

Spring 2015



ADVICE NEWS

From **Bradford & Airedale CAB**



We are pleased to confirm that we have been funded by Bradford Council to deliver advice in your practice of a further year, until 31 March 2016.

Advice and information services help tackle the social inequalities in society that lead to the health inequalities we all experience. This partnership is helping tackle these inequalities.

Please encourage your patients to come and see me, Nusrat Qureshi on a Thursday morning.

44 appointments were available, you booked 71% of these

Appointment Attendance was 61%

We have supported 19 of your patients

Clients came to us at our public health outreaches with £833,863 of debts

£2,313,954 new or increased benefits were gained for clients through our outreach sessions.

Karen lives alone with her four month old child. Karen was on a very low income and in a vulnerable position with her new-born baby. When the baby was born she had made an application for Child Tax Credits and Child Benefits but despite having the birth certificate the date of birth was entered incorrectly into HMRC's system and this caused a delay in her award of benefits.

Despite contacting HMRC had not been able to resolve the issue. With no other sources' of income the lack of Child Tax Credit meant Karen was struggling to pay for basic necessities.

After assessing Karen's situation we were able to contact HMRC on her behalf. The result of her visiting the Citizens Advice Bureau (CAB) was that Karen's income was increased by £4,310 for the next year and a backdated payment of £876 was made.

Names have been changed



Advice appointments fully booked?

Your patients can call 03442 451 282

We'll assess their needs & find the most appropriate service

People often don't know when they've been sanctioned, so by the time the money stops there's no time for emergency budgeting, challenging the sanction or hardship payments application.

For the first week they'll struggle to get by, scraping the barrel of what they have.

the second week they might borrow from family or friends,

by the third week they are getting desperate, and that's when they come to us.