



Community
Legal Service



ASH CITIZENS ADVICE BUREAU 1979 - 2009 30 YEARS OF ADVICE



ANNUAL REPORT 2008-2009

The Aims of the Citizens Advice Bureau are:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them or through an inability to express their needs effectively

and equally

to exercise a responsible influence on the development of social policies and services both locally and nationally

At Ash CAB we can offer free, confidential, impartial and independent advice in a number of areas including:

- ◆ Housing
- ◆ Employment
- ◆ Welfare Benefits
- ◆ Debt
- ◆ Family relationship problems
- ◆ Consumer advice
- ◆ Immigration
- ◆ Legal Problems
- ◆ Health and Disability

You can contact us in the following ways:

Telephone 01252 315569

Drop in to the bureau- Mondays and Thursdays. 10am – 4pm, Tuesdays and Wednesdays 9.30am – 4.30pm and Fridays 10am – 1pm (telephone only).

Telephone 01252 341625

By Email: You can contact us via our website: www.ashcab.org.uk. We offer email advice to clients in the Guildford Borough Council area only. We endeavour to answer all email enquiries within 5 working days.

For Online information visit our website on www.ashcab.org.uk. In addition you can access advice from Adviceguide on www.adviceguide.org.uk where you will find regularly updated information on a number of different subjects.

Home Visits for the housebound and their carers.

Chair's Report – Carolyn Hilliar

It is with hope and optimism that we approach the coming year at Ash CAB. Inevitably it will bring new changes, challenges and developments.

Changes in society, our community, credit crunch, squeezes and politics demand that new sources of funding and work should be found. Currently, most of our funding comes from Guildford Borough Council for which we are very grateful. It is possible that Government grants to local authorities may be cut in the future which could affect funding to some CABs. In order to find new sources of funding and bidding, many bureaux have decided to work collaboratively within a consortium, which, as a bigger legal entity, can bid for services across the County.

Vicky Payne, our manager, a few Trustees and I have attended meetings to discuss the possibility of forming a consortium consisting of all the Surrey Bureaux. As a group, we hope to be in a better position to weather funding shortfalls and be in a stronger position to bid and prepare for the challenges of CLACS and CLANS, if and when they come to Surrey. The managers of both Ash and Guildford Bureaux have already begun to work closer together with regular meetings and exchanges of information.

Please be assured that Ash CAB and its unique identity, that makes Ash Bureau so special to the area, will be protected at all costs. Our aim is always to ensure that we can continue to provide an excellent service of help and advice to all those in the community of Ash and surrounding areas, who need our services. That help and advice is only available because of the loyalty, dedication and commitment of our manager, trustee board, staff and volunteers. Thank you so much for all that you do, especially those who have increased their hours to accommodate longer opening times.

A number of studies in recent years have demonstrated the link between volunteering and sustained good health – particularly following retirement. We have 37 active volunteers who feel valued and involved in civic life because they are able to make a difference to the lives of local people.

In conclusion, I would like to leave you with these thoughts:

- In a recent survey the public acknowledged that the CAB service was the most honest, approachable, helpful, effective, informative and fair charity.
- 46% of clients said they felt less anxious, less stressed or had fewer health problems following a visit to the CAB.

These statements take some living up to, but I am confident that we can all rise to meet these and other challenges in the year ahead.

**Our service would not be possible without the contribution of
37 volunteers in many roles:**

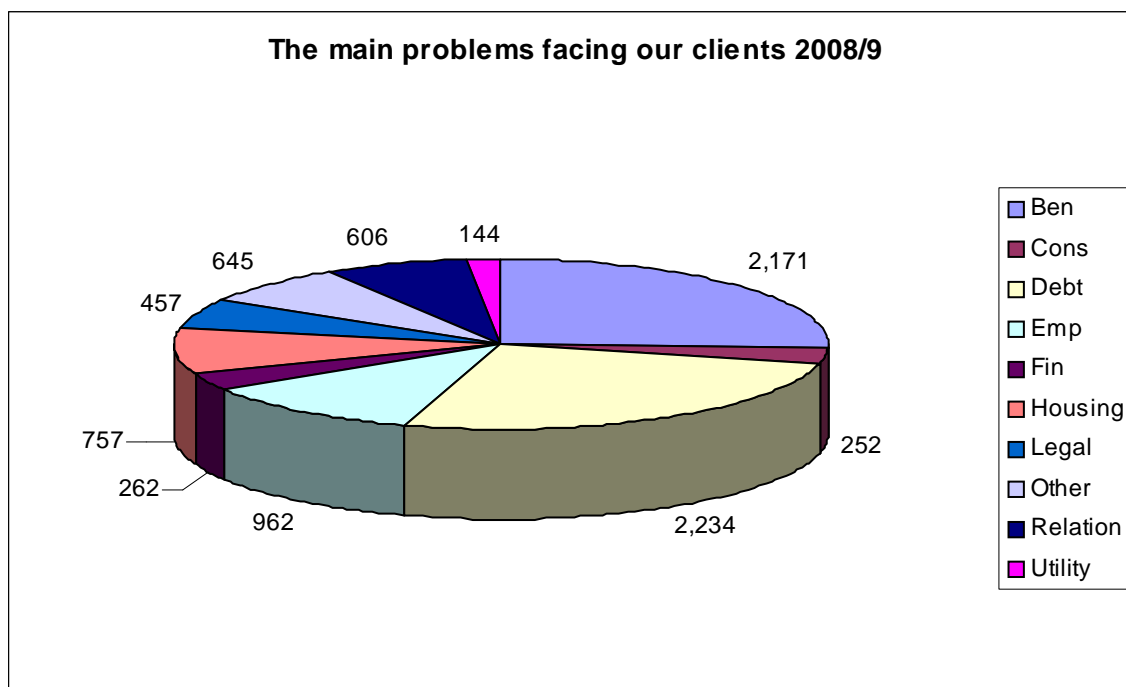
**60% as Advisers
14% as Admin/ IT Support
26% as Trustees**

Manager's Report – Vicky Payne

This year we celebrate our 30th anniversary – 30 years of providing advice for the community of Ash, Ash Vale, Tongham and Normandy! Coincidentally, Citizens Advice is also celebrating an anniversary this year, as it is 70 years since the first Citizens Advice Bureau opened. As many of you will know, the service was launched in 1939 in order to help people through the mass of problems created by the outbreak of World War 2. In wartime Britain, the CAB became an essential service to help people through the many and diverse problems they faced. 70 years on, life in Britain has changed radically. Since 1939 people in Britain have seen many ups and downs and the CAB has continued to offer help and advice in times of difficulty. In 2009 we have a recession and many people are facing new and complex problems. The CAB service has never been in so much demand and our experience at Ash over the past few months has shown that there is a considerable increase in the need for help and advice. We advise on average about 100 clients a week and this year we saw a 15% increase in the number of new clients we saw. 35% of our clients come from Ash Wharf which is one of the most deprived areas in the Guildford Borough area.

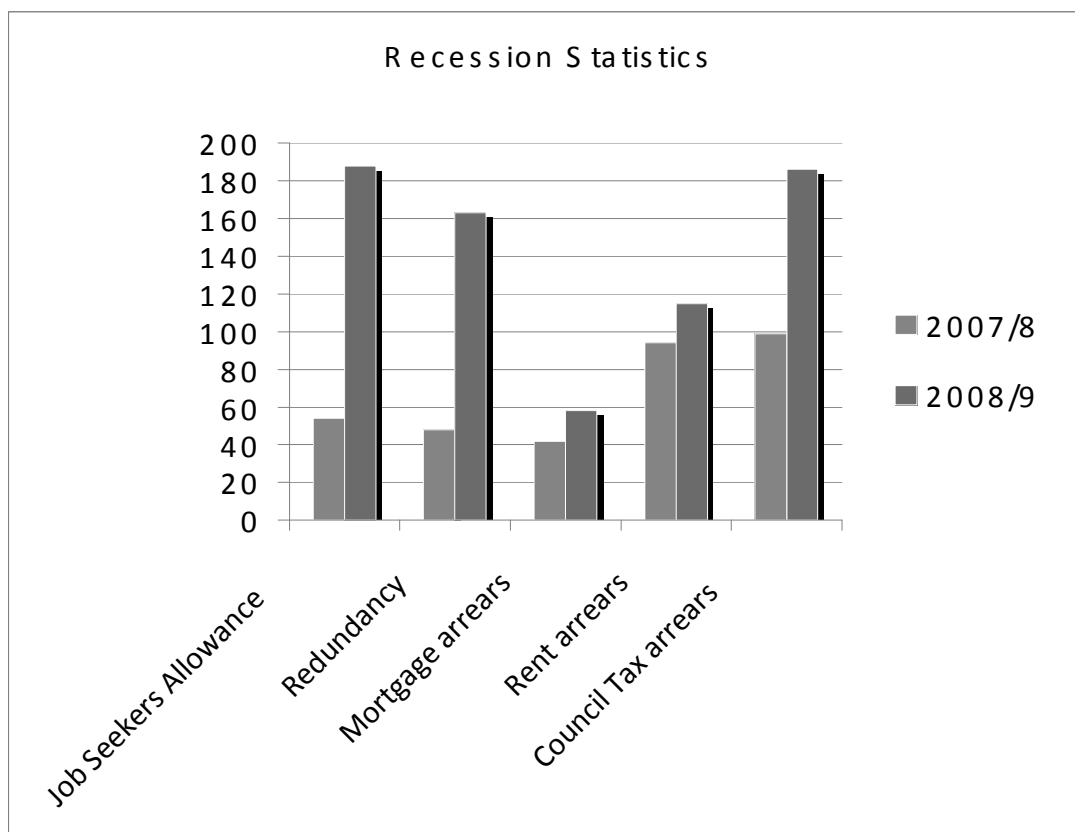
Advice Work

The main areas of enquiry, which make up over 70% of all of our advice work, are debt, benefits, employment and housing. However, the range of topics is much wider than just these four and we are frequently asked for advice on relationship issues, including domestic abuse, legal matters, consumer problems and much much more.



Although debt advice continues to rise, the biggest increase this past year has been in employment enquiries which have shown a dramatic increase of 48% on the previous year. Not surprisingly in the current economic climate, the majority of these enquiries concern

redundancy and potential claims for unfair dismissal. I have set out below, some statistics showing the impact of the recession on our enquiries:-



Training Report

We welcomed into our team this year, Liz Yule, Graham Lytton, Chris Ellis, Carol James and Ronnie Callanan. They have all completed the 26 week in-house Certificate Course, which includes a weekly 3 hour tutorial with our Guidance Tutor, Barbara Kemp. Subjects covered include understanding our aims and principles and working practices and an overview of subject areas eg consumer, housing, debt, employment, immigration, family and relationships, and benefits, enabling the trainees to feel confident and up to speed before joining the team rota. The adviser training process takes about a year to complete but this is just the beginning. Training is an on-going process and when volunteers offer their services, they agree to a commitment to continual professional development.

Advisers and specialists update their skills by attending courses run by for example, Citizens Advice, Surrey Welfare Rights Unit, the National Homeless Advice Service and the Money Advice Trust. We also invite speakers and trainers to our Advisers' monthly meetings and this year they included, the Royal British Legion, Step by Step a local Homelessness Charity, Surrey Welfare Rights Unit (SWRU), Shelter and a local employment solicitor. Training was delivered on Employment Support Allowance, Social Policy, Employment Law changes, Housing and Relationship Breakdown, Homelessness

and Consumer Law. An additional course was held to highlight the advantages of giving benefits checks using the pc programme – Quick Benefits Calculator.

New Initiatives and Future Plans

With the increased demand on our services, we opted to extend our opening hours in March this year and we are now open for an additional 5 hours per week.

The government has introduced some measures to help those faced with difficulties in paying their mortgage and we have entered into an agreement with Guildford Borough Council Housing Advice to give debt advice to those clients who might qualify for the Mortgage Rescue Scheme. We are also working together with GBC to run a Benefit Take-up campaign for Council tenants this June.

Allison Redit and I gave a talk to the Ash Children's Centre in January, and in March this year we started a regular monthly outreach session there once a month. I have also been to a meeting at the Tongham Children's Centre and they are keen to work closer with us, using their community bus to provide some outreach work in the more rural areas of the Borough to reach some of the disadvantaged families. I am very excited about working with the Children's Centres as it means that we have the opportunity to reach more young people and some of the most disadvantaged in the community, especially as Ash Wharf ward rates very highly in the deprivation indices regarding children affected by poverty. I am also part of a partnership group looking at measures to alleviate child poverty throughout the County. The project group is a small group of CABx, and other partners and the SWRU is coordinating the group. We are still at the planning stage, but future activities include maximising income through talks/workshops, financial literacy sessions and one-to-one advice via referrals.

Discussions are well underway between the Surrey CABx to consider forming a consortium. This would provide us with a legal entity, covering Surrey, enabling us to bid for Surrey-wide projects and access additional funding. Other plans include the possibility of developing a single telephone number for the Surrey CAB service.

Contributing to the Local Community – A value for money service

This year we helped clients claim over £276,000 of income through previously unclaimed and ongoing benefits. By maximizing income for our clients, this creates more money in the local community, making a significant contribution to the economic health of the community. Helping clients to manage their debt repayments and in some cases to write off debt, can prevent them from slipping into social and financial exclusion.

When we work with people on solving their problems, we not only have a positive impact on their lives, but we also help reduce the workload on other agencies, consequently saving tax payers money. We continue to work closely with a number of local agencies, including Local Children's Centres, Women's Aid, Age Concern Ash, Social Services, our local MARAC, the local doctors, the DWP and Pension Service, Carers Support and the officers and councillors at Guildford Borough Council. By working together, there is a greater degree of joined up thinking and collaboration, and we can ensure a comprehensive service where the most vulnerable people receive the correct levels of support at the right time.

Manager's Report (Continued) Vicky Payne

As always, there is no way that the Bureau could provide the service that it does, without the hard work and dedication of all the staff and volunteers. Against the national concern about falling volunteer numbers, we are very successful in recruiting and retaining volunteer advisers, administrative staff and trustees. We have an excellent new volunteer IT coordinator (at last, to my huge relief as we have been without IT support for 2 years) who does a wonderful job at keeping all the computer systems working well. We now have 3 specialist debt advisers, (two of whom are volunteers) without whom we couldn't offer the ongoing support to clients who often come to us with complex and difficult problems.

We now have over 37 volunteers performing a variety of roles. It is impossible to put a value on this in terms of the team spirit that it engenders and the value to clients of receiving advice from a professional and experienced team. However, if we had to pay our volunteers, who account for over 90% of the staff here, we have estimated, using a formula created by the Institute for Volunteering Research, that it would cost the bureau approximately £137,000 p.a.

Finally, I would like to thank my two deputies, Barbara and Frances and our administrator Valerie, for their wonderful support over the past year. We have a very well respected bureau and a vibrant and professional team here at Ash, and I look forward to another successful and enjoyable year.

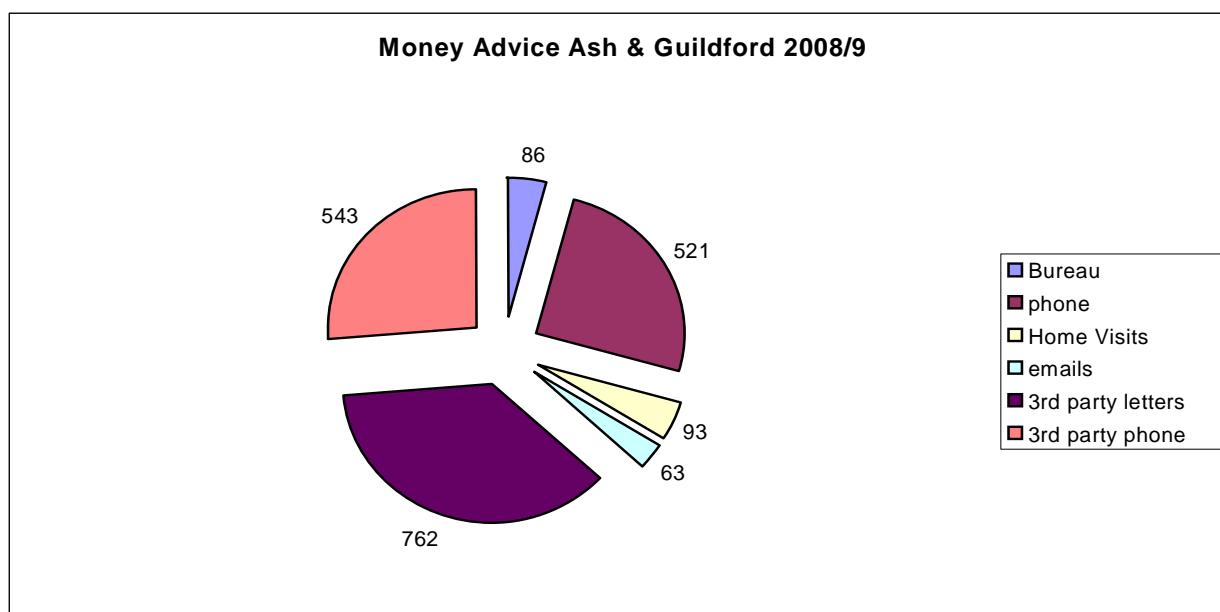
Why Volunteer For Us?

All sorts of people volunteer for different reasons but one thing that unites them all is that they find it challenging, rewarding and varied. Volunteering provides an opportunity to learn new skills and to develop existing ones.

- CAB Adviser training is accredited by the Open College Network and is respected and valued throughout the advice sector
- You will develop your skills in a number of areas like communications and dealing with the public, as well as increasing your self confidence
- It is a chance to put the skills and experience you already have to good use helping others
- It looks good on your CV and can help you get back into paid work
- You can help to make a difference by becoming involved in our Social Policy work

Debt Advice

Ash and Guildford CABx have a full time paid money adviser, Allison Redit, and this post is funded by Guildford Borough Council to support work that prevents homelessness. Allison's work involves a lot of home visiting (93 visits last year), budgeting advice, writing letters to creditors, (762 last year), doing benefit checks, advising on rent and mortgage arrears and other debts. Over the past year she saw 118 new clients (last year it was 89) and as an illustration of the amount of work she does on their behalf, I have set out below some statistics.



Where the debts are unmanageable, Allison refers these clients to our volunteer debt adviser, Roy. He will look at their debts, assets and income and expenditure, consider the contra indicators to petitioning for Bankruptcy – employment and housing especially - and then find the best way forward. The whole process from start to finish probably averages around 8 hours per client but there is a considerable time difference between straightforward and complex cases. Roy is able to give help and reassurance to these clients who are often extremely stressed by their circumstances. Roy is a trained intermediary for Debt Relief Orders and he also provides training and consultancy for other Surrey bureaux.

Over the past year, our debt specialists saw 218 clients. The total amount of debt owed by these 218 clients was approx £3.5m. 103 of these clients presented with unmanageable debt and of these, we helped 53 clients petition for bankruptcy. Between them they owed approx £2.5m which works out on average as £47,000 per client. This is a huge increase on the previous year, when we helped 52 clients petition for bankruptcy and on average each client owed £28,000.

Case Study – Homelessness Prevention

A client was living in an Assured Shorthold Tenancy and had rent arrears caused by problems with her housing benefit claim. The landlord issued a notice seeking possession, and if the matter had gone to court, the judge would have had no discretion to postpone a possession order. Allison negotiated with the local authority and with the landlord and managed to get the benefits reinstated and backdated. By backdating the housing benefit claim and clearing the rent arrears, court action stopped and homelessness was prevented.

Some Good Outcomes

Case 1 – Social Security Tribunal

Client had been interviewed under caution by the Department for Work and Pensions (DWP) regarding an overpayment of Income Support. The DWP believed that client had been living with her partner from 2005 – 2007 and claiming IS fraudulently. Client explained convincingly to our adviser that her claim had been genuine and the bureau agreed to represent her at the forthcoming social security tribunal. The adviser helped the client prepare her appeal and a written statement from her and her ex partner and accompanied her to the appeal hearing. The appeal was successful and the chairman of the tribunal complimented the client on her honesty and openness when questioned. Had the DWP's case been upheld, client would have been liable for repayment of Housing Benefit, Council Tax Benefit and Income Support, totalling almost £15,000.

Case 2 – Disability Benefits

Client (now 45) had been diagnosed with Rheumatoid arthritis in her twenties. She had been receiving low rate Disability Living Allowance (DLA) for a number of years for her care needs. Earlier this year she asked for her case to be reviewed as her condition had worsened. The Department for Work and Pensions reviewed her case and made the decision that she did not qualify for DLA at all. Client was dismayed at this decision and contacted the bureau for advice. 3 months later, we had helped client successfully appeal the decision, DLA was reinstated for life and backdated at a higher rate. Client received £1833 in backdated benefit and an ongoing annual award of £2332.

Case 3 – Legal

The client's husband had died of an industrial disease in 2004. but before his death he had made a compensation claim with a firm of solicitors (no win, no fee), approved by the Miners and General Workers Union. Although an award was made of £35,000, the solicitors retained the money to cover their fees and only paid the client £6,000. The client tried unsuccessfully to recover the money over 3 years but finally sort help from Ash CAB. In spite of numerous phone calls and letters from the bureau, the solicitors refused to negotiate. The bureau adviser referred the case to the Legal Complaints Service and after an investigation, the fees were assessed at £2500 and the client received a cheque for the full compensation, interest and an additional amount for her distress. The firm is currently being investigated for unprofessional conduct. The bureau had 34 consultations with the client over 11 months.

Case 4 – Housing

Following a relationship breakdown, client and his two children moved in with his mother who was the tenant of a council property. When the client applied to take over the tenancy, rent arrears had accrued and so client was given an introductory tenancy until the arrears were cleared. Client had other debts as well and was seen by our money adviser. She explored all the options and discovered that client had served in the forces. The Royal British Legion were prepared to help client by clearing the rent arrears, client was therefore able to apply for a secure tenancy and eviction was avoided.

Some Positive Feedback

"Your adviser was wonderful and couldn't have done more to help. Top marks to her and to all the others there who have helped me"

"Having help with the letters, took so much pressure off someone who was already under more pressure than she could take"

"The information you gave us helped enormously and armed with this information has turned the whole situation around. Everyone is now being nice to each other for the sake of my granddaughter. We couldn't be more pleased"

" Thanks you for helping me get my disability allowance – I would have almost certainly given up if it wasn't for your kind help"

A client of Roy's gave his permission to print part of an email that he sent to him after he was discharged from bankruptcy:

Dear Roy

It's great to hear from you. I really appreciate it that you remembered that I am discharged today.

I have learnt my lesson from this experience in a big way, I will never have another credit card as long as I live (no-one would give me one anyway!!.) For the last year, we have paid our way without credit although it has been hard with utility bills and fuel costs going through the roof, but at least fuel prices are dropping now.

I do not know how I would have coped if I had not come to see you and taken your advice on bankruptcy. It was only when all my debts were down on paper in front of me that I realised the state I was in. It was hard initially to face up to the prospect of bankruptcy at the time, but now I am on the other side I am very glad that I did proceed.

I have had brilliant support from the directors at work, but of course the best support of all came from yourself. I cannot thank you enough for being there for me every time I needed advice (which was often!), helping to fill out the forms at the beginning, telling me exactly what was going to happen, and providing reassurance and advice on the phone and by email, over and above the call of duty. It is very much appreciated.

In our recent feedback survey, 97% of people interviewed said they were very satisfied with the service that they get at Ash CAB.



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1979 - 2009 30 YEARS OF ADVICE



The Citizens Advice Service provides free, independent, confidential, impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination

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