

Citizens Advice Waverley News

70th Anniversary Edition 2009/10

Seventy Years Young...

Citizens Advice has provided free, confidential and independent advice for the past 70 years. Adapting to the ever changing needs of society has made Citizens Advice the most recognised and trusted provider of information and advice in the county.

Adapting to change

With the growing complexities of modern life, many people can find themselves out of their depth and in need of help and advice. We aim to meet these needs now and in the future. Today the service operates from more than 3,300 locations across England and Wales with 21,000 volunteers and 6000 paid staff. Last year nationally we advised on **6 million** new problems.

As an established part of many local communities we are in almost every town and city in the country. Our service is very well known, with 95% of the public aware of it (MORI 2005).

Beginnings

We've come a long way since our humble beginnings in 1939. Citizens Advice was started by the National Council of Social Services to help the civilian population with the numerous problems that they were expected to face during the war. During the darkest hours it operated from converted horse boxes parked near blitzed areas, public buildings and private houses. Back then most problems were the result of war, such as how to claim rationing, how to get in touch with your children if they were evacuated or advice on what to do if your home is damaged during an air raid. Not all problems were concerned with serious matters however, a report from 1944/45 notes that getting applications approved for wellington boots was the number one



EARLY DAYS

worry and there was keen interest on how to get extra tea rations for the over 70s!

Haslemere Bureau

Haslemere bureau was one of the first of 200 Citizens Advice bureaux to open in 1939. It began in Half Moon House in Haslemere High Street and ran from several locations including the Town Hall in 1966 before moving to its current location at Well Lane House in 1992.

Volunteers

Our volunteer advisers remain the backbone of the service. Coming from all walks of life and backgrounds they cope with a wide variety of people, problems and emotions. Our advisers demonstrate tolerance, understanding and empathy whilst remaining non-judgemental — not everyone can be a volunteer CAB adviser!

Looking forward

Today, Citizens Advice continues to provide vital support to local communities. No matter what the issue the CAB is a constant source of advice, information and provider of peace of mind. By adapting to the changing needs of our clients we believe we remain as vital and relevant today as we were 70 years ago.



"Working for our community"

Cranleigh

Farnham

Godalming

Haslemere

Giving you free, confidential, independent and impartial advice

Inside this issue:

News	2
Our work and its impact	4
Influencing policy	5
Developing ourselves	6
Meet our people	7
Our funders	8

Editorial

Quarterly newsletter bringing you all the news from Citizens Advice Waverley.

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"I'm delighted to send my congratulations to all those involved in Citizens Advice on the 70th anniversary of the creation of the service. The need for advice is at its greatest when times are tough."

The Prime Minister
Gordon Brown

"I would like to thank the dedicated staff and volunteers of Citizens Advice for all you are doing to help people struggling as the result of an international economic crisis that was not of their making."



News

Bankruptcy - an option...

When clients can no longer afford to pay their debts a Debt Relief Order (DRO) may be an alternative to going bankrupt. DROs were first introduced by the Government in April this year and to date Citizens Advice Waverley has discussed this option with 116 clients.



DROs are cheaper than bankruptcy - they cost only £90 against £515 for bankruptcy. To qualify, applicants must have:

- less than £15,000 in debts,
- less than £300 in assets

- a surplus income of less than £50 per month.

During the one year lifecycle of a DRO the lender or creditor can continue to add interest but cannot recover the debt. If the client's financial situation changes, or if they fail to disclose a change in income, the order can be revoked and the debts, plus accrued interest, are recoverable. There is therefore a degree of uncertainty for the debtor unlike bankruptcy. However at the end of the DRO, all debts are written off.

We recently advised a client with a £5,000 credit card debt resulting from helping a family member who assured her that she would repay the money but then defaulted. Technically money owed to a debtor is an asset but we convinced the Receiver that the debt was irrecoverable and a DRO was made for the client.

Reaching out

It's not just in the high street that you will find your nearest bureau, we also provided advice at outreach sessions and in local community groups.

A new outreach service at Loseley Fields Children's Centre starts in September. It is aimed at young mothers to provide help and advice on all manner of issues. The service will be held every second and fourth Tuesday from 11am to 1pm.



In addition, we provide outreach services every Monday between 12 and 2pm at St Marks Community Centre in Godalming and at Sandy Hill Community Centre in Farnham every other Wednesday for 2 hours and Bramley Village Hall every Tuesday from 10am to 12 noon.

We also provide support at the Haslemere Young Parents Group once a month and on an ad-hoc basis.

Delivering training to young and financially vulnerable people

We have recently appointed Jo Cummins to coordinate a new project aimed at raising people's financial awareness and showing them how to manage their money and make informed choices.



With funding by Nationwide's *MoneyActive* programme, we are aiming this trial scheme primarily at young people and have already provided training for young mothers at Sandy Hill and Potters Gate Children's Centres in Farnham.

Young mothers looked at 'credit choices' and 'dealing with bills'. The course has proved extremely valuable and provided valuable tips and advice to clients (see

chart below). We are planning additional training sessions for young mothers in September at Loseley Fields Children's Centre in Godalming.

The 'Make Your Money Work for You' project will also be directed at all secondary schools and colleges in Waverley and target young people aged 14 and above. Our objective is to arm them with the knowledge they will need to take them into the world of financial responsibility.

We are currently working with Glebelands School in Cranleigh training Year 9 and 11 pupils in 'choosing credit'. We are also in the early stage of talks with Godalming College where we hope to provide training for up to 250 students.

In the future we aim to deliver this programme to other vulnerable groups within the community including the elderly and people with mental health issues.

If you would like to find out more about this project, please contact Jo Cummins on 01252 728505.

Feedback Forms

One thing I have learnt	One thing I may do different now
"There are options to paying your bills and the CAB can support you"	"Prioritise and don't panic"
"I have learnt how to manage my bills which are important and prioritise those that can wait"	"Say no to credit"
"I don't have to struggle and I can get help"	"Talk to the companies more"
"How to manage my bills and what bills are priority"	"Phone up and sort bills out straight away"

Advice changes lives

Wage claim victory...

Our client worked as a house-keeper in a private house attached to her employer's pub/restaurant business. Her employer suddenly decided to stop her wages without explaining why, leaving our client with no option but to find another job. She approached us for help to recover the wages and holiday pay owed to her.

We took the case to an employment tribunal and won an award for the amount due, plus penalties for non-compliance with court procedures by the employer. Armed with the tribunal's judgment we obtained a County Court Judgment ordering the employer to pay the amount awarded by the tribunal. The employer subsequently ignored this order.

The County Court then issued an order to the employer to attend the Court for an examination of her finances. After several attempts the order was granted.

The employer eventually paid £3,816 that was owed to our client before the court date.



Pat Frost
Mayor of Waverley

"The Citizens Advice Bureau is run by skilled volunteers who are passionate about the service they provide. They are truly professional and dedicated to their work. On behalf of the citizens of Waverley I would like to thank all those who work so hard to provide the invaluable service."

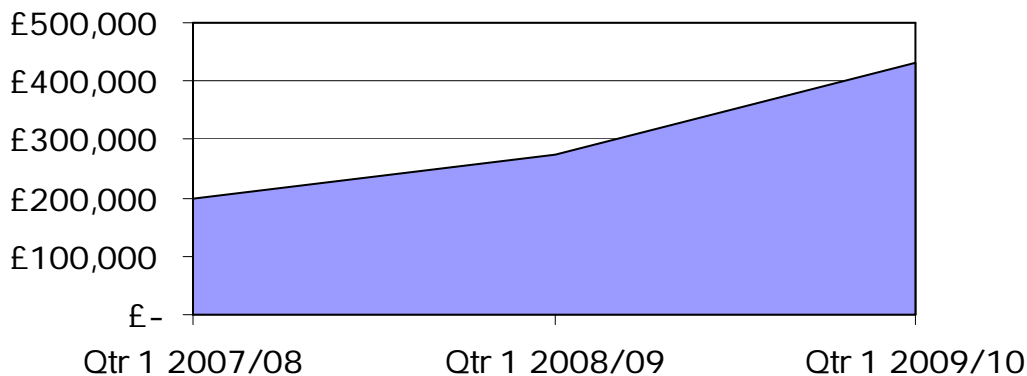


Our work and its impact

Between April to June (Qtr1)
we dealt with:

	Qtr1 2007/8	Qtr1 2008/9	Qtr1 2009/10
• Clients seen	1748	1529 (12%) ↓	1885 (23%) ↑
• All queries	5048	5317 (5%) ↑	6729 (26%) ↑
• Benefit issues	1226	1383 (13%) ↑	1853 (34%) ↑
• Personal debt issues	841	850 (1%) ↑	1657 (95%) ↑
• Employment issues	710	811 (14%) ↑	821 (1%) ↑
• Housing issues	529	511 (3%) ↓	555 (8%) ↑
• Personal relationship issues	408	388 (5%) ↓	483 (24%) ↑

Putting money into the community (through unclaimed benefit, debt write-off and other financial entitlements)



Citizens Advice Waverley goes to court...

Advisers from the Woking, Guildford, Godalming, Haslemere and Cranleigh offices are on the case manning a Housing Help Desk at Guildford County Court giving support, advice and, when necessary, representation, for defendants in claims for possession.

The claims are brought by mortgage lenders or landlords and we usually have had no contact with the client until they arrive at court. Most defendants are unaware that help is available and quite often arrive at court with little information relating to the case.

We must first get the client's version of the facts and assess their income and expenditure to see if they can afford both the contractual rent or mortgage payments. We assess all the factors of the case and see if it is possible to defend the action in some way. If this is not possible there is no effective defence and the Judge will have to grant possession.

If there are grounds for a defence we contact repre-

sentatives for the claimant and attempt to negotiate a settlement; at this point we often find that the client's version is rather different to the claimant's. The Judge need to be satisfied that the defendant understands what is required and will then either make a postponed (or suspended) possession order or possibly simply adjourn the proceedings on the terms agreed. Mortgage cases are harder because lenders are usually represented by a legal agent who cannot agree a deal without referring back. Some lenders take a hard line and want outright possession. Judges, however, always look for fair settlements and are reluctant to make people homeless; they will usually make a suspended order if a reasonable repayment of arrears is offered.

We recently helped a client whose Housing Association landlord came to court asking for outright possession. We argued that this was unreasonable since the client was now able to make payments towards the arrears. The case was adjourned on terms that the client remains in his home dealing with the debt in a manageable way.

Influencing policy

Justice Denied

THE BIG PICTURE – Each year thousands of employment tribunal awards went unpaid by employers. Bureaux involvement helped to persuade Government to bring in measures to enforce payment.

As we deal with individual clients, we often become aware of loopholes in legislation which are causing difficulties for people. We alert national Citizens Advice to these problems, citing evidence from cases we are dealing with.

One instance of this was people who, after a long and stressful process, received awards in their favour at an employment tribunal (perhaps for unfair dismissal, unpaid wages/holiday pay etc.) but then failed to receive the money awarded to them from their employer.

The only way to seek enforcement was via complicated legislation in the civil courts. This required payment of fees and offered no guarantee of success.

Citizens Advice took up the issue and in October 2008 prepared a briefing paper entitled **Justice Denied**. In this paper it put forward actual CAB cases which underlined the difficulties which people have in enforcing their rights and the impact it has on them. Citizens Advice concluded that the state, rather than the claimant, should take on the enforcement of awards.

Following lobbying from Citizens Advice, the Government commissioned independent research to discover the extent of the problem and consider options for dealing with it.



The High Court

Around 15,000 Employment Tribunal Awards are made in favour of the claimant each year. Based on their own evidence, Citizens Advice had estimated that about one in ten awards might remain unpaid.

The Government commissioned research found that **39% of those granted awards had not been paid and a further 8% had only received part payment**. It also found that **43% of respondents thought that the court led enforcement process was either 'too much hassle', 'too expensive' or 'too time-consuming'**.

On 19 May 2009 Justice Secretary Jack Straw announced new measures to deal with the situation. High Court Enforcement Officers are to take on the recovery of awards granted by Employment Tribunals or in out-of-court settlements. New leaflets and a telephone enquiry line for claimants giving information about enforcing an award have also been made available.

Advice changes lives

Doubling disability income

Twenty years ago a 62 year old paraplegic lost all feeling from the waist down. His first contact with us was in May 2006; he had lost his job and we were asked to look at maximising his benefits. At that time, he was receiving a high mobility Disability Living Allowance (DLA) but no care element. Following our enquiries we were able to secure both a Pension Credit and a new DLA claim. Our adviser, however, was convinced that a higher rate should have been awarded.

A re-consideration of the case was sought and refused. At a subsequent tribunal hearing, however, our adviser argued successfully for an increased allowance. The tribunal accepted the adviser's plea and our client was awarded a backdated increased allowance. The award also meant that a severe disability allowance was added to our client's Pension Credit.

Our negotiations resulted in additional income of just over £9,000 for the year, almost doubling our clients benefit income from £197.75 to £279.05 per week. This enabled our client to live more comfortably without further stress.



Jeremy Hunt MP

"I wish Citizens Advice Waverley a wonderful 70th birthday celebration and am in no doubt that in the future, they will continue to provide a top level service to the local community and maintain their success in campaigning for change on social policy."



New Family Law Clinic

From August a new clinic for family legal problems will run from Haslemere bureau on the first Tuesday of every month. Simon Clark from Crisp & Co solicitors will be available from 5.30 onwards by arrangement through Haslemere advisers.

If you wish to make an appointment for a client, please call the Haslemere casework line on 01428 654371.

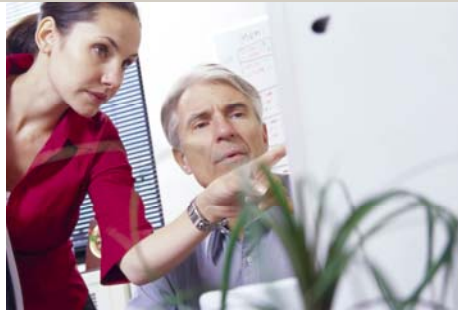


Developing ourselves

We have a continuing programme of service development and regularly conduct client satisfaction surveys to inform this.

Though the majority of our clients appear very happy with our service there are always aspects that we can improve on.

Here are some comments from our latest client survey:



Things we do well	Areas for improvements
"The advisers I met were most helpful and supportive. They should be praised they do a really good job"	"Phone services hard to get through to"
"It gave me the confidence to deal with the situation. I have recommended to numerous friends"	"Waited too long for an interview"
"The service was very professional and very helpful. I came in knowing nothing and left knowing exactly what I needed to know"	"Did not like the concept that adviser could not help there and then"
"Really pleased with everything, I was treated like a person. The advisers were very polite and helpful and very knowledgeable."	"Would have preferred to see the same adviser throughout"

We greatly value all the feedback we receive and take all negative comments very seriously.

Employment law seminar

At this time when enquiries on employment issues are at an all-time high, it is vital that our advisers are kept fully up-to-date on various aspects of employment law.

For this reason we recently held an awareness and training event on employment for all advisers. This event included presentations from the Surrey Welfare Rights Unit and Job Centre Plus.

A similar event is currently being planned for later this year to consider how we ensure that our service remains accessible to everyone within our local population.



Advice changes lives

Fighting the threat of homelessness. . .

At a recent court hearing Waverley Council was seeking a Possession Order against a client for non-payment of rent.

We looked closely at her financial statements and found anomalies in her welfare benefits. A further complication was that her son, aged eighteen, was not contributing to the household, not working and not claiming benefits.

Our Advisor prepared a full financial statement and reported the facts at the court hearing. The Judge accepted our evidence and ruled not to grant possession, adjourning the case until the anomalies could be resolved.

Our client agreed to pay the rent, net of her entitlement to benefits. The son agreed to pay £35 per week from his benefits to help her to pay her rent in full. The mother was also ordered to pay £5 per week towards the arrears.

This meant that we were able to have the possession order dropped and our client was able to avoid eviction from her home and repay her debt on favourable terms.

"Congratulations to Haslemere

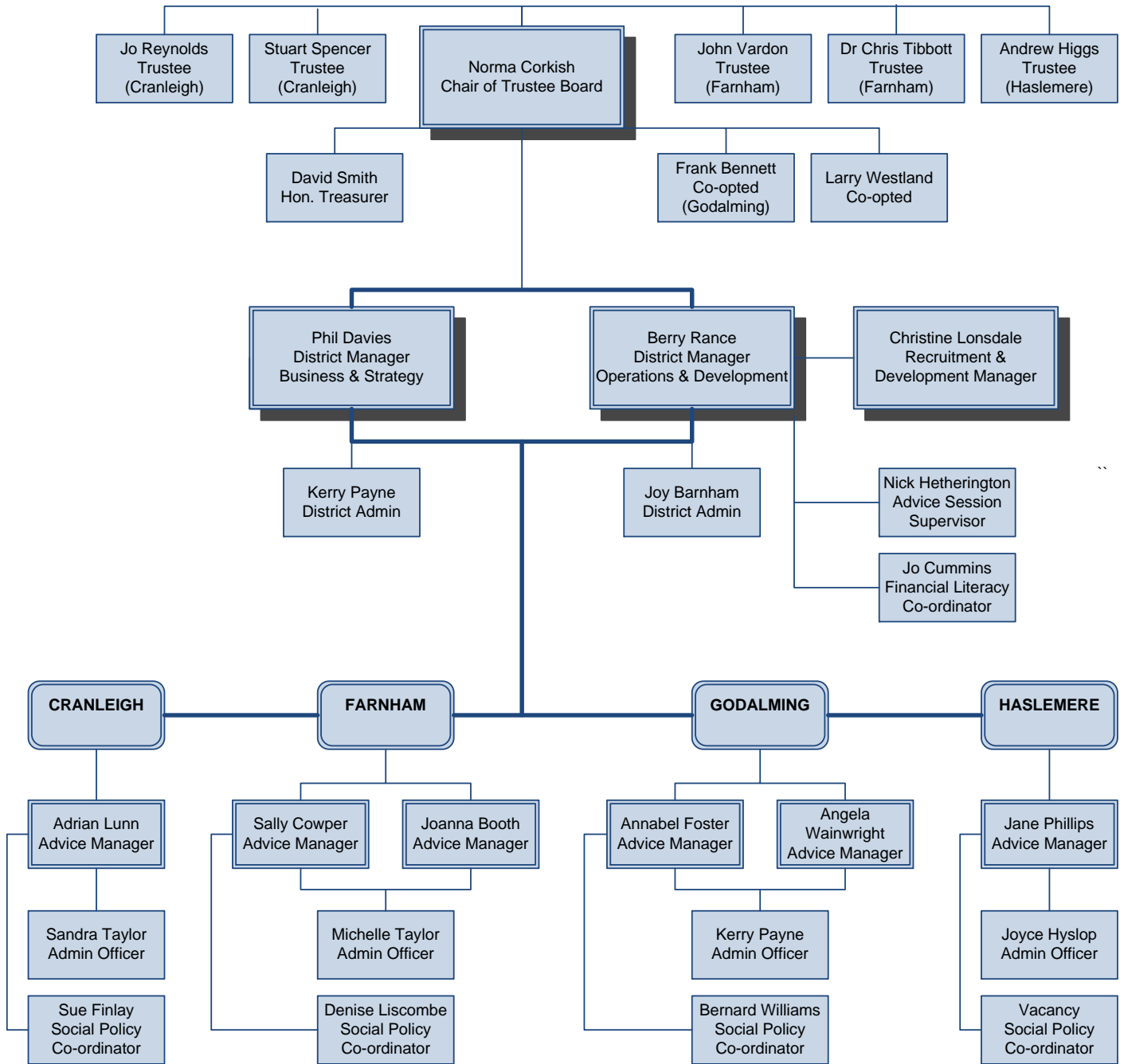


Melanie Odell
Mayor of
Haslemere

Citizens Advice Bureau for providing advice and support to the community for 70 years. There are not many local families who have not benefited from the service at one time or another. I would like to thank you all for the hard work you do and the commitment that you undertake."



Organisation Chart



Cranleigh office



Farnham office



Godalming office



Haslemere office

Thank you to our Funders



Farnham Town Council



Godalming Town Council



Haslemere Town Council

Bramley Parish Council

Busbridge Parish Council

Cranleigh Parish Council

Ellens Green Mission Hall Fund

Farnham Christian Community Trust

Farnham Lions

Farnham Institute Charitable Trust

Farnham Rotary Club

Fernhurst Parish Council

Godalming Lions

Grayshott Parish Council

Haslehurst Trust

Hale Cottage Community Trust

Herald Newspaper Group

Nationwide Building Society

Northchapel Parish Council

Surrey Community Foundation

Surrey County Council

Witley Parish Council

ADVICE provided by Citizens Advice Waverley is free, independent, confidential and impartial, and available to everyone regardless of race, gender, disability, sexual orientation, age or nationality.

CLIENTS may drop-in to one of our outlets, telephone our advice line, email or write to us. Anyone not mobile can make an appointment for an Adviser to visit them at home.

DELIVERY is by highly skilled, trained volunteer advisers, supported by a small team of paid staff.

Citizens Advice Waverley is an independent registered charity

Registered charity no. 1098859

Citizens Advice aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

Our Website www.citizensadvicewaverley.org.uk

Enquiry Line
0 8 4 4 8 4 8
7 9 6 9

Mon/Fri: 9.30 - 16.00
Tue/Wed/Thu: 9.30 - 18.00

Adviceguide
www.adviceguide.org.uk



"Working for our community"

CRANLEIGH
Village Way
GU6 8AF

Mon, Tues, Thur:
10.00-16.00
Wed, Fri: Closed

FARNHAM
Montrose House
South Street
GU9 7RN

Mon, Tues, Wed,
Fri: 10.00-14.00
Thur: 11.30-16.00

GODALMING
10 Queen Street
GU7 1BD

Mon, Tues, Fri:
10.00-16.00
Wed: 10.00-18.00
Thur: 10.00-13.00

HASLEMERE
Well Lane House
Well Lane
GU27 2LB

Mon, Wed, Thur,
Fri: 10.00-13.00
Thur: 13.00-18.00