will encompass the provision of training, consistency and competency in case work and case work management along with clear and comprehensive recording of case work activity. We will therefore look to ensure the necessary IT systems are in place to support a successful audit for accreditation. Digital and telephony services offer innovative methods of service delivery providing clients with speed and ease of access to advice, whilst at the same time both preserve and free up appointment times for vulnerable clients and/or those with complex advice needs who require face to face assistance. We will therefore continue to increase and promote the use of digital and telephony services in 2016.

Case Studies

Advice Services assists clients on a daily basis with multiple issues. Below are just a few examples of some of the assistance we have provided:

Client A had previously accessed Advice Services and was having issues with their benefits. They contacted Advice First telephone triage and advised that their ESA had stopped, having failed to attend a medical. An appointment was made with an Advice Worker who identified that the client should be in receipt of Pension Credits due to their age. Client made an application over the telephone for Pension Credits, which will be backdated to the day after the ESA had stopped. The Advice Worker also contacted Customer Service for Housing and Council Tax benefits to advise of this change. Client A will receive an annual financial gain of almost £8,000 and was very happy with the assistance given.

Client B met with a Money Advisor on the day of their hearing. They were self-employed and were about to be sequestrated for non-payment of a significant amount of tax to HMRC. The client was advised that the service may be able to assist via the Debt Arrangement Scheme which would stop action from creditors and allow the debt to be paid over a reasonable period of time. The Sheriff extended the hearing to allow the client to seek support from the Money Advice team and a follow up appointment was made.

Money Advice lodged a Moratorium which formally gives notice of your intention to apply for a statutory debt relief option and gives six weeks protection from diligence. A full review of Income and Expenditure was carried out and the DAS application submitted. The client had a small amount of council tax arrears outstanding and the council tax office agreed to the DAS on the condition that a direct debit was set up for the current liability. HMRC rejected the DAS proposal stating the balance submitted on the application was incorrect. They claimed they had not received the client's SE tax returns and therefore could not accept this offer of repayment when the total amount of money due to them could not be fully determined and the client had been uncompliant.

The case at the Sheriff Court called again and was extended for another two weeks, by which time the client had submitted their Self-Employment Tax returns to HMRC and balances were confirmed, however HMRC still wanted to pursue sequestration and maintained their decision to reject the DAS payment offer.

A Fair and Reasonable assessment was then carried out by the DAS Administrator, Accountant In Bankruptcy (AIB), as HMRC (the majority creditor in this application) refused to partake in the proposal offered. The AIB requested detailed information which the service provided. The AIB ruled in favour of client as they felt the offer was fair and reasonable and would be repaid over 5 years, this is the time limit for business debts. The decision allowed the client to continue with the business. It also safeguards the business, assets and their property and during the term of the DAS whilst they maintains payments.

The Sheriff was informed of the DAS outcome and the case was dismissed.

Service User Feedback

Questionnaires were sent to a cross section of service users to gain feedback on their experience of the service they received. Below are examples of some of the comments we received:

"I was referred to HSCP and I was grateful for the help and support I got. As stated, everything that was done on my behalf was very helpful. Filling in forms, letting me know what I should and shouldn't do. I couldn't have got to where I'm now without their help"

"I received good, sound advice from what is clearly dedicated and professional people and caring people.

HSCP services are excellent. The officers are very helpful and understanding. They do not judge. I am very grateful to this team and know they are there to assist me, thank goodness."

"My advisor was outstanding and very knowledgeable and made me feel supported and put me at ease from the day I met him. First class."

"I think the services are excellent and very helpful and make you understand things in a different way of thinking yourself."

"I am extremely grateful for the help and care I received by my Money Advisor. At a time I felt really ashamed of myself, she was able to put my mind at rest by giving me options available."

Testimonial:

"I have found the Money/Debt Advice to be a real lifeline to me in what has been one of the most difficult times of my life. I never felt judged by the level of debt I had accumulated and the professional, honest advice I received was second to none. Nothing was ever too much trouble and just having someone to talk to and to help me to deal with my creditors made all the difference and helped me keep my sanity!! Dealing with the pressures of debt and the constant juggling to make ends meet can take its toll on your health and having been through it personally, I would advise anyone going through financial issues to take that first step and contact Money/Debt Advice. I couldn't have managed without them."

Conclusion

From 1st April 2016, the Integration Joint Board (IJB) has formal delegated responsibility from NHS Glasgow and Clyde and Inverclyde Council for the services and functions specified in the Health and Social Care Partnership (HSCP) Strategic Plan. The Strategic Plan 2016-19, which was developed with local partners, outlines the proposals for taking forward a more joined up approach to delivering Health and Social Care services in Inverclyde in partnership with other agencies and the people who use our services and their families.

Inverclyde Advice Services' future planning will need to take account of the changing climate and further welfare reforms and the challenges and opportunities this may bring, but without losing sight of the major contribution that Advice Services make to better health and reduced inequalities. Our future priorities and work plans will be aligned to the Strategic Plan, the National Wellbeing Outcomes and the five strategic commissioning themes. In addition, information and evidence from the Inverclyde Strategic Needs Assessment and local and national data intelligence will assist in ensuring future priorities meet the needs of our community.

The introduction of a Scottish Social Security system will undoubtedly have an impact on how Advice Services will require to operate in the future. We await further information as to how it will deal with the devolved benefits including Disability Living Allowance, Personal Independence Payments and the housing element of Universal Credit, including the Social Sector Size Criteria, and also the new powers to make discretionary payments in any area of welfare without the need to obtain prior permission from the Department of Work & Pensions.

The service is committed to continuing the professional and essential work we do to support Inverclyde HSCP in its vision of Improving Lives.

HSCP Advice Services Organisation Chart

