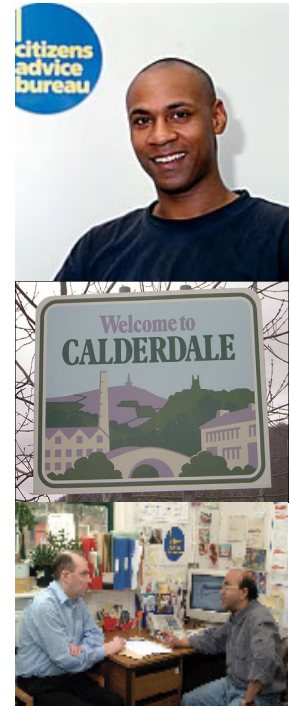


the charity for
your community



Calderdale District Citizens Advice Bureau

Advice Service Strategy 2009-12



1.0 About us

Calderdale Citizens Advice Bureau (CCAB) helps people resolve their legal, money and other problems by providing free, independent and confidential advice and by influencing policy makers.

As part of the National Association of Citizens Advice Bureaux, our membership organisation, we share with other Citizens Advice Bureaux a commitment to:

- providing the advice people need for the problems they face
- improving the policies and practices that affect peoples lives

We strive to reach people as early as possible and to provide information and advice before problems develop, equipping individuals with the knowledge and confidence to seek advice and tackle difficulties as they arise and wherever possible enabling them to help themselves rather than relying on our long-term support.

CCAB is an independent registered charity (no. 1065417) that relies on volunteers and funds to provide vital services to the community. We deliver information and advice through face to face and telephone services and in the last year alone helped over 11,000 people in Calderdale to resolve 25,000 new problems. The difference we make with our existing resources makes us one of the most efficient and productive CABs in the North of England.

2.0 Our plans

CCAB is embarking on a new phase of development which, over the next 3 years (2009/12), will enable us to reach a greater number of the most vulnerable people, and to make a more lasting difference, than ever before. There are two key strands to this development:

- i) We will work hard to help the most vulnerable people in Calderdale by *reaching out to them in flexible ways, within their own communities*
- ii) We will *develop new ways of working with other agencies and partners*, to increase the reach and long-term impact of our activity and to permit the focusing of our own efforts and resources where we are best equipped to make a difference.

We recognise that the current economic climate is creating a new group of people who will need our help, who may be facing unemployment or unmanageable debt for the first time. New ways of working will play an important part in enabling us to serve this new client group, while continuing to support the most vulnerable in our community without compromising the quality or scope of our work.

We will take our services further and wider to the people who need us most, contributing directly to the long-term wellbeing and resilience of vulnerable people across Calderdale.

3.0 How will we do this?

The priorities identified for this 3-year period are designed to create a nimbler, more flexible service which is better able to identify and respond to local needs and in particular to meet the needs of the most vulnerable. They may be summarised as:

- a. 'Being there': flexible delivery and outreach
- b. New models of partnership working and training
- c. Empowering and strengthening our volunteers

a. 'Being there': flexible delivery and outreach

A series of pilot outreach sessions – where volunteers offer information and advice in, for example, a doctor's surgery or church hall – has shown that this is an effective way of reaching many who would not otherwise approach CCAB for advice, yet who stand to benefit enormously from our help.

It is clear however, that while a single venue can bring CCAB's services into a new 'territory', we will reach only a limited group – and number - of people. In order to reach further we wish to extend these sessions into a range of venues: community centres, mosques, youth centres, based in the most deprived wards of Calderdale where health, transport and language barriers, as well as a sense that CCAB 'is not for them', may prevent individuals accessing the advice and support they need.

b. New models of partnership working and training

But this is not enough. Our pilot sessions have taught us that where we take our services into new territories in this way, we do not necessarily reach the people in greatest need. Over time, there is a tendency for a relatively small group of individuals to come back again and again for help, while many others remain unable or unwilling to ask for the help they need. CCAB's resources are alas too stretched for us to supply skilled volunteers into a host of outreach venues on a regular basis, particularly if in doing so we are essentially providing intensive levels of support for a few, rather than the comprehensive service we wish to offer.

We are therefore committed to working in new ways with other agencies and partners, in order to ensure we target our own work where we can make the greatest difference. We will develop a network of 'problem noticers', people who by virtue of their position – perhaps as health visitors, home education visitors, family link workers or community leaders – are well placed to identify individuals or families who are struggling to cope and could benefit from our support. We will provide training to help these 'problem noticers' to understand how and where we work, and when advice services can help. (This approach will extend to other agencies such as Age Concern or Crisis SmartMove, for example, so that they understand how we can complement and support the services that they themselves offer).

This initiative will go hand in hand with the outreach programme outlined in (a) above to strengthen our work. CCAB's outreach volunteers will work not in isolation but as part of a community of support. A session at a local community centre will become at once an opportunity for a youth worker to introduce a young person looking for help with housing; a chance to follow-up with someone who has

asked for earlier advice over the phone; an occasion for community leaders to find out about help available to the elderly for heating their homes.

c. Empowering and strengthening our volunteers

Our volunteers are our greatest asset. Currently numbering over 70 (more than twice the number of paid staff), they are at the heart of CCAB's service, whether interviewing clients, helping them to negotiate with creditors or service providers, drafting letters, making phone calls on their behalf, referring them to other agencies or representing them in court or in tribunals. Developing our volunteers is a key priority that will underpin both (a) and (b) above.

We wish to recruit additional, skilled volunteers and to provide extensive training and development opportunities for all our volunteers, empowering them to work with greater autonomy and authority, where appropriate. For example, volunteers will be trained to take on supervised casework appropriate to their skills, thus delivering extra support for vulnerable clients beyond what can be managed by already over-stretched caseworkers. They will also receive additional training in supporting the new group of competent, skilled clients who are well able to help themselves: where possible these will be directed to suitable telephone or online advice services and referred outside our service to relevant agencies (e.g. Consumer Direct, or Payplan).

This training will play an important part in supporting the outreach and partnership work summarised above, equipping our volunteers with the skills, knowledge and confidence to act as effective ambassadors within the community, channelling advice and information to where it is most needed.

As part of our commitment to volunteers and staff we will refurbish our Halifax premises to make this a safe and professional place to work.

4.0 The need for this work.

CCAB's work has never been more vital. Tackling deprivation is at the heart of our mission, and as the pain of recession starts to be felt across the UK, the need for timely and effective advice is growing, not only in those communities which have traditionally suffered disadvantage but equally among 'new' groups who have never before faced unemployment or been in unmanageable debt.

Calderdale is worse placed than many. A study by Oxford Economics in early 2008 placed the District 6th in the list of the UK local authorities most vulnerable to the effects of the credit crunch, because of its high reliance on financial services as its main source of knowledge intensive employment. The announcement of the merger of HBOS with Lloyds TSB later that year duly raised the prospect of thousands of job losses in the year ahead.

Already we are seeing a significant increase in advice sought by working people aged 35-49, who have never needed to use CAB and advice services before have increased by 40% the overall number of people we helped in March 2009, compared with the same period 12 months ago. There is a danger that 'business as usual' will result in our services being overwhelmed by these new groups, at the expense of those in greatest need, whose situation can only deteriorate. Our District is extraordinarily far ranging and diverse, with the average levels of prosperity recorded for Calderdale as a

whole masking severe pockets of deprivation. The Index of Multiple Deprivation shows no fewer than thirteen areas within Calderdale falling within the worst 10% most deprived areas in the country.

The refocusing of our services detailed in 3 above, will ensure that our advice services are targeted at the most vulnerable groups, yet continue to serve the needs of our wider community, in the most efficient way possible.

Our work will directly support key priorities and actions identified in the following strategic documents:

1. Calderdale Futures Plan 2006-2016:

Narrowing the gap between the deprived and better off parts of the District on issues like health, educational attainment and opportunities, housing and economic wellbeing is central to the Futures Plan vision for Calderdale. *'A key aim of the Futures Plan is to deliver improvements in the most deprived neighbourhoods in Calderdale.... this objective runs through the Plan and links the six themes of the document'*. This aim is reflected in the outcomes specified in Calderdale's Local Area Agreement.

2. Calderdale Primary Care Trust Strategic Plan 2008 – 2013:

The PCT's 'Olympic Challenge' for Calderdale is focused on 'narrowing the gap': *'The focus of our Programmes and Critical Components, and work being undertaken to improve access to services, is on narrowing the inequalities gap in relation to health, and also working with our local strategic partners to address the underlying causes of inequalities'*

3. Legal Service Commission Strategic Plan:

The Legal Services Commission's aim is to "facilitate legal aid for those who would not otherwise have it." Our strategies for reaching out into hard to reach communities directly relate to and match this core aim. LSC funding is targeted at the most vulnerable people within Calderdale. By expanding our contract with the LSC, we are by definition helping more people in the greatest need in Calderdale and supporting our partners' "Narrowing the Gap" agendas.

The "Narrowing the Gap" agenda in Calderdale addresses many aspects of the way that we provide services. Our aim is to be a part of that agenda, and to support our partners in meeting their key targets. For Calderdale PCT we recognise the close links between advice and health and will assist in their aim of targeting the significant gap in life expectancy within the District. We will target Fuel Poverty, and help to ensure that nobody in Calderdale suffers from fuel poverty by 2020. And lastly we will support all of our partners aims that no areas in Calderdale are in the Index of Multiple Deprivation worst 5% super output areas in the country.

5.0 Why us?

CCAB's recent history provides ample evidence of our innovative and enterprising approach to serving our community ever better:

- In January 2007 we introduced a 'rapid diagnostic' system in Halifax – much as Accident and Emergency immediately fast-tracks the patients in need of the most urgent help, our system provides a rapid initial assessment which then refers individuals on to the most appropriate levels of support, in some cases an immediate 'fix', in others an appointment with the specialist case worker best able to resolve the issue. This has improved our service and helped us to manage peaks in demand.
- In 2007 we worked with Calderdale Credit Union to deliver Financial Literacy training to people in the poorest parts of Calderdale. We delivered basic advice on how to manage money as part of a programme designed to tackle financial exclusion.
- In 2008 we piloted a new telephone advice gateway, which gives people the benefit of an initial assessment then complex advice and support by telephone. Those referred on to meetings with specialist advisors can then be advised on what documents and information to bring to the meeting, minimising the need for multiple meetings. By March 2008 a quarter of our enquiries were coming in by phone: we now wish to integrate this service into our core activity.

Demand for our casework services grew by more than 50% in 2008-9 and key achievements of the year include:

- The continuing expansion of our telephone advice initiative, providing advice and access to over 4000 people across the whole of Calderdale
- The provision of a service at the County Court, helping 123 families avoid repossession of their homes in the last year.
- A programme of investment in our staff and volunteers who now assist our Court Possession Scheme, have taken on complex debt and benefits casework, and are training to become Advice Session Supervisors. In 2009 already, we have promoted 2 volunteers into paid advisor positions.

Our Customer Satisfaction Surveys in 2008/9 returned a result of 97% satisfaction from 149 returned questionnaires.

What our clients say:

When myself and my brother first called, we were anxious. We left with peace of mind.

I felt I was being listened to even though I was finding it difficult to explain my problems. I have used CAB before and find your service very good.

I am so grateful for every bit of your help. I felt like someone in the middle of a lake and not able to get back to the side. Thank you so much.

I found myself in a state of real panic and unable to cope. Your help has provided a resolution.

Nice to be listened to, not judged and talked down to due to the situation I was in.

I was given the help and support I needed. Professional, informed advice.

6.0 Budgets and funding

For many years the core activities of CCAB have been funded by Calderdale Council. In 2007 this funding was reduced, and CCAB was proactive in looking for additional ways to boost its income, in particular to target what were then newly emerging needs. For example:

- Our new telephone advice line was established to deal with enquiries across Calderdale. This was supported by a three-year pilot funding grant from the HBOS Foundation.
- We won funding from the Legal Service Commission (LSC) to undertake additional casework in housing, debt and welfare benefits – we were successful in this and now employ five staff specifically on LSC work.
- We gained funding from Shelter/LSC to support representation of people facing repossession orders in court; in the last 12 months we have helped 123 families avoid repossession.
- We have recently won Additional Hours Assistance (AHA) that has enabled us to return our Elland office to a full service site for twelve months.
- Special one-off funds have just been awarded to us by Calderdale Council to fund expansion of the telephone advice line and

- A number of other specific tranches of short-term support were received from the Warmzone Initiative, Financial Inclusion Fund and the Park Ward Initiative.

Certain of these initiatives have been particularly successful and we are keen to integrate such services into our core activities, particularly where – as in the case of the telephone advice line, they enable us to reach more people, more efficiently. This will be particularly important in the face of the current rapid rise in demand for our services.

Our budgets are set out below. The first box shows the LSC contract work, which effectively breaks even and hence has been excluded from the rest of the figures for simplicity. The second box shows our current funding position and the funding gap which remains if our core service is to be maintained into 2010 and beyond. This is followed by the additional expenditure we believe is necessary to develop and expand our services to meet the rapidly increasing demand. The final line shows the total amount of funding required to meet all these objectives.

| £ Thousands | 2008/09 actual | 2009/10 budget | 20010/11 forecast | 2011/12 forecast |
|---------------------------------|----------------|----------------|-------------------|------------------|
| LSC Funding Income | 151 | 206 | 297 | 306 |
| Costs of delivering LSC Service | 151 | 206 | 297 | 306 |

| £ Thousands | 2008/09 actual | 2009/10 budget | 20010/11 forecast | 2011/12 forecast |
|--|----------------|----------------|-------------------|------------------|
| Income | | | | |
| Core Funding (Calderdale Council) | 355 | 360 | 370 | 381 |
| HBOS Foundation | 35 | 34 | 22 | 0 |
| Elland Additional hours | 2 | 38 | 0 | 0 |
| Other agreed funding | 99 | 138 | 130 | 16 |
| Total Income | 491 | 570 | 522 | 397 |
| Costs of delivering current levels of service | 497 | 570 | 572 | 575 |
| Additional funds required to maintain current service levels | | | 50 | 178 |
| Further funds required for areas prioritised for development: | | | | |
| Expansion of Telephone Advice Line | | | | 31 |
| Outreach work in areas of most need across Calderdale | | 70 | 70 | 100 |
| Expansion of support and supervision for increased numbers of volunteers in main centres | | 10 | 16 | 10 |
| Additional marketing of our services | | 2 | 3 | 3 |
| Total additional funds required | | 82 | 139 | 322 |

The funds of £50k required in 2010 and £178k in 2011 will support the continuation of our Telephone Advice Line, which is now helping over 350 clients each month, and our core advice and drop-in services in Halifax, Elland, Hebden Bridge and Todmorden . An additional sum of c. £80K this year, rising to £150k in 2011 is required to support the development work outlined in this document, a body of work which will allow us to reach more people in different ways and critically to maximise our efficiency in meeting the rapid growth in demand for our services expected over the next 2 years.

7.0 Appendices

Our strategy is designed to be a simple document, which communicates clearly Calderdale District CAB's priorities in the next 3 years. There are 3 appendices to this document that are available on request.

1. Appendix 1; **Illustrative Funding Packages**. A selection of funding ideas and opportunities for potential funders.
2. Appendix 2; **Calderdale District CAB Service Delivery Plan 2009/12**; This is an internally facing plan of work that explains in more detail the projects we will complete in order to achieve our strategic aims.
3. Appendix 3; **Calderdale CAB Financial Plan 2009/12**. A detailed breakdown of our current funding position.

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June 2009



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