

# **Scottish National Standards for Information and Advice Providers - Summary Audit Report**

**March 2010**

**Stirling District Citizens Advice Bureau**

Stephen Rhind

## 1 INTRODUCTION AND AUDIT OUTCOME

Stirling District Citizens Advice Bureau is situated in the Norman MacEwan Centre, 3 Cameronian Street, Upper Craigs, Stirling. It is open between 10am and 3pm, Monday to Thursday. The majority of enquiries relate to Welfare Benefits or Money Advice and are made in person, with a small number of telephone enquiries and a growing number of enquiries being made by e-mail.

The Bureau also has a number of projects in place; an Outreach Project which offers money/benefits advice for people experiencing mental ill-health, a Redundancy Advice Project for those dealing with the consequences of redundancy and Springboard Into Work Project which offers volunteering and training for the people from Raploch & Borestone area to help develop employability skills. The bureau provides;

- comprehensive benefits advice to clients, assisting them to maximise their incomes
- comprehensive money advice services to assist clients to stabilise their financial situation and reduce indebtedness
- advice and negotiation which assist clients to remain in their home and to prevent homelessness.

The remit of the service is:

- To provide quality advice, information and practical assistance to the residents in the Stirling area.

### 1.1 AUDIT OUTCOME

The on-site audit visit took place during Monday 22<sup>nd</sup> and Tuesday 23<sup>rd</sup> February 2010.

Following the audit visit, it was concluded that the advice service provided by Stirling District Citizens Advice Bureau meets the requirements of the Scottish National Standards for Information and Advice Providers (the Standards).

Stirling District Citizens Advice Bureau is accredited to the Scottish National Standards for Information and Advice Providers in the topics and for the types of service shown below until March 2014.

#### Housing topics accredited

TOPIC	Type Applied for	Type Accredited to
2.1 Rent Arrears	III	II
2.2 Mortgages/Secured Loans	III	III
2.3 Housing Benefit/Council Tax Benefit	II	II
2.4 Disrepair in Rented Housing	II	I

2.5 Housing Options	II	II
2.6 Discrimination in Housing	II	I
2.7 Eviction	II	II
2.8 Anti Social Behaviour	II	I
2.9 Harassment and Illegal Eviction (includes race discrimination)	II	I
2.10 Homelessness	II	III
2.11 Relationship Breakdown	II	I
2.12 Rent: Private Sector	I	I
2.13 Security of Tenure	II	I
2.14 Statutory Tenancy rights	II	I
2.15 Repair and Improvement Grants	I	I

**Money and welfare benefits topics accredited**

TOPIC	Topics Applied for	Topics Accredited to
4.1 Means-Tested Benefits	III	II
4.2 Housing Benefit and Council Tax Benefit	III	II
4.3 Tax Credits	II	II
4.4 The Social Fund	II	II
4.5 The Impact of Work on Benefits	III	II
4.6 Child Benefit and Guardian's Allowance	II	II
4.7 State Retirement Pension	I	I
4.8 Disability Living Allowance and Attendance Allowance	III	II
4.9 Benefits for People who are Incapable of Work	III	II
4.10 Benefits for Work-Related Illnesses and Disabilities	II	II
4.11 Benefits for Veterans	I	I
4.12 Carer's Allowance	III	II

4.13 Jobseeker's Allowance	III	II
4.14 Benefits for Maternity, Paternity and Adoption	II	II
4.15 Bereavements Benefit	II	II
4.16 Benefits for People in Public Care	II	II
4.17 Benefits for Students	II	II
4.18 Benefits for People from Abroad and/or who are Subject to Immigration Control	II	II
4.19 Ancillary Benefits	II	II
4.20 Financial Statements	III	III
4.21 Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc	II	II
4.22 Identifying and Agreeing Options in Debt Cases	III	III
4.23 Negotiating and Making Offers to Creditors	III	II
4.24 Diligence, Diligence Stoppers and Court Proceedings	II	II
4.25 Bankruptcy and Sequestration, Voluntary Trust Deeds	III	III
4.26 Recalls and Appeals against Court Decrees and Orders	III	II
4.27 Utility Debts	III	II
4.28 Local and National Tax Debts	II	II
4.29 Rent Arrears	III	II
4.30 Mortgages and Secured Loans	III	III
4.31 Civil and Criminal fines and other Financial Penalties	II	I
4.32 Business Debts	II	I

## 2 AUDIT FINDINGS

### 2.1 STRENGTHS

The auditors found a number of strengths:-

The auditors were impressed with the high standards of service and advice that is provided by the Bureau and particularly so given that Stirling District CAB had faced CAS membership expulsion and closure only three years ago. Evidently significant development work has been undertaken to markedly improve standards within the Bureau.

It was recognised that due to limited local authority funding, the Bureau Manager, supported by the Board, has worked hard to secure additional funding sources and has developed various partnership initiatives (e.g. DWP, Financial Literacy Project, Springboard Into Work, etc.) to ensure that a high quality of service is maintained.

The Bureau is well run with a good team atmosphere. There is a good internal communications culture within the Bureau and staff are well motivated and committed. The manager is very positive and forward thinking and it was apparent during the audit that an open door policy operates for staff to discuss any issues arising. It was evident that there is a great deal of emphasis upon supporting and nurturing volunteers. There are good team discussions with everyone being involved.

The Bureau has a good Case Management System. The system is simple but well planned and ensures that the volunteers are well supported, therefore allowing the Bureau to utilise the volunteers well.

The review of the daily case sheets completed by volunteers by paid staff works well. This provides a good support mechanism for volunteers and allows for the early identification of any errors and facilitates corrective action. This system is also used to identify any gaps in knowledge which in turn informs training requirements. This is a simple but effective system.

### 3.1 AREAS FOR DEVELOPMENT AND RECOMMENDATIONS - Quality of Advice

#### a) Case Files

##### Recommendations:

- Case File folders should be introduced.
- Benefit checks should be offered to all clients; where this has been declined, it should be recorded in the file.
- All money advice cases should contain a client option sheet.
- Advisers should evidence in all case notes how the advice given impacts on the individual's case.
- Service users should receive a letter once a case has been concluded informing them of any outcome and which should also include details of any further action that they may be required to take. **(Standards: 4.4, 4.5)**

**b) Case Reviews**

**Recommendations:**

- Case review procedures require to be formalised.
- The agency should consider entering a reciprocal arrangement with a peer agency for independent review of small, but representative numbers of money advice case files by a suitably qualified person. **(Standards: 4.6, 5.6)**

**c) Training and Development**

**Recommendation:**

- Staff should be recording all training, including; shadow training; attendance at seminars etc.; reading and research; cascade training and any training that takes place at team meetings. **(Standard 5.3)**