



## News Release

29 September 2009

### **Launch of projects to provide legal advice to people facing repossession and debt**

The Scottish Legal Aid Board has announced that 16 projects will share in excess of £2 million of Scottish Government funding, to enhance legal advice services for people affected by the economic downturn and particularly targeting issues such as repossession and debt.

The Board invited organisations such as advice agencies, charities and law centres to apply for grants to provide new or enhanced legal advice or representation services, directly aimed at people in most need.

Mr Lindsay Montgomery, C.B.E., Chief Executive of the Scottish Legal Aid Board commented, "The programme attracted an excellent response with very high quality proposals for new or enhanced services across the country. The Board received 53 applications amounting to over three times the funding available. The funding has largely been awarded to those projects which concentrated on or included the top priority of tackling repossessions. We were particularly pleased that so many organisations had formed good clear partnership working arrangements as part of their proposals. As a result, more people will be able to get targeted advice that will help them to deal with their legal problems. It opens up access to justice for more people and is particularly welcome news in a difficult economic climate. We know that the majority of repossession cases are not defended and that even where homeowners do take action to try to keep their homes, many go unrepresented or don't turn up at court. In many cases early resolution of the problem might have meant avoidance of court altogether. We also know that helping someone avoid repossession does not always end their problems and that follow up work to tackle unresolved issues needs to be made available."

The grant scheme is part of a package of measures to be funded from an additional £3m, over the next two years, which the Scottish Government has made available to the Board as part of its response to the recession. The package will also be used to enhance and expand current in-court advice services, which offer a mix of advice and representation to people who have not been able to access other assistance on issues such as eviction, debt and small claims, as well as enabling the Board to recruit a small number of additional directly employed solicitors based in Aberdeen, Edinburgh and Inverness to provide advice and representation to help people affected by the economic downturn. This funding is in addition to the legal assistance which many people receive from solicitors under the civil legal aid scheme operated by the Board.

Housing and Communities Minister, Alex Neil said, "Communities across Scotland are feeling the pinch in these challenging economic times. Families and individuals struggling with debt can frequently feel stressed and isolated. That is why this funding, which has been provided by the Scottish Government, will make a real difference to families across the country in need of debt advice."

Mark Upward, Shelter Scotland's Housing Aid Manager added, "This funding enables Shelter to facilitate for the first time, links between money and housing advice. This will enable people at risk of losing their homes due to wider debt issues to access coordinated advice and support to prevent homelessness and alleviate debt. The service will provide people with greater security both in terms of housing and long-term money management."

Angus McIntosh from Castlemilk Law and Money Advice Centre commented "The funding means we will be able to help more people with their housing and debt problems. This is particularly important in our area where there are very high rates of mortgage arrears court actions. We are looking forward to working more closely with the Board, and we have already made links with a number of organisations who will also be able to help."

Kaliani Lyle, Chief Executive of Citizens Advice Scotland said, "The CAB service provides crucial advice at critical moments in people's lives. For any one person and their family - dealing with legal issues or having to attend a court hearing can be extremely stressful and unnerving - fortunately through our community presence we can advise and support clients who find themselves in such a situation. Now, more than ever, people need our help and this funding will help Scottish CAB continue to provide excellent service to all."

Successful projects have been awarded funds and recruitment is underway. Projects will run until March 2011.

Further information on the successful projects is available from the Board's website at [www.slab.org.uk](http://www.slab.org.uk).

The priorities for funding were:

- projects which aim to help people avoid repossession
- early intervention and pre-court work, including help for people to represent themselves and work to encourage people to take action
- representation at court
- advice services at court
- post-court follow-up work and advice support services
- projects focussed on other problems related to the economic downturn, such as employment, debt, rent arrears and eviction
- training for providers in relevant areas of law
- places where there are no arrangements currently in place to provide advice and/or representation at court
- projects which cover several courts or large geographic areas.

Preference was given to projects which meet more than one priority.

The types of projects that the Board were keen to see develop are those:

- projects that link with existing services, including local solicitors
- projects that will enhance existing services including longer opening hours, additional advisers
- projects which cover large geographical areas, covering several courts
- projects where other funding in place is complementary to this funding source.

This package sits alongside the existing legal provision for civil legal aid and advice and assistance; which already provides help and representation for many people facing debt and repossession problems. Last year (2008-2009) total net expenditure on civil legal assistance was £42.6m. The Scottish Government also recently announced a significant increase in the upper disposable income limit for financial eligibility for civil legal aid to £25,000. This means that around three quarters of the adult population are now potentially financially eligible for civil legal aid.

## **Ends**

### **Journalists please contact:**

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## **WICAS**

Lead Org: Western Isles Citizens Advice Service

Project Title: Western Isles Citizens Advice Service Court Services Project

Contact: Cathy Morrison 01859 502431.

The WICAS project will see the appointment of a Legal Adviser who will provide a dedicated free legal advice and in court representation service. The Adviser will provide support to clients on a variety of issues including repossession, employment, debt, rent arrears and evictions. This dedicated service will complement existing WICAS services which focus on assisting people to avoid repossession by taking early intervention steps, and the provision of debt, housing, employment and benefits advice. As part of strengthening the current service, the legal adviser will also train volunteers to increase their ability to deal with complex housing, employment, financial, benefits and other issues brought about by the recession.

## **Airdie CAB**

Lead Org: Airdrie CAB

Project Title: Community Legal Services Law Centre

Contact: Eileen McKenna - 01236 757335

This project is a development arising from the current In-Court services and the Community Legal Services Forum and developed in consultation with CVS Lanarkshire and the North Lanarkshire Community Planning sub-group.

A solicitor will be employed by a local firm of solicitors, but will work with the CAB and other advice agencies to deliver integrated legal services for the area. This is similar in model to Part V projects where the Board has previously employed a solicitor but the solicitor has then been hosted within an external agency committed to delivering locally identified priority legal services.

The project will provide immediate and direct support to those needing legal advice related primarily to housing, debt and employment issues. Responding to Evictions, repossessions, redundancies without notice and other unfair dismissal cases for example, will ensure that immediate support is given to clients with the expectation that repossessions will be reduced.

## **Castlemilk**

Lead Org: Castlemilk Law and Money Advice centre

Project Title: Housing, Debt and Employment project  
Contact: Angus McIntosh - 0141 634 0313

This Project is to help individuals affected by the social and economic problems caused by the present economic downturn. In particular the project will represent owner/occupiers facing ejection actions for mortgage arrears; but it will also represent those with eviction actions for rent arrears, and other types of debt problem. The project is also willing to represent clients with employment problems before the Employment Tribunal and other relevant forums.

The project will employ one solicitor and one secretary, together with supervision and running costs. The solicitor will cover South East Glasgow and provide a service from existing law centre offices in Castlemilk, Crosshill and the Gorbals.

#### **Ross and Cromarty**

Lead Org: Ross and Cromarty CAB  
Project Title: Mid Highland Homelessness and Housing Project  
Contact: Mhairi Whyllie - 01349 884822

This project sees the appointment of a Homelessness and Housing officer with a primary purpose being the provision of immediate support and assistance to those who present at Ross and Cromarty and East Sutherland Bureaux with housing problems and debts which may result in either eviction or repossession but also in other housing related problems. The Officer will offer an advice, information, negotiation and representation service to those individuals. The post will be responsible for engaging with the communities of Ross and Cromarty and East Sutherland to promote the services of the Bureaux, highlighting assistance available for other issues relating to the economic downturn and to provide training and support to advisers and community groups.

#### **Moray**

Lead Org: Moray Citizens Advice Bureau  
Project Title: House Work  
Contact: Sandra Dow - 01343 559001

This project seeks to strengthen work across the region providing specialist housing and employment advice and representation. The housing specialist will assist clients who face repossession/eviction with a view to the clients remaining in their home. The employment Adviser will assist clients at employment tribunals either by representation or provision of intensive support. The work of Moray and Nairn CABx will be strengthened by these additional posts and the opportunity for increased capability to deal with complex areas of law relating to the economic downturn.

#### **EMLC**

Lead Org: Ethnic Minorities Law Centre  
Project Title: Aberdeenshire Access to Information, Legal Advice and Representation for BME communities.  
Contact: Rosie Sorrell - 0141 204 2888

The EMLC grant funded project will provide an extended range of services, advice, and representation, in response to current gaps in support for people from BME communities in Aberdeenshire facing difficulties as a result of the economic downturn. The project will build partnerships with mainstream service providers to increase referrals and support mechanisms.

#### **DLMAC**

Lead Org: Drumchapel Law Money and Advice Centre  
Project Title: Glasgow and Dumbarton Court Representation Unit  
Contact: Ms Amanda Pringle Centre Manager/Senior Solicitor 0141 944 0507

DLMAC will offer expert representation in the sheriff courts for people who are facing repossession action. The funding will provide representation in court and support and referral for the people of Clydebank and Dumbarton at Dumbarton and Glasgow sheriff courts.

#### **Lead Org: Perth CAB**

Project Title: Tayside Accessible Advice Project  
Contact: Sandy Watts - 01738 565561

In partnership with Dundee and Angus CABx, this project will expand current provision across Dundee, Perth and Angus through out of hours services and capacity building for volunteers. The aim of this project is early intervention around housing and debt management, with emphasis on addressing these issues and unmet need to help prevent homelessness. The project may provide tribunal or court representation for cases involving employment, debt, housing, redundancy and other problems associated with the economic downturn.

### **Orkney**

Lead Org: Orkney Citizens Advice Bureau  
Project Title: Orkney In Court Advice Project  
Contact: Geraldine Ferguson - 01856 875621

The Orkney In Court Advice Project will provide a regular in-court presence by Orkney Citizens Advice Bureau to allow people without legal representation involved in heritable and debt cases access to advice, assistance and, in appropriate cases, representation, services. The project will also provide an outreach service to the outlying islands of Orkney, allowing the Bureau to reach people who need help who are unable to access it on mainland Orkney.

### **East Lothian**

Lead Org: Haddington Citizens Advice Bureau  
Project Title: Haddington In Court Advice Project  
Contact: Anne Hastie - 01620 820000

The Haddington In Court Advice Project will seek to address the issue of unmet legal need for people involved in court proceedings, delivered by Haddington Citizens Advice Bureau. The project will benefit individuals and families who have multiple related problems such as debt and rent arrears. The service will provide advice and information to clients, diagnose their problems and seek ways to resolve legal actions.

### **West Lothian**

Lead Org: West Lothian Citizens Advice Bureau  
Project Title: West Lothian Court Advice Project  
Contact: Jane Marnie - 01506 436132

This joint project between West Lothian Council's Advice Shop and Citizens Advice Bureau West Lothian will provide a worker to deliver an in court and follow up service at Livingston Sheriff Court focusing on representation for heritable and debt cases. The project will also provide a development worker. The project will aim to provide preventative measures by developing an early intervention strategy by working with landlords, local solicitors and housing providers. There will also be a local campaign to raise awareness of debt issues and support people to identify issues and seek support where needed at the earliest point.

### **Fife**

Lead Org: Frontline Fife  
Project Title: Fife Partnership of Legal and Advice Agencies  
Contact: Billy Lynch - 01592 800430

The Fife Partnership of Legal and Advisory Agencies will provide an In-Court Advisory Service offering legal representation and specialist money advice for home owners facing repossession. The project will also provide advice and assistance across a spectrum of issues including housing and homelessness; benefits and tax credits and debt, money and tax. The project will employ a solicitor who will ensure that legal representation is available for clients who require it. The project will cover all Sheriff Courts in Fife. The partnership includes: Frontline Fife; Fife Law Centre; Citizens Advice and Rights Fife; Fife Council and Fife Rights Forum.

### **Ayrshire**

Lead Org: Community Housing Advocacy Project (CHAP)  
Project Title: Ayrshire Homelessness and Prevention services  
Contact: Susan Carson - 01294 313137

This project will provide lay and solicitor representation across the Kilmarnock and Ayr courts and a casework service, as well as advice provision. The funding will allow the project to recruit a full time solicitor employed by Govan Law Centre, a full time dedicated money advice worker employed by CHAP and administration support.

The project will develop a legal advice service to deal specifically with mortgage repossession work utilising s.11 of the Homelessness etc (Scotland) Act 2003 across Ayrshire. The project will intervene at the earliest possible stage following referral to explore all options open to clients to avoid repossessions and identify the appropriate resolutions.

The capacity of agencies in Ayrshire to support people facing repossession will be improved, through the input of expert solicitor support.

### **Dumfries & Galloway**

Lead Org: Dumfries and Galloway Citizens Advice Service

Project Title: Dumfries & Galloway In Court and mediation project

Contact: Irene Mungell - 01592 800430

This project delivered by Dumfries and Galloway Citizens Advice Service, seeks to provide In Court Adviser and mediation workers to work across three priority court areas in Dumfries and Galloway, focusing on housing and debt issues. The project seeks to establish a section 11 referral process and to reduce the number of unrepresented litigants appearing in court and assist individuals to prepare their defense and represent themselves.

### **Shelter Projects**

Lead Org: Shelter

Project Title: Shelter Borders Housing Law Project

Contact: Christina Cran - 0844 515 2442 - Shelter Scotland Media Number

The project will support a solicitor to prevent evictions and repossessions across the Borders. The solicitor will represent clients in heritable and mortgage repossession actions. The project will also ensure that people who are homeless and have not been able to obtain appropriate accommodation are able to access legal advice, assistance and representation.

Lead Org: Shelter

Project Title: Shelter Tayside Housing Law and Debt Advice Project

Contact: Christina Cran - 0844 515 2442 - Shelter Scotland Media Number

The Tayside Housing Law and Debt Advice Project will be delivered in partnership with Money Advice Scotland covering five Tayside courts. The project will support solicitors to prevent evictions and repossessions. A linked debt advice service will offer free independent advice to people in financial difficulty and will work with clients to develop debt management strategies.