

The charity for
your community



Redcar and Cleveland Citizens Advice Bureau

Company Limited by Guarantee

Annual Report 2014 – 2015

75 Years of Advice and Information

<http://www.citizensadvice.org.uk/redcarandclevelandcab.htm>

Registered Charity no: 1130809 Company no: 06541094



CITIZENS ADVICE BUREAU

aims to provide the advice people
need for the problems they face
and

to improve the policies and
practices that affect people's lives

We offer free, independent, impartial and confidential advice for people across the Borough of Redcar and Cleveland from accessible venues, and by telephone.

We aim to provide equal opportunities in our service to the public, our management structure and in our recruitment of volunteers and employment of staff and volunteers.

Our service is delivered by highly trained, dedicated volunteers and staff.

A complaints procedure is available if anyone is unhappy with our service.

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CHIEF EXECUTIVE'S REPORT

Throughout 2014/2015 Redcar and Cleveland Citizens Advice Bureau maintained advice services to the residents of the Borough without any reduction to the generalist advice provision through the drop-in sessions.

Redcar and Cleveland Borough Council provide the funding to deliver a 3 year contract for Advice Information and Shopmobility Service and also the Mortgage Rescue Advice Service.

This year was the second year of our contract.

The Shopmobility service is sub-contracted to Redcar and Cleveland Real Opportunity Centre, developing successful partnership work.

We continued to receive funding for specialist debt casework, though the funding was reduced by the Money Advice Service by 50%. This resulted in a reduction in specialist casework available for clients and a reduction in employment hours available for staff.

The Financial Capability contract remained continuous.

The Big Lottery Advice Services Transition Fund to develop partnership working with Carers Together, The Junction, Redcar and Cleveland Real Opportunities Centre and Mind entered its second year of the contract.

We moved our admin offices from Guisborough registry office to Grangetown Neighbourhood Centre in May. We do not deliver advice from these premises but all of our paid staff are based here.

Welfare benefits are now the highest enquiry area overtaking the debt issues for the first time ever, followed by employment issues and then housing.

Social Policy work is a twin aim of Citizens Advice and we continue to gather evidence on local and national issues to help improve the policies and practices that affect people's lives.

The greatest demand for evidence has been for Employment and Support Allowance, and welfare benefit appeals.

We continued to gather evidence locally on bailiff practices for the collection of Council Tax arrears and housing benefit awards.

We welcomed three new trainee Advisers onto our Certificate Course in generalist advice. They have been working in a voluntary capacity in our drop-in advice sessions.

The Bureau was supported by our Trustee Board of 10 members, 15 paid staff and 22 volunteers.

Redcar and Cleveland Citizens Advice Bureau look forward to developing our services and partnership work in order to deal with the many challenges that Government reforms and funding cuts may bring to our organisation.

We aim to promote partnership working in our area to strengthen the Bureau position within our Community.

Redcar and Cleveland Citizens Advice Bureau extend many thanks to all our Funders, Trustee Board, Staff and Volunteers for all the hard work and commitment shown for the benefit of the residents of our Borough.

Total volunteering hours for this financial year were 4,707 plus 450 Trustee hours.

Mrs Christine Wallis
Chief Executive

TRUSTEES' REPORT

The work of the Citizens Advice is to provide the advice people need for the problems they face, and to help improve policies and practices that affect people's lives.

Citizens Advice has successfully provided services nationally for 75 years. Redcar and Cleveland Citizens Advice is a member of the National organisation.

Our Chief Executive has listed for you very clearly the services we are able to provide with the help of Redcar and Cleveland Borough Council, along with other funders. Our work as a Trustee Board is to oversee this funding so that work may be carried out successfully. To be able to undertake this efficiently, a good relationship is important with regard to working with our paid Staff and Volunteers.

Many changes have taken place over the last few years with regard to the funding of many Voluntary organisations. It is necessary for all such bodies to work together and seek to continue providing services to the residents of our Borough. We are all learners together, and need to be, to face the many challenges that we face in the future.

Alongside the Chief Executive's Report, I express my thanks to all members of the Trustee Board, to the Chief Executive and all the paid staff and Volunteers. The training of Volunteers continues, and as Chairman, I am pleased to report this, for it speaks well for the future.

When you read this report, it expresses again the excellent service the Bureau is able to provide.

Reverend Ken Harris
Chair of the Trustee Board

TREASURER'S REPORT

This financial year was the second year of our 3 year commissioned contract with Redcar and Cleveland Borough Council for the Advice, Information and Shopmobility Services and also the Mortgage Rescue Advice Service.

We were also funded by them for a one year Social fund project which enabled us to provide one full time member of staff to deliver this service.

We maintained funding for our specialist debt projects but the funding for this was reduced from October 2014 by 50%. This reduced our income for the second part of the year by £54,000.

The Big Lottery Advice Services Transition Fund approved funding for us for 2 years to develop partnership working within the Borough from November 2013 to October 2015.

The Bureau has maintained services, incurring increased costs but no annual increase to the amount of funding available within each contract.

We moved our Administration offices from Guisborough Registry office to Grangetown Neighbourhood Centre in May and have successfully settled into the offices.

With continuing challenges around financial provision and increasing expenditure, we look positively towards new challenges and opportunities to enable us to deal with the increasing demand on our services.

Our thanks go to National Citizens Advice for their support with our financial reporting and also to our auditor, Jane Ascroft.

We thank everyone who has been involved in meeting and dealing with the challenges that we face, both financially and in service delivery.

Reverend Ken Harris
Honorary Treasurer

MANAGEMENT COMMITTEE 2014/2015

CHAIR Rev. Ken Harris	ELECTED MEMBERS Peter Gleghorn Joan Guy Paul Sheldon Fran Harris Joyce Turner	BUREAU MEMBERS Debbie Hesk Samantha Lawson Eamonn Hudson	REPRESENTATIVE MEMBERS: REDCAR & CLEVELAND BOROUGH COUNCIL Councillor Peter Dunlop CITIZENS ADVICE AREA REPRESENTATIVE Network Development Manager Kath Heron
TREASURER Rev. Ken Harris			
CHIEF EXECUTIVE / SECRETARY Chris Wallis			

BUREAU STAFF/VOLUNTEERS 2014/2015

CHIEF EXECUTIVE Chris Wallis	MORTGAGE RESCUE ADVICE CASEWORKER Heidi Lawson	BUREAU VOLUNTEER WORKERS Jim Cross Malcolm Hills Ken Mudd Gary Dyson Eamonn Hudson Val Metcalf Terry Retchless Sheila Golden Caroline Baron Davies* Julia Williamson Alison Kirkbride Alison McIntyre Debra Parkinson* Charlie Brady* Kathryn Sowden Paul Allen Moira Bargewell Matthew Ainsley Angela Butt Louise Giblin Stella Barnard Bill Pritchard
DEPUTY MANAGER Debbie Hesk	MONEY ADVICE WORKER Nichola Hunter Lucas Ainsworth	
OFFICE & ACCOUNTS MANAGER Tracy Pearson	WELFARE REFORM SUPPORT WORKER Samantha Lawson	
ADVICE SERVICES SUPERVISION Sarah Feeney Samantha Lawson	ADMINISTRATION WORKER Julia Watson	
BIG LOTTERY ADVICE SERVICES TRANSITION FUND Annmarie Garbutt David Ashwell	JUNIOR ADMIN SUPPORT Michelle Pratt	
GUIDANCE TUTOR Nichola Hunter Suzi Trillo	VOLUNTEER ADMIN WORKERS Gary Dyson Alison McIntyre	
FINANCIAL INCLUSION FUND/ MONEY ADVICE SERVICE CASEWORKERS Jean Warburton Ann Cross Heidi Lawson Shazad Aslam Suzi Trilo Samantha Lawson	WORKERS' REPRESENTATIVE Eamonn Hudson	
	SOCIAL POLICY CO-ORDINATOR Alison McIntyre Matthew Ainsley	

* Left through the year

RISK MANAGEMENT

The Trustees are responsible for undertaking an assessment of the major risks to which the Bureau can be exposed. This is done as part of the Bureau Business, including Bureau Development, Financial Service and Risk Assessment Plans.

During 2013/2014, the main risk factors identified were loss or reduction in funding and buildings in all venues.

The Trustees consider that appropriate systems are in place. Checking procedures and plans to ensure projects are:

- Reaching target figures
- Quality of advice
- Outcomes are favourable for clients

Continuing the availability of accommodation for our services.

To recruit Volunteers for all positions, including Trustees.

To provide additional training programmes throughout the year for the Certificate in Generalist Advice Work.

To provide training and support for new Trustees, Receptionists, Gateway Assessors and Administration posts, IT support, media and publicity.

All aspects are discussed at Sub Committee stage, and approved by the full Trustee Board.

SOCIAL POLICY

Bureaux are not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

The sheer number of clients we see each year means that if there is a recurring injustice out there, it is inevitably being played out in our interview rooms and recorded on our database of client evidence. This database is analysed by the national policy team, who are then able to bring problem areas to the attention of those who are - often inadvertently - causing them.

The twin aims of the Bureau are:

- provide the advice people need for the problems they face
- improve the policies and practices that affect people's lives. This is our social policy work.

We value diversity, promote equality and challenge discrimination.

Established in 1939 as an emergency war service, the Citizens Advice service has developed into the UK's largest independent advice provider.

So what is social policy work?

It's about challenging discrimination, unfairness, inequalities, rules, bad practice

It's about inspiring people to take action and to speak out, it's campaigning

It's about changing attitudes, beliefs and values, it reveals/unearths the facts/the real problems, it uses real evidence from our client's lives

How is this information used?

- Sending client / Bureaux evidence of the issue to Citizens Advice Social Policy Headquarters
- Citizens Advice uses Bureaux evidence to highlight our clients' issues in parliament. As well as meeting with MPs and Lords, we submit our evidence in two main ways:

PARLIAMENTARY BRIEFINGS

- Citizens Advice briefs MPs with CAB evidence relevant to bills going through parliament.

SELECT COMMITTEE EVIDENCE FROM CITIZENS ADVICE

- Select Committees are cross-party groups who check and report on the work of government departments and key issues. They take evidence, with oral or written, from external stakeholders – often including Citizens Advice.
- Giving feedback to Service Providers
- Working in collaboration with other Bureaux or interested parties.

SOME OF OUR CAMPAIGNS INCLUDE:

- Payday loans
- Putting bailiffs on the spot
- Fair play for prepay meters
- Access to justice
- Scams awareness
- Logbook loans

The challenge for Bureau for the year ahead is to continue to deliver advice and identify failings, bad practice and injustice to ensure we continue to meet the twin aims of the Bureau and ensure vulnerable people in our society are protected.

ADVICE STATISTICS 2014/2015

11,505 issues were dealt with in 2014 /2015 delivered in Redcar, Roseberry Square, South Bank, Loftus and Skelton libraries and Belmont House, Guisborough, Redcar Sure Start, Loftus Old Co-op

		Summary of problems dealt with	
Specialist debt appointments:		Debt	5,928
	989 clients	Benefits	2,835
Budgeting and welfare benefit checks:		Employment	780
	463 clients	Relationship	325
Mortgage rescue advice:	168 clients	Housing	438
		Consumer	249
		Financial	229
		Immigration	29
		other issues	692
		Total	11,505

Issues dealt with in 2013/14 were 12,128

VALUE OF DEBT WORK

Debt continue to be a high area of enquiry for our Bureau with an overall indebtedness for 2014 - 2015 of £4,000,000. The overall amount of debt has dropped substantially from last year which was £6,409,255. Council tax arrears and benefit overpayments have increased whilst mortgage arrears and other debts have decreased.

<u>Areas of Debt</u>	<u>2014-2015</u>	<u>2013-2014</u>
Unsecured loans	817,899	1,424,830
Credit cards	631,270	1,560,100
Mortgage arrears	472,214	1,055,041
Council tax arrears	436,431	395,408
Benefit overpayments	229,765	228,978
Rent arrears	127,061	121,450
TOTALS	2,714,640	4,732,862

Other debts including utilities, payday lending, phone contracts, magistrate court fines, etc total £1,285,360

PROJECTS:

FACE-to-FACE DEBT ADVICE

Money Advice Service

Aim of the project:

To deliver specialist debt advice and casework to residents of the Borough.
Funded for the equivalent of two full time caseworkers

The project is funded by the Money Advice Service and Citizens Advice until March 31st 2016

CASE STUDY

Client is separated from her husband and lives with her three dependent children (10, 4, 2) in property rented through Tees Valley Housing Association. Client is currently employed on a zero-hour contract but is currently on the sick. Client receives working tax credit, child tax credit and child benefit, as well as housing benefit and council tax support.

Client has outstanding council tax arrears owing to Redcar and Cleveland Borough Council which are now being collected by JBW Bailiffs. The balance outstanding is £810.12. JBW have attended the client's property and have threatened to remove goods. They have also threatened further action, including committal to prison.

Client informs us that she was completely unaware of these arrears as they accrued when she was living with her husband. Client advises us that this was a very abusive relationship which is why she fled the family home and lived in a refuge with her children for six months. Client states that her husband was both physically and mentally abusive, including financial abuse. Client confirms that her husband would not allow her to control her bank account and took all credit/debit cards away from her.

Client states that both social services and the police were involved and her husband is no longer allowed to contact her or their children. Client informs us that there is a 5 year injunction against her husband, preventing him from coming near her or the children.

Client feels it is unfair that she is being chased for these outstanding arrears and feels extremely worried and anxious. Client states that as far as she was aware, the council tax was being paid and she would have had no way of knowing otherwise. Client advises us that she was never in a position to pay bills, such as the council tax, due to the financial abuse being exercised by her husband.

After liaising and negotiating with the local authority, Redcar and Cleveland Borough Council agreed to stop all enforcement action being taken against the client. The bailiff action was withdrawn and the client would therefore no longer need to worry about action being taken by JBW Bailiffs or any other possible enforcement action by the local authority.

The local authority also agreed that the client would not be contacted for payment and no further demands would be made. Our direct contact at the local authority is currently in the process of putting a report together to her superior to request that the client is removed from the liability completely.

Client was extremely happy with this outcome.

MORTGAGE RESCUE ADVICE SERVICE Redcar & Cleveland Borough Council

Aim of the project:

To deliver advice to people facing or potentially facing repossession or eviction, working in conjunction with Redcar and Cleveland Council Homeless Section

CASE STUDY

Client is 58 years old and lives alone in The Guinness Partnership housing association. Client receives Employment and Support Allowance (ESA), Disability Living Allowance (DLA), Council Tax Reduction (CTR) and Housing Benefit (HB). Client has mental health issues, is blind in one eye, has hearing difficulties and has recently suffered a stroke and heart attack.

The client has rent arrears as a direct result of the bedroom tax. Due to the client's mental health issues he had been banned from contacting the housing association by phone or in person. The client was advised by the housing association to only correspond by letter, but the client had declared he had issues with reading and writing and could not contact the landlords by this method. The client had felt let down and had stated he felt angry that no one was assisting.

After completing an income and expenditure form and applying for Discretionary Housing Payment (DHP) to cover the shortfall in the clients rent, the client was awarded his DHP for 12 months and was able to contribute towards paying off his arrears each week at £3.65. We were able to successfully negotiate with The Guinness Partnership housing association to suspend any further action against the client and they accepted the offer of repayment. We were also able to provide the client with a food voucher while he was waiting for his DHP and a referral was made to Mind. The client was also advised on how to make a self referral to social services, as the client wanted further assistance with dealing with his mental health issues and the day to day running of his household.

As a result of the client contacting the Mortgage Rescue Advice Service, he is no longer facing any possession or eviction action from his landlord. The client is now in receipt of DHP, which covers his shortfall in rent and the client has contacted Mind and social services for further assistance.

FINANCIAL CAPABILITY

A4e /Money Advice Service

Aims of the project:

To deliver information and guidance to clients of the Borough on welfare benefits, budgeting, saving and borrowing, pensions, insurance and taxes.

The project is funded by A4e / Money Advice Service until March 31st 2015

CASE STUDY

Client came to bureau after separating from her partner. She required assistance regarding how to manage her money and to see if there were any welfare benefits she could claim to assist her financial situation. Client was given a benefit check and provided with information on how to claim and also went through budgeting her money so that she could better manage her day to day living costs.

ADVICE SERVICES TRANSITION FUND – REDCAR ADVICE PARTNERSHIP Big Lottery

SOCIAL FUND PROJECT

Redcar and Cleveland Borough Council

Aim of the project:

To develop partnership working with other voluntary sector organisations within Redcar and Cleveland. Partner organisations are The Junction, Mind, Carers Together, Redcar and Cleveland Real Opportunities Centre and Money Tree.

This project is funded until October 2015

The project commenced in November 2013 and in that time has developed the Redcar Advice Partnership providing the following:

- Specialist Support Telephone advice line for partner organisations
- Charity log data base system for use by all partner organisations to record client data and assistance provided to assist an easier client journey and avoid duplication of assistance and services.
- Approved Centre status for Skills for Justice training
- Skills for Justice awards Level 2 certificate training in supporting legal advice provision (QCF) for staff of partner organisations
- Redcar Advice Partnership web site
- PQASSO Quality mark Level 1 and 2 for partner organisations

Aim of the project:

To assist clients with their applications to the social fund and provide information on budgeting and referrals for further assistance. The project is funded for one year from July 2014 to June 2015

CASE STUDY

Single client needed to apply for financial assistance in obtaining a cooker. It was identified that the client was not eligible for assistance under the social fund because she was applying for a debt relief order for her debts and a social fund loan would have been another debt which she could not afford to repay.

Once it was identified that the client was ineligible for the social fund, budgeting advice was provided.

A referral was then made into our Advice services transition fund project and an application was submitted and was successful for a grant from Greggs Trust.

GALLANT PROJECT

Santander

Aim of the project:

To deliver generalist advice to the Gallant day centres in Redcar and Cleveland through the probation service

CASE STUDY

Client was recently released from prison and was on probation for 12 months. He was able to rent a flat and was seeking employment.

We advised on his benefit entitlement including job seekers allowance, housing benefit and council tax benefit and assisted with applications.

Client also had four outstanding non-priority debts so was referred for specialist debt casework into our Money Advice Service Project.

He was also given a food voucher for the Foodbank to ensure that he had some food whilst waiting for his job seekers allowance to be paid.

OUR VOLUNTEERS

WHAT DO VOLUNTEERS DO?

Citizens Advice is the UK's largest advice charity. Out of the 28,500 people who work for the service, 21,500 of them are volunteers, and we would not be here for our clients without them. They take on a range of essential roles from giving advice to fundraising, IT, administration, publicity, campaigning and trusteeship.

WHO VOLUNTEERS?

Our guiding principles are to 'value diversity, promote equality and challenge discrimination'. We know that it is only by having diverse staff and volunteers that we can do these things properly. We are committed to equality of opportunity in recruitment and training, and offer a warm welcome to every volunteer, whatever their background.

WHAT WILL I GET OUT OF VOLUNTEERING?

All our volunteers get something slightly different from the experience. Some of the most common benefits reported are:

- Making a difference to an individual's life
- Changing the way things work for the better
- Receiving accredited training
- Getting invaluable work experience
- Developing new skills
- Putting existing skills to good use
- Getting involved with the community
- Making new friends

75% of our current staff have moved into paid employment after training and working as a Volunteer with Redcar and Cleveland Citizens Advice Bureau.

TRAINING PROGRAMME

During 2014-15, we welcomed our new Volunteer Advisors Stella Barnard and Bill Pritchard.

All our trainees attend a formal module training programme which has been adjusted by Citizens Advice this year to ensure that Volunteers have a clear understanding of advice provision, team work, and service accessibility.

We currently have 19 Volunteer Advisors, and 10 Volunteer Trustee members.

THANKS TO ALL

We would like to express our thanks and appreciation to the following:

REDCAR AND CLEVELAND BOROUGH COUNCIL for their financial support which has enabled us to provide our general advice service. Our services in Redcar, South Bank, Loftus and Skelton Libraries; our office in Belmont House, Guisborough; our administration offices in Grangetown Neighbourhood Centre, which are all courtesy of the Borough Council.

This partnership helps ensure that Redcar and Cleveland Citizens Advice Bureau provides an accessible and effective service which offers 'good value for money'.

MONEY ADVICE SERVICE and Citizens Advice to allow us to deliver face-to-face debt advice to clients throughout the Redcar and Cleveland Borough.

BIG LOTTERY ADVICE SERVICES TRANSITION FUND for funding to develop Redcar Advice Partnership with The Junction, Carers Together, MIND and ROC.

MONEY ADVICE SERVICE / A4e FINANCIAL CAPABILITY who provide funds to deliver Money Advice to clients.

HOW TO FIND US

OPEN DOOR SESSIONS:

REDCAR LIBRARY

Redcar & Cleveland House, Kirkleatham Street
Tuesday & Thursday 10.00 am - 1.00 pm

GUISBOROUGH

Belmont House, Rectory Lane
Monday & Wednesday 9.30 am - 12.30 pm

SOUTH BANK LIBRARY

Normanby Road
Friday 9.30 am - 12.30 pm

LOFTUS LIBRARY

Hall Grounds
Every 2nd & 4th Thursday of the month
1.30 pm - 3.30 pm

SKELTON LIBRARY

Coniston Road
Every 1st and 3rd Monday of the month
1.30 pm - 3.30 pm

REDCAR & CLEVELAND BOROUGH COUNCIL -

— **HOMELESS SECTION** for funding to provide Mortgage Rescue advice to clients facing homelessness through mortgage repossession and rent arrears.

REDCAR AND CLEVELAND BOROUGH COUNCIL – SOCIAL FUND PROJECT to enable us to assist clients with applications to the Social Fund

SANTANDER for the funding to provide advice in the Gallant day services

REDCAR AREA FOODBANKS to enable us to provide advice to clients in their food bank venues

CITIZENS ADVICE OFFICE STAFF for their support, guidance and training of our workers.

ALL STATUTORY AND VOLUNTARY ORGANISATIONS with whom we liaise.

CHARITABLE ORGANISATIONS who make donations to our clients and our organisation.

STAFF AND VOLUNTEERS at the centres we use for our advice sessions in Redcar, Skelton, Loftus, South Bank and Grangetown Libraries; Belmont House, Guisborough; Loftus Old Co-op Building; and Sure Start venues.

MORTGAGE RESCUE ADVICE, DEBT CASEWORKERS , FINANCIAL CAPABILITY , SOCIAL FUND

Appointments only. Firstly visit the bureau advice session and appointments will be made from there

TELEPHONE ADVICE

Friday 10.00 am - 12 noon
(01642) 469880
Subject to Volunteer availability

LETTER ENQUIRIES

We welcome enquiries by letter but please include as much detail as possible - your name, address and telephone number.

ADDRESS FOR CORRESPONDENCE

Grangetown Neighbourhood Centre,
Bolckow Road,
Grangetown
Middlesborough, TS6 7BS

ADMIN OFFICE

Tel: (01287) 203324.

NO ADVICE is available on this number

