



Citizens Advice Waverley Newsletter

Issue 2

Winter 2008/09

Over the last 3 months we have:

- seen over 1,700 clients
- dealt with over 5,900 issues
- helped nearly 100 clients to gain over £350,000
- taken around 2,200 calls on our District Advice Line
- helped with over 1,500 benefit issues
- advised on over 1,100 debt issues
- helped with almost 900 employment issues
- supported clients with over 550 housing issues
- represented 28 clients at tribunals

FACT: Citizens Advice Waverley is the third biggest Bureaux in the South-East. So far this financial year we have seen over 4,500 clients. Only Milton Keynes (6,000) and Maidstone (4,700) have seen more clients.

RECESSION FUELS LONGER BUREAUX OPENING HOURS

Citizens Advice Waverley has responded to the increased demands for its service by extending the opening hours of its telephone advice line and expanding the number of face-to-face advice sessions available at its busiest bureau. This has been made possible by a one-off, one year only grant from the Department for Business, Enterprise and Regulatory Reform and HM Treasury.

District Manager, Phil Davies said "We have long recognised that there was a greater demand for our services than we can currently meet. This has become more evident than ever over the last few months. We are therefore delighted to have been successful in our bid for the necessary additional funding to extend our service over the next year. This should help us to reduce dramatically the waiting lists for appointments, at a time when timely advice and support is more important than ever."

The District-wide telephone advice line will open from 2nd March onwards at 09:30 each day, half-an-hour earlier than previously. As before it will close at 16:00 on Monday and

Friday and at 18:30 on Tuesday, Wednesday and Thursday.

In addition the Farnham Citizens Advice Bureau will be open longer each day for face-to-face appointments.



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Citizens Advice Waverley

Giving you free, confidential, independent, and impartial advice

Debt - Benefits - Employment - Housing - Relationships
Health - Education - Legal - Tax - Utilities - Consumer



Working for our community

FUNDING CHALLENGES DOMINATE AGM DISCUSSIONS

Discussions at our third Annual General meeting, held on 16 October last year, were dominated by how to balance the continuing need to grow our services in the light of increasing financial constraints.

Looking Back

District Manager Berry Rance said that the changes that we had introduced to our services had enabled more people to access them than ever before, with nearly half of our clients now using our District wide telephone advice line. However there were still significant groups of people that, for a number of reasons, our current services were not reaching. Where new funding could be identified we were developing outreach services to reach such people. One example was a very successful outreach service we had established at the Children's Centre at Sandy Hill, Farnham, in one of the three most deprived areas in Waverley, using money generously donated by Surrey Community Foundation. We were currently planning a similar service in Ockford Ridge, Godalming.



Cranleigh Arts Centre

Funding Pressures

Treasurer David Smith confirmed that, although this year had seen some real benefits from the creation of the District structure, including better financial control and sharing of resources, it would be difficult for us to meet any increased demand without additional funding. He recognised that pressures on local authority finances meant that we could not rely on them alone to deliver the required level of increase. A new fundraising group had therefore been established with a target of raising £50,000 each year from 2010 onwards from fundraising activities.

View From The Top

Trustee Chair, Norma Corkish, said that CA Waverley remained a very lean and cost effective organisation. The current funding we receive from local authorities goes entirely on supporting the necessary organisational infrastructure (buildings, telephones, IT and management and admin salaries) that enables

our volunteers to help and support our clients effectively and to make a real difference to their lives. She implored local authorities not to cut this vital funding. However she confirmed that, as well as trying to raise new funds, we would continue to look for every opportunity to reduce costs, including by working together with others to ensure we eliminate any duplication of service.

She emphasised that, in addition to our own fundraising efforts, we must remind those local people who were enjoying the benefits of affluence that supporting the socially and financially marginalised ultimately leads to a healthier and wealthier community.

Other speakers at the meeting, held at Cranleigh Arts Centre, included local MP Anne Milton and former High Sherriff of Surrey David Heifer.

“Supporting the socially and financially marginalized leads to a healthier and wealthier community.”

FARNHAM TOWN COUNCIL CUTS GRANT

Farnham Town Council has confirmed that this year it will be cutting by 20% its grants to the local charities that it supports, including Farnham CAB.

Norma Corkish, Chair of Trustees of Citizens Advice Waverley commented “We have very much appreciated Farnham Town Council’s past financial support and have seen it as a recognition of the needs of the people of Farnham. The current cuts will clearly mean that we have to review the level of service we can provide. However we are grateful that Farnham Town Council have suggested that if we experience hardship as a result of this cut that there may be an opportunity to receive additional funds.”



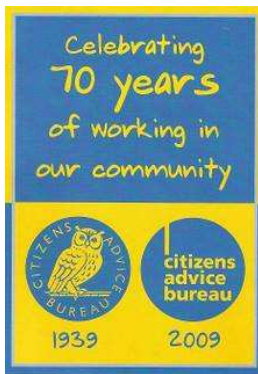
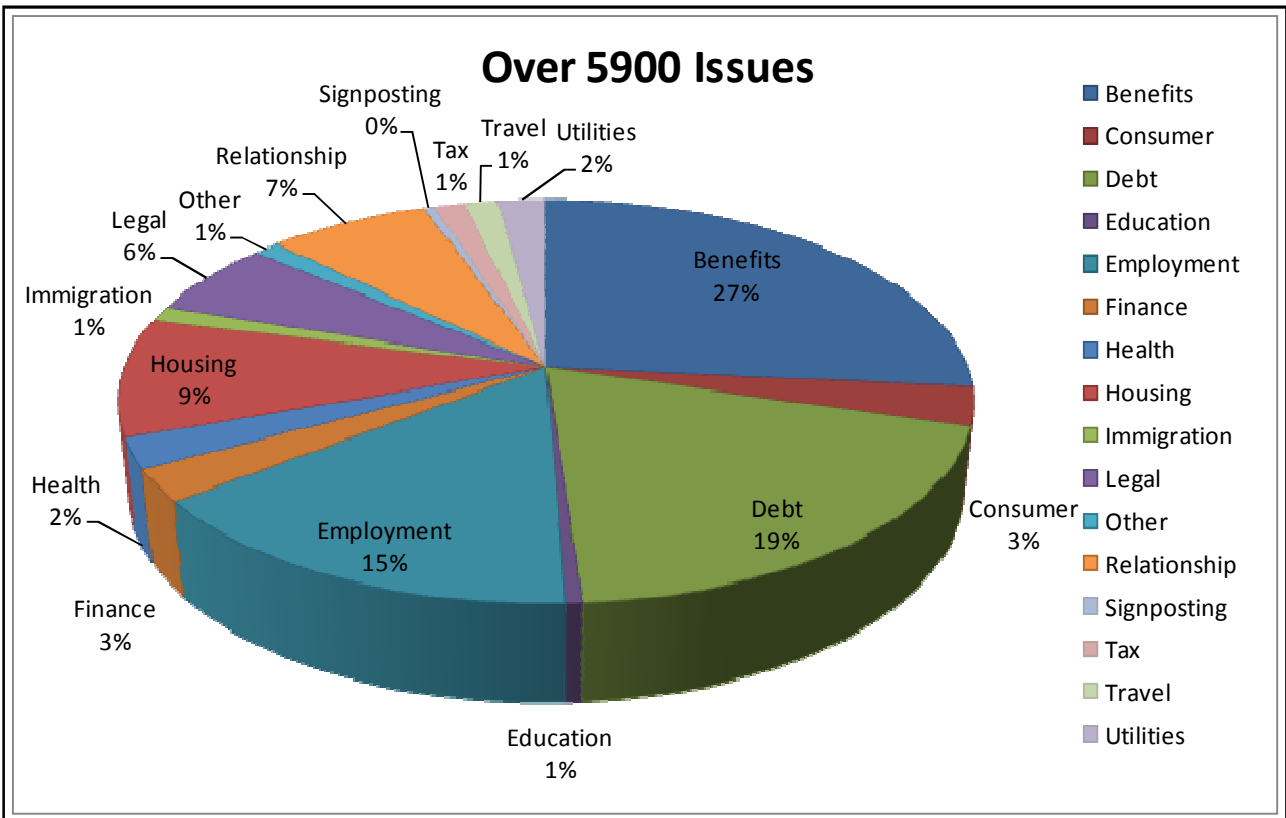
Waverley Locality Office in Farnham

Improved Quality of Life

A disabled retired couple in their 80s recently received a visit from a CA Waverley home visitor, who helped them both to complete successful claims for Attendance Allowance.

This has increased their joint income by around £100 per week, enabling them to afford vital adaptations needed to their home, and to pay for professional help with their personal care. In addition to significantly improving the quality of their lives, this has also provided much needed work for local people.

ISSUES WE HAVE HANDLED IN LAST 3 MONTHS



YOU'VE GOT A FRIEND.....

Volunteers and local dignitaries joined together at Haslemere Museum recently to celebrate the 70th anniversary

(1939-2009) of the establishment of Haslemere Citizens Advice Bureau (CAB) and to launch "Friends of Haslemere CAB." This is a newly formed group that it is hoped will provide much needed practical support in raising funds and awareness of Haslemere CAB's services.

Jeremy Hunt MP spoke about the importance of Haslemere CAB's independent, free and impartial advice service, particularly at this time when many local people were facing serious financial and employment problems.

Councillor and Deputy Mayor Pat Frost reflected on the history of Haslemere CAB, one of the first to be established in the country, and its significant achievements over its 70 years. She said that CAB was seen as a "trusted friend" by many people in the local community.

Haslemere Trustee Andrew Higgs thanked past and present volunteers for their commitment to helping their local community and in particular commended the contribution of Jane Phillips, the current Manager of Haslemere CAB. He urged local people and businesses to support their local CAB by joining the Friends of Haslemere CAB group.

Anyone interested in becoming a Friend of Haslemere CAB should email Andrew Higgs (andrewhiggs53@hotmail.co.uk) or 'phone the Haslemere Bureau on 0844 8487969.



Manager Jane Phillips, deputy Mayor of Waverley Pat Frost, Robert Frost and Joyce Hyslop Haslemere CAB Administrator

EFFECTS OF FINANCIAL DOWNTURN

Volunteer Advisors were joined on 26th November last year by speakers from the local authority, local solicitors and a local family abuse service at a seminar to consider how to develop our services in Waverley.

Catherine Fisher, from Barlow Robbins Solicitors, Guildford said that they a marked increase in employment work, and redundancy issues. They had also sadly seen an increase in domestic violence cases, alongside a reduction in divorce cases, as people were separating

"We expect to continue to see an increase in housing repossessions." - Barlow Robbins

but continuing to live together for financial reasons.

Catherine said that we should expect to continue to see an increase in housing repossessions. Although only 8% of mortgages were from so-called "sub-prime" lenders, these currently accounted for 80% of all repossessions. She emphasised that communication was

the key issue in avoiding legal action. If the owner made it clear that they were trying to sell their house the lender would often delay taking possession action. Because of the current financial climate debt collection companies were also increasingly willing to consider reduced repayment offers. Where a debtor had a large negative equity they should consider bankruptcy.

John Swanton, from Waverley Borough Council, explained the consequences of the economic down turn for local authorities. These included a reduction in their incomes from council

tax and other sources, car parking, and planning applications, especially for large developments. Homes were not selling and interest on reserves was down. This meant that they needed robustly to review all of their costs and expenditure.

However he recognised the importance of funding the voluntary sector during these difficult times and confirmed that its general funding was currently not under threat. He said that Waverley Borough Council enjoyed a very positive working relationship with CA Waverley, and recognised the importance of our independence and our role as "critical friend."



Volunteers and speakers gather at Binscombe Church for discussions

A speaker from a local domestic abuse support service also reminded the meeting that financial and other pressures can lead to increase in domestic abuse. She outlined some of the possible signs and emphasised the importance of seeking expert help.

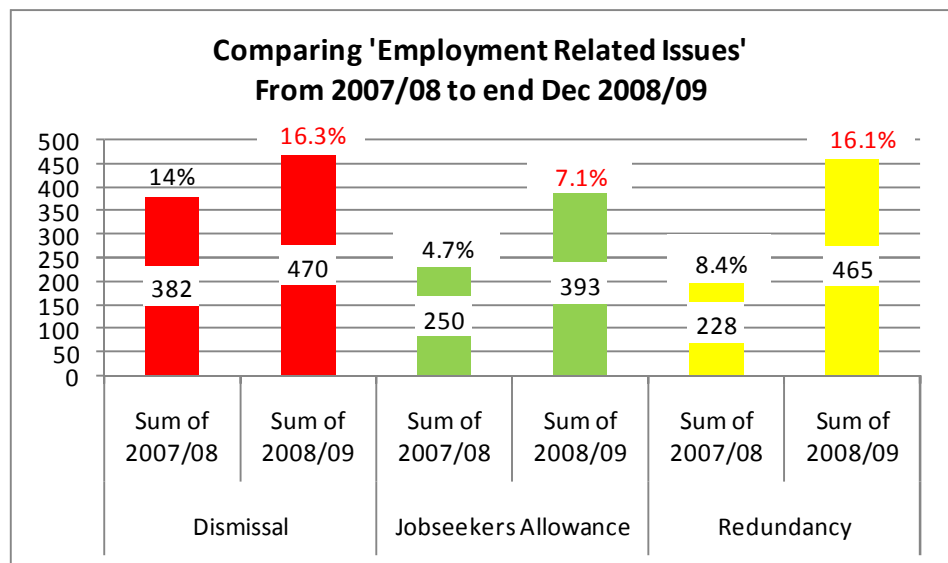
Comfortable new home

One of our advisors was present at a court case recently where an elderly woman was being evicted because she had been unable to pay her rent from her limited retirement income.

CA Waverley arranged for her to move into a rented housing association flat and helped her to apply for housing benefit and Council Tax Benefit.

As a result she went from struggling to make ends meet, in constant fear of eviction, to having enough money to enjoy her new life in a comfortable new home.

Citizens Advice Waverley have seen an increase in Employment related issues as a result of the recession



FAMILIAR FACE, NEW ROLE

We are very pleased to announce the appointment of Chris Lonsdale as our new Recruitment and Development Manager across Citizens Advice Waverley. Some of you may already know Chris from her previous position as Advice Manager at Godalming CAB; she has a great deal of experience in advice work and a particular interest in training and social policy work. She is currently looking at existing volunteer levels across the district with a view to optimising staff recruitment, training, and retention so that we can operate to maximum efficiency at all four bureaux.

A new training programme has already commenced and we are delighted to welcome our eight new trainee advisers who started in January.

Our volunteer advisers are the lifeblood of our organisation, and our new trainees are already realising that it is a demanding task they have set themselves. It requires a great deal of time and commitment to train to be an adviser. On average it takes around 18 months to qualify as a generalist adviser. For the first 6 months the trainees attend tutorial groups, complete self study packs, and undertake e-learning. Amongst other things they learn about the aims and principles of the CAB, our

role as a campaigning organisation, and cover the legal framework of the main enquiry areas.

After completing a course on interviewing skills they are let loose on the general public - albeit under close supervision! Over the next year they attend many more training courses and complete self study packs covering all the areas we advise on: employment, taxes, debt, housing, welfare benefits, immigration, consumer, families & relationships etc.....all the while building up a portfolio of advice work to demonstrate their competence. At the end of that year, all being well, they will be awarded a certificate of competence in Generalist Advice.

Chris Lonsdale said "The learning does not stop there, as the law is constantly changing, as are the rules covering benefits etc. Many advisers go on to specialise in one or more areas such as money advice or employment, or legal representation. We have advisers who are trained to represent clients at employment tribunals, benefit tribunals, repossession hearings in the county court and bankruptcy hearings."

Being an adviser can occasionally be stressful and carries a lot of responsibilities, but it can also be immensely re-

warding – there is not only the intellectual challenge but also the satisfaction of a job well done and the feeling that you have really made a difference to someone's life.

"We have advisers who are trained to represent clients at employment tribunals and repossession and bankruptcy hearings."



Eight new trainee advisers begin their 18 month training programme

FOOD FOR THOUGHT.....

Godalming Waitrose has recently donated £330 to Godalming CAB, under its "Community Matters" scheme. This money will be used to help fund training of volunteer advisers at this bureau.



Waitrose, Godalming

Now living within means

Middle-aged man recently came into bureau seeking advice about debt. He had not been able to work for more than ten years because of a severe health problem. Although living rent free with relatives, he had been paying various household bills (utilities, Council Tax etc.).

Partly because of his difficulty with completing claims forms (his medical condition meant that he had difficulty with writing) he had been unsuccessful in claiming Incapacity Benefit. As a result he had been living on bank loans and credit cards and had built up debts of over £20,000. We helped him to apply successfully for a crisis loan, and to reapply for other benefit entitlements. We also helped him to draw up a "financial statement" that his adviser then used to renegotiate his repayments to his lenders. This has helped him to start to live within his means for the first time in over a decade.

INNOVATIVE NEW SERVICE PLANNED FOR 2009

The CAB service is the largest provider of free money advice in the UK and Citizens Advice Waverley receives a high percentage of clients who have experienced debt problems. As in other parts of the country our debt management work has dramatically increased and there is little reason to believe this will change in the near future. It makes sense therefore to expand our service to include preventative work in order to reduce the devastating effect that debt problems can have on families, particularly those on low incomes.

To this end we are currently seeking funding from various sources to develop a new project that will give people the skills, knowledge and confidence they need to make informed decisions across a wide range of personal money matters.

Having run a very successful pilot with some parents at Potters Gate Childrens Centre in Farnham we know that there is a demand for this sort of initiative. This pilot worked with a group of six young parents was tailored to their needs and covered a variety of topics

such as “Dealing with your Bills” and “Choosing Credit.”

With extra funding we will be able to offer similar courses to other groups. Three of our advisers have already successfully completed a Financial Capability Training course and we hope to train more volunteers as Financial Capability Trainers over the next year.



We are aware also that now more than ever, it is important for our young people to have the financial

skills to take them to the next stage in their lives. Young people have to make financial decisions earlier and earlier – whether this is deciding on how to manage their mobile phone top-up or doing jobs around the home for pocket money. When they leave school they are

then faced with what can be a bewildering array of financial challenges – from managing student loans, entering the work place or setting up home and maybe becoming a young parent. At every point in their lives they will be faced with financial choices in what has become a consumer society.

It is our intention to recruit and train new volunteers to deliver financial capability training. With increase capacity we will be able to offer sessions to students at schools across Waverley that will equip the students with the confidence and skills to deal with finances, both now and in the future.

“Over 50% of Britain’s teenagers have been in debt by the time they are seventeen”

If you are interested in helping Citizens Advice Waverley deliver financial literacy training or know of a group that would like to receive training then please contact Berry Rance on 01252 728505.

THOUGHTS FROM OUR TREASURER

We have all read about the ‘Credit Crunch’ but I believe that at this time we have little idea of the precise impact it will have on us personally and our families and friends, and when we can expect this period of uncertainty to come to an end. It is at times like this that we all need to stick together and be sensitive to the pressures our families, friends and colleagues may be under, and offer a helping hand. This is at the very heart of the service Citizens Advice Waverley offers freely to anyone who is suffering difficulties, and the demands for this service have increased substantially in recent months.

Last year Citizens Advice Waverley helped over 6,600 residents with over 21,000 issues which affected their lives and were able to help secure almost £1million in unclaimed benefits, together with managing £10million worth of debt. It is already clear that these figures will be much higher this year.

But Citizens Advice Waverley is a char-

ity so who helps them in this time of our citizens’ needs to provide this essential service? The principal funders are our local Councils and Parishes who are themselves under pressure also. Although the Advisors kindly donate their time as well as supporting numerous fund-raising events it costs approximately £300,000 annually to run four offices, including 14 paid staff to handle all the administration and associated expenses. We also provide additional specific services for which we receive special grants and donations. Unfortunately we never seem to have enough income, and trying to meet the costs of updating the computer systems and provide training, for instance, is never ending. Clearly more resources would enable us to extend the services to meet these constant demands.

For 2009-10 the support from our main providers has been limited to 2008-09 levels and in some cases actually reduced, so we will struggle to balance our books. We are very grateful for the

support we receive from Waverley and the local councils without which we could not operate, and not being very active at Fund Raising in the past we recognise the need to increase this to pay for the things we need.

We have set up a Fund Raising committee and will develop Friends Groups for each of the bureaux; Farnham already has such a Group which has done sterling work this year in raising over £4,000. We have a number of events planned including Quiz nights, Bridge lunches and teas, golf days, banquets, and of course this year Haslemere will be celebrating their 70th Anniversary.

We hope that you will join us and support our activities yourselves, and also encourage your families and friends to join with you and assist us in the continued funding for the valuable work we do for our community. Who knows you may need our services one day, and we want to be there for you if you do.

CAMPAIGN CORNER!

As well as the direct help, advice and support that we supply to clients, Citizens Advice Waverley uses evidence it gathers from its client enquiries to campaign for change to local and national policies or improvements to service delivery.

Welcome to our new "Campaign Corner"! One of the key aims of our service is to improve the policies and practices that affect people's lives. We call this activity our 'Social Policy' work'.

By using the evidence we collect from our clients to campaign for change we can:

- save time by getting beyond dealing with the same problems over and over again.
- move from being a reactive to a proactive force for good in our local community and
- tackle problems at their source (treating the causes rather than the symptoms).

"We cannot see everyone who needs help individually, but we can reach many more people through our social policy work".

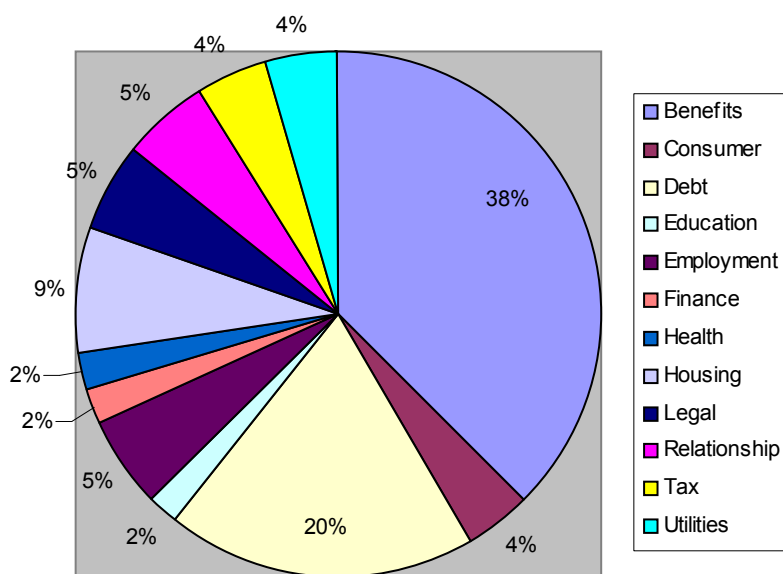
All advisers are encouraged wherever they believe that their clients problems are caused by a failing policy or poor service delivery, or where a client expresses concern about a particular issue, to complete an anonymised "Bureau Evidence Form" (BEF). In addition we undertake surveys of clients where we feel there may be a "Social Policy" issue on which we can usefully gather evidence. Recent examples include the local availability of NHS dentistry, the impact of prescription charges on people's medication routines and the cost of school uniforms.

This work has many benefits. For example, long delays in processing housing benefit locally will increase client numbers to the bureau. If the bureau is able to help the housing benefit department understand the impact of delays, identify the problems and find solutions;

- our clients will benefit from reduced delays.
- our bureau staff will benefit by having fewer housing benefit delay problems to deal with, allowing them to concentrate on other areas.
- the local authority will benefit by having fewer complaints and an improved service.

We will use this regular column to highlight some of the key Social Policy issues we have been handling over the previous three months.

The chart below shows the percentage of Bureau Evidence Forms (BEF's) raised on different issues across the District between October and December 2008.



91 BEF's Raised



We are pleased to report that throughout the recent bad weather we managed to maintain a full service on our District Telephone Advice Line, and only a slightly reduced face-to-face advice service at our bureaux. We even kept our mobile advice service on the road! Citizens Advice Waverley Trustees and managers would like to sincerely thank all of the volunteers who put in that extra effort to make this possible.

Citizens Advice Waverley

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High Street
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Advice Line:
0844 848 7969

www.citizensadvicewaverley.org.uk

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.

Registered charity no. 1098859



CRANLEIGH

One of Cranleigh bureau's latest financial gain was the writing off of a Working Tax Credit debt for a client by Revenue and Customs, amounting to £1,755. We had applied to Revenue and Customs on numerous occasions to have the debt written off. The client recently visited with a letter showing a nil award for 07-08 and an 'adjustment'. We were later informed the word 'adjustment' was actually a 'write off' of the old debt!

Not to be left behind in the fundraising efforts Cranleigh bureau is planning to hold a fashion show later this year!

FARNHAM

Two Farnham volunteers organised a fundraising bridge lunch in October which raised nearly £1,000 for the Farnham bureau. This means that by the end of December the hard-working Friends of Farnham had already exceeded their fundraising target for 2008/09. Thanks to them all and good to know they are not resting on their laurels!

One of our advisers recently represented a client at a tribunal who had health problems and was unable to read, write or work. After the client's application for Disability Living Allowance was turned down for the second

time, his health had deteriorated further, and he was represented on his third appeal by one of our advisers. He was successfully awarded the Higher rate of mobility component, and the Middle rate care component for 3 years. The award was backdated giving the client an increased income of £91.60 per week, which increased his other benefits as well as enabling him to improve his living conditions.

HASLEMERE

Two of our more intrepid volunteers have signed-up to a sponsored sky-dive to help to raise funds as part of our 70th anniversary celebrations! More details in the next issue.

GODALMING

Over Christmas Godalming advisers helped to distribute toys kindly donated by Eagle Radio to help some of our clients with children. Eagle Radio will also be donating Easter Eggs to help some of our clients children over Easter.

Godalming bureau sees four of its trainee advisers complete their training. Following at least 18 months of training we are delighted to announce they are now fully qualified Advisers. Godalming also welcomes two new volunteer receptionists, David and Susan.

LOOKING BACK

When I started working at Godalming CAB in 1979 it was situated at the top end of Godalming High Street, between a wet fish shop and an Indian restaurant. So we had two very different aromas wafting around the waiting room and interview rooms. The office was tiny, we worked two to a desk, had an outside toilet and an office-cum-kitchen where our voluntary typist worked.

When we moved to our present premises in Queen Street, much bigger, individual desks, room for more advisers, we thought we were in heaven!

But what about the actual work?

In the early years we were just beginning to give debt advice, an area which has expanded rapidly. Over the years we have also seen new state benefits coming and going and changing their names! Rates also became Community Charge then Council Tax and the laws on employment and housing have continuously expanded and altered. It is great credit to our system of continuous training, that we advisers are able to assimilate these changes.

Delivery of advice has also changed over the years. Home visits are now a regular feature, and working in outreach, in my case at Chiddingfold, added a new dimension to offering

advice. We are also now fully reliant on our IT systems. No more hand written case notes! Some of these changes have been a real struggle for someone as computer illiterate as me.

However the bottom line is that the service remains client focussed, with a determination that no-one shall suffer through lack of knowledge of their rights.

I am full of admiration for the new trainees joining us today. Their training is much more intense than it was 20 years ago.

Changes will of necessity continue but I am sure the CAB will continue to be a valuable resource to the community in which it is based, and I still believe it to be the best, and most challenging voluntary job that there is and certainly for myself it has been one of the most stimulating and enjoyable periods of my life.



Tricia
Godalming CAB Adviser