

RIVERSIDE ADVICE

Accessible services for vulnerable people (80% of people referred by supports organisations):

- 91% Mental Health Illness
- 67% Physical Illness
- 12% Carers
- 24% BME
- 16% English Language/Literacy difficulties
- 91% High on Multiple Deprivation Index
- 347 Children positively effected in those families we successfully advised

Our Charity achieves its aims by:

- delivering free, independent, impartial, confidential, trusted, Welfare Rights Advice Services (Welfare Benefits, Debt, Housing, Fuel Debt, Energy Efficiency, Financial literacy).
- multi-funding to facilitate holistic services which deliver best outcomes.
- designing person-centred bespoke services tailored to individuals' needs in partnership, utilising early intervention/prevention principle.
- targeting hard-to-reach, vulnerable and disabled people by working in partnership with non-advice organisations for referrals reducing barriers and enhancing access.
- empowering people to move forward independently.

Case Study — Service User 2

Charity “Gofal” referral. Suffers from depression, anxiety, panic attacks and suicidal thoughts. Challenged the decision that son was not eligible for Personal Independence Payment.

Outcome:

- At First Tier Appeal Tribunal son was awarded Personal Independence Payment
- Total annual income increase to £13,815.48
- Backdated payments totalling £6,590.22

The impact:

‘Stress and anxiety was significantly reduced as would no longer have to continue to claim and be assessed for Employment and Support Allowance. Important as this meant she now had the ability to care for her son who greatly needed her support.’

Riverside Advice delivers:

- unique, holistic and expert Welfare Rights services for vulnerable people
- since 1975; we are Cardiff’s longest-established independent advice organisation.

We have :

- legal Aid Specialist Quality Mark and Social Welfare Legal Aid Contract since 1997

The aims of our charity are:

- enhancing quality of life, health and well-being by reducing poverty, deprivation and social exclusion



Background

We employ expert and trained staff including a Solicitor and Authorised Litigator. Our services are free and unique, offering assistance up to complex casework and representation in Tribunals and Courts for the most vulnerable people: those who experience barriers to accessing mainstream Welfare Rights Advice services.

Context of our request and need

In a nutshell, Social Welfare Law Legal Aid was largely removed by the UK Government. We had the largest contract in Wales. We no longer receive Welsh Government or Cardiff County Council funding. Their criteria result in larger and national organisations being funded such as Citizens Advice. This leaves smaller bespoke independent organisations such as ours providing an essential service yet struggling to survive whilst we gradually regain more projects and service for sustainability.

Current funding key long-term funding retained

Our current long term funding for projects for vulnerable people includes:

- 3-year Health Board contract, funded since 2000
- 3-year Legal Aid Contract for Welfare Benefit Upper Tribunals and Housing, since 1997
- 3-year contract from British Gas Energy Trust Project, since 2011
- 5-year contract from National Energy Saving Trust funding, since 2011

This reduced number of projects, however, does not contribute sufficient funds on a full-cost recovery basis. We do not receive core funding, to support the organisational core and running costs, (rent rates heat light, administration etc). So we are seeking contributions to these core costs to retain our current projects and services to vulnerable people. We continue fundraising and await funding decisions and outcomes of larger funding applications.

COMMENTS FROM CLIENT FEEDBACK QUESTIONNAIRES FOLLOWING CASEWORK

'Excellent advice and support. Professional throughout, no hidden agenda either.'

'They also made me realise that you should not be afraid to ask for help. Nobody is going to judge you because you have a debt. After visiting Riverside I realised there was a light at the end of the tunnel.'

'Huge stress has been lifted. My mental health means it is difficult to communicate but you gave me the space and chance to resolve my debt'

'Riverside has been a godsend in the time of changes, lots of people would give up without your help... Riverside deserves every penny given.'

'The service is invaluable... Had I not received the support and advice I was given my health would have suffered'

Saved my life, financially, emotionally, and it's been a great comfort to know it's here in Riverside

'Increased my benefits and helped me cope better with life'

Why we are needed by vulnerable people

We are needed because we are unique. We reach vulnerable people that The County City Centre Advice HUB is failing to reach. Our feedback suggests this is because:

- their service delivery method creates barriers for vulnerable people, such as waiting for hours in queues and in a crowded place and being triaged through several appointments with volunteers and generalist workers before reaching the required specialist Advice worker;
- perceived lack of 'independence' as that service is accessed through Council reception in a Council building (which also administers matters such as Housing Benefit and Council Tax) creating a lack of trust;
- lack of expertise in understanding and providing services and needs of vulnerable people.

Partnerships

To meet needs of vulnerable people we work in partnership with over 100 non-advice organisations enabling us to target our service delivery to the most vulnerable clients. Our casework is mainly (80%) by referrals from support services and organisations in all sectors and we frequently see clients with their support workers.

This is based on an early intervention and prevention principle. Our holistic services prevent initial small problems with welfare benefits and other financial difficulties spiralling into debt, causing an inability to pay for housing, leading to homelessness and sometimes hospitalisation of vulnerable people.

Financial impact for vulnerable people

We gained/recovered over £3 million in 2018 for clients, and wrote off over £500,000 of debts (25 Debt Relief Orders, 5 Bankruptcy petitions).

We gained a very high £32 for every £1 of casework funding.

The average for advice services is £10 for every £1 of casework funding.

PARTNERSHIP REFERRAL ORGANISATIONS FEEDBACK

Riverside Advice is relatively central but in a quieter location which puts people at ease and there is generally availability well within time to meet important deadlines.

Salvation Army

The team at Riverside has shown that they understand the often complex needs and behaviours that impact negatively on people with serious mental illness... it is vital the provision of this bespoke specialist services to people with serious mental illness continues.'

East Vale Community Mental Health Team

Riverside Advice has assisted some of our more seriously ill service users with specialist housing legal advice, fuel debt and welfare benefits advice, where mainstream Advice Services have failed.

South West Community Mental Health Team

Many of the people we ask Riverside Advice to see have multiple, complex needs. These are individuals who would ordinarily not be able to engage with or be offered mainstream Advice Services due to their behaviours and presentations that can so easily be misunderstood... In my experience, Riverside Advice is the only Advice Service who can quickly engage with these individuals when they are often at their lowest ebb of hope.

South West Community Mental Health Team

Often they (clients) are not able to engage with mainstream services independently for fear that they will be misunderstood or are unable to communicate effectively on their own. Riverside Advice's Specialist Welfare Rights services are bespoke and designed to reduce barriers in order to be accessible to our clients. Llamau Tenancy and Floating Support Team