About Raise: Overview of our service

Raise was established in 1995 to provide advice services for people in Liverpool. In 1999 Raise Ltd became an independent not-for-profit company. 2006 saw Raise registered as a charity. Raise was originally created to supply Welfare Benefit advice services to the tenants of local Housing Associations, acting as a shared resource of skilled and experienced advisers who could help tenants with specialist support. Raise expanded its activities to include Debt and Financial Capability advice services, included work partnership projects with local Citizens Advice offices. Raise is also funded by national organisations including the Money Advice Service the Big Lottery and European Social Fund.

Raise provides advice services through home visits and outreach surgeries. The service is flexible and accessible for people who find it hard to leave their home. Our home visiting approach means that we make arrangements to see clients at a time and in a location that suits them, overcoming many barriers to seeking advice. These can include disabilities, mental health problems, learning disabilities, substance misuse issues and caring responsibilities. We provides a team of advisers with a range of specialist skills and experience that is supported by a range of different contracts and grants. The size of the team allows advisers to share knowledge of complex issues and allows visits to be pooled to reduce travelling time. Such a set of skills and efficiency savings could not be easily replicated in a smaller team within individual housing associations. Many housing associations within the LCR have some provision for advising tenants, either internally or contracted to Raise. The range and depth of provision can vary, from simple budgeting advice and some help with form filling, to complex welfare benefits casework. Only Raise provides specialist money advice and welfare benefits advice with tribunal representation.

Raise is a registered charity and works with deprived communities in the Liverpool City Region. We work with a number of Social Housing providers in the city, providing training for their staff and advice services for their tenants. We provide regular reporting for our funders, training and a support line for their staff. We provide a 5 day a week advice line for clients using our service and provide them with ongoing support, including letter confirmation of all advice supplied and giving information about issues to address in the future. We produce an impact report, detailing how our service works and the benefits of using Raise and getting help at home visits. We update our website and social media accounts with information about our service and attend community events to supply advice information and information about our service.

We are a member of Advice UK and hold an ‘Advice Quality Standards’ quality mark and have done since 2002. Our last audit was in December 2019 where we met the requirements of Advice Service Alliance’s Advice Quality Standard. Our next audit is December 2021.

About Raise: vision, mission and values

Our vision

To champion the fight against poverty and inequality enabling people to take control of their lives.

Our mission

Providing outstanding specialist services for individuals incorporating benefit advice, representation, debt and money management that are accessible at the point of need and empower people to achieve a better standard of living.

Our values statement

Respect – Meaning that we value people by adopting a non-judgmental approach alongside recognising the strengths of others and being committed to working in partnership.

Accessible – Meaning we deliver services that are adaptable and free to clients at their point of need whilst embracing equality, diversity and basic human rights for all.

Independent – Meaning that how we interact with others is authentic and real to whom we are as an organisation.

Support – Meaning we are client focused and deliver services that demonstrate empathy with clients along their journey with RAISE.

Excellence – Meaning everything RAISE creates and delivers is of a standard that we feel proud of.

Confidentiality – Meaning we respect every individual’s personal information and circumstance and act professionally to protect this.

About Raise: Our Team

We have a fantastic team here at RAISE. They are committed to supporting the clients and helping them to navigate their way through this ever increasing complexity of social security law and indebtedness to enable them to take better improves their financial situations. Over the last ten plus years this has become increasingly difficult and the role of a caseworker and the administrative support has become much harder. However, our team have the tenacity and dedication it takes to ensure they flight for our clients rights which make us proud to belong to this wonderful organisation.

Raise is supported by 28 paid staff and approximately 8 volunteers which includes our Trustee Board members. We have four main teams:

- Specialist Welfare rights team
- Specialist Money Advice team
- Financial capability team
- Triage team
- ENABLE team

Referrals and Visits

During 2019/20 Raise received 3005 referrals (3084 2018/19) for welfare benefits and money advice. Overall the success rate for seeing tenants who were referred to us for welfare or money advice continued to be consistent at 90%. This shows the impact of our home visiting service combined with the welfare triage pilot; this figure breaks down into 1453 successful home visits, 803 successful phone contacts, and 33 successful surgery appointments. Between April 2019 and March 2020 we started 2264 new welfare or debt cases and worked on 3649 case files.

Client Profile

Compared with 2018/19 performance our indicators show an increase or maintained state in outputs for 2019/20. Our demographic has been maintained at 20% for BAME, 64% women, 57% disabled clients, 59% are single and 21% are lone parents. 52% of clients were unemployed and looking for work and 21% were either self-employed or working. 8% of the clients we supported, English was their second language and 6% of the clients we helped had literacy problems.

Casework and benefits gained

Our caseworkers are finding it increasingly more difficult to maximise the income of some of the most vulnerable clients. With long delays in processing, change or circumstances, online claims and appeal

delays, things are taking much longer to come to fruition. Clients are also being refused benefit at the first stage and mandatory reconsiderations are becoming the norm. However, our advice and casework yielded £9 million extra benefits and debts written off during 2019/20.

About Raise: Our Funders

Our main funders continue to be Housing Associations and have contracts with Torus (formally Liverpool Mutual Homes), Plus Dane, Prima Group (formally Pierhead), One Vision Housing and Northwest Housing.

Additional funding comes from

- The Greater Merseyside Money Advice Partnership (funded through the Money and pensions Service)
- Liverpool City Council's Community Resource Unit (for our vulnerable @Home advice service)
- Better off Finance funded by The Big Lottery Fund and the European Social Fund
- John Moore's Foundation, Steve Morgan Foundation and LCR Cares for our Covid 19 support for welfare benefits.
- LJMU and Edge Hill funding for student social worker placements
- HMCTS through the Good things Foundation for digital appeals support to clients

We would like to thank all our funders as their contributions mean that we can really make changes to peoples lives.

About Raise: Our Advice Services

Benefits advice

We provide the advice people need for the problems they face within the field of Welfare Benefits at a generalist advice level, for example benefit checks and benefit form filling (personal independence payment (PIP) and employment and support allowance (ESA), universal credit right through to specialist advice which could start at benefit appeals for tax credits, housing benefit all the way through to appealing a bedroom tax decision in the Upper Tribunal. We help individuals to navigate the complex system, that is now more complicated than ever before due to the changes that Welfare Reform has brought about since 2011.

Money advice

We provide a comprehensive money advice service that is licenced by the Financial Conduct Authority. We support people to maximise their income and reduce their debt by advising on their options such as monthly payment plans, debt relief orders and bankruptcy. We provide a caseworker service so that client feel they are being supported to make the changes they need in order to ensure ongoing financial sustainable.

Financial Capability

We support people to become financially capable and able to confidently navigate the world of money and finance. We help people with basic budgeting, saving and making the most of their money. With so many offers and comparison sites on the market people do get overwhelmed with different products and services. We can support them to ensure they know the basics and can make shrewd decisions on switching providers and saving. This ultimately leads to greater financial confidence that enables people to make more informed decisions about their financial future.

ENABLE team

We support clients to overcome barriers of finding employment, and individually assess their needs to provide bespoke 1:1 support. We have an experienced welfare trained case worker who can provide free help in getting their benefits on track, providing better off advice and money management skills and tips. We offer a dedicated Employment and skills advisor to identify their individual learning and skills needs, which will help client's access free skills training to enhance their CV, provide personalised coaching with job search activities, CV advice and interview skills practice. Plus we have a dedicated

Volunteer and training co-ordinator who provides volunteering opportunities to develop client's work skills and delivers bespoke soft skills and technical skills training to enrich client's knowledge and capabilities. .

External Training and support

Our housing association staff teams are kept up-to-date by Raise with monthly welfare benefits bulletins as well as day to day welfare benefit changes. We have a team of Welfare Benefits specialists who are qualified to deliver training within welfare benefits and we ensure housing associations staff are trained in welfare rights issues that they have identified as a need or requirement. We work proactively to address these needs year on year.

Raise has recently started to expand its training services offering bespoke training on welfare benefits to non funded housing associations. The feedback we have seen has been very positive and we will continue to expand the training offer over the next few years.

About Raise: Demonstrating or worth

Client situation

The client is a single parent of four children, two of which suffer from debilitating health conditions which result in frequent hospital stays. Her daughter had previously been in receipt of DLA but on review this was refused. Her son's condition had worsened and a claim for DLA had been made, but this was also refused. As a result, the client's Carer's Allowance claim had ended. She was therefore forced to make a claim for Universal Credit and left struggling to meet the claimant commitment, all while doing her best to manage both her own health conditions as well as those of her children. There was also a shortfall in Housing Benefit due to the Benefit Cap; rent arrears were increasing and the client was under significant financial distress. She was doing her best to manage but was in desperate need of support.

How did we help?

Our advisors got to work, with some fantastic results.

A DHP application was submitted and awarded to cover the shortfall in rent. Simultaneously, appeals were lodged for both DLA refusals. The client was supported in completing a UC50 as well as applying for PIP.

Both DLA appeals were won, with both children awarded High Rate Mobility and Middle Rate Care. The award of High Rate Mobility carries with it the option to exchange the mobility component for a mobility car, which is exactly what our client chose to do, drastically improving quality of life for her family. Both children are wheelchair users and she was able to choose a car that would suit their needs, with insurance, tax and a blue badge all included! Financially, the family were still £178.60 per week better off, as well as receiving a huge £18400 in backpay!

Now that the DLA claims had been awarded, the client was also entitled to the 'Disabled child element' within her UC for both children. Wrongly, this was only paid for one child. The caseworker wasted no time in appealing this, ensuring another £1000 in backpay was received and securing an additional £252.22 per month.

Additionally, the backdated DLA Awards now entitled the client to backdated 'Disabled child element' for the period in which she was claiming Tax Credits. This was calculated and the client received £4750 in backpay, however the caseworker believes another £4000 is owed, and is still hard at work ensuring this is paid. It also meant that the client's Carer's Allowance could be awarded again, which meant a further £66.15 per week income, as well as an additional £4555 in backpay!

After our caseworkers completed a UC50, she was placed in the Limited Capability for Work or Work-Related Activity Group (Support Group). This had a huge impact on our client's life. She was no longer expected to meet the claimant commitment, and the Benefit Cap was lifted. Her UC Award increased from £790 to £1360 per month; a £78 per week increase for her with £533 full rent now being paid direct to the landlord.

Following our help to complete the form, the client was also awarded PIP, increasing her income by a further £116 per week, with another lump sum of £1200 backpay awarded.
Providing a wrap-around service to the household income; the caseworker also assisted the client's eldest son in making a Carer's Allowance claim, as carer for his younger sibling. This also meant that he was entitled to the Carer's Element of UC. His income increased by £36.97 per week, the caseworker also ensured that he received a total of £3951 in backpay!

What were the results?
Hard work, persistence and expertise has gone into improving this client's situation as best we could. The case has been complicated, and initially the client was reluctant to engage. A relationship of trust has been formed, with the client now keeping up regular contact with our Advisors. This is what she had to say about the service: ***'Raise have been absolutely amazing throughout the whole process. They always kept me up to date. They were so supportive during the case but also with directing me onto other organisations that could help me.'*** When the client first came to us, she was struggling to make ends meet. Rent arrears were increasing, she was struggling to meet debt payments, and was reliant on Food Banks to provide for her family. Here is a summary of the financial impact the service has had on the household:

- DLA Appeals won for both children: £178 PER WEEK, £18400 BACKPAY (plus a car, picked specifically to meet the family's needs!)
    - Disabled Child Element added to UC: £58.20 PER WEEK, £1000 BACKPAY
    - PIP claim awarded: £116 PER WEEK, £1270 BACKPAY

- Awarded Support Group within Universal Credit: £73 PER WEEK
- Carers Allowance £66.15 PER WEEK, £4555 BACKPAY
- Tax Credits: £4750 BACKPAY RECEIVED, ADDITIONAL £4000 TBC
- Client's eldest son awarded Carer's Allowance with Carer's Element of UC: ONGOING £36.97 PER WEEK, £3951 BACKPAY
- Full Housing Element paid into Universal Credit, with an APA arranged to pay this direct to the landlord

Total increase to weekly household income: £531.32 plus FULL Housing Element! Total backpay received: £33,926 with an additional £4000 pending! The service has had a huge impact on the client's life, best expressed in her own words: ***'I am way better off now compared to last year when I was at a really bad point...It's like a weight has been lifted…I can't thank them enough.'***