

# Caterham and Warlingham Annual Review 2014



## Message from our Chairman

*Peter Longhurst  
Chairman of  
the Trustees*

This is now my second annual report as Chairman and during the last year the Bureau has faced considerable challenges following on from the impact of the Government's Welfare Reform Agenda. Client enquiries continue to increase year on year with the number of client contacts reaching 3,953 for 2013/2014.

The previous Manager, Philip Broad left us in July 2013 which gave the Board the opportunity to re-evaluate and restructure the management team to best meet the needs of our Bureau. I am pleased to report that the new team has now settled in under the Manager Sarah Henke - Monti and Deputy Manager Cloud Alford.

One of the immediate challenges was the implementation of the new Citizens Advice Bureau case recording system, Petra, which involved migrating existing case records and retraining all the volunteer advisers and staff. The team has coped admirably with the disruption and inevitable frustration whilst continuing to provide a first class service.

The Quality of Advice and Organisational Audit was carried out by CITA in June and is part of a membership requirement for our continued operation as a CAB. This involves a rigorous inspection of our procedures and quality of advice and I am delighted to report that we have achieved our highest score to date, demonstrating the continued dedication and efforts of our wonderful volunteer advisers and support staff.

We have seen a drop in the number of volunteers from 20 to 15 and have had to say goodbye to some longstanding advisers who will be greatly missed. Alayne Cowey who has been with the Bureau for over 22 years and has been Deputy Manager, Guidance Tutor and Advice Session Supervisor has retired to the Northwest. Alayne's contribution to the Bureau was recognized when she was shortlisted for a Tandridge District Council Community Champion Award, and by the Bureau with the newly named "Alayne Cowey Room". Ann Eve, who has been an Advice Session Supervisor for over 12 years, has retired to Scotland. We wish you both a happy retirement. Sadly our dear friend and colleague Linda Seal lost her battle against cancer in January 2014, Linda worked as a Generalist Adviser and within the Social Policy Team for 11 years; she was also an active fundraiser for both the Bureau, Cancer Research and for the South East Cancer Help Centre in Purley.

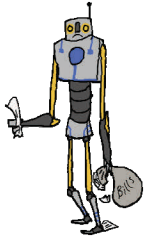
The Bureau continues to face many challenges ahead with the uncertainty over the future of Soper Hall, the forthcoming introduction of Universal Credit and increased need for local assistance and support like the Caterham Foodbank.

The staff and volunteers within the Bureau have worked tirelessly throughout the year under extreme pressure and I thank and congratulate every one of them for what they have achieved. It is wonderful to be a part of this organization and we are always desperately in need of volunteers, so if you would like to volunteer your services as an Advisor Trustee or Fundraiser please contact the Bureau.

Once again I have to thank everyone who provides our funding. The core funding is provided by Tandridge District Council and it must be said that without their support we would not be able to survive. We must also thank some of our Parish Councils and Parochial Church Councils which have also made contributions.

## **Citizens Advice — our aims and principles**

**The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. Our aims are to provide the advice people need for the problems they face and to improve the policies and practices that affect peoples lives.**



## DEBT ADVICE

The Bureau continues to help all clients who are experiencing problems with debt including specialist debt advice and support for the most vulnerable clients. There are other advertised agencies offering free debt advice, however many are only able to offer help over the phone and the vulnerability of some of our clients requires the additional support we are able to give. We do encourage clients to help themselves as much as possible, but creditors often want to know that the CAB is helping the client to produce their financial statement and confirm the accuracy before they will enter into negotiations.

The clients seen during the last year have been diverse with a wide range of problems and who, without the Bureau's assistance, would have found it difficult, or almost impossible, to achieve a similar resolution of their debts. Examples:-

1. We have helped to arrange a repayment schedule with HMRC who were threatening bankruptcy.

2. We were able to persuade a creditor to accept a lower full and final settlement of a hire purchase agreement.

3. We are making many more successful applications for grants such as the Sutton and South East Water Social Tariff which is a reduced rate for certain groups to help with income maximisation.

Evidence gathered within the Bureau has demonstrated that a number of clients with long term debt have mental health issues. Inevitably this has a knock on effect on how the client is able to manage and communicate with creditors. We are able to provide evidence with the support of GPs and mental health practitioners which sometimes persuades creditors to write off debts where there is no reasonable expectation that the debt can be repaid. In one case two debts were written off by pay day lenders totalling about £600 and in another almost £20,000 of benefit overpayments were written off after a couple of years of negotiation.

Overall debt write-offs and grants have produced a gain of approximately £35,000 for our debt clients.

## **healthwatch** Surrey

For 2013-14 the Bureau, via its membership with Citizens Advice Surrey, has been participating in the delivery of "Signposting, Information and Advice" for Healthwatch Surrey - the new independent consumer champion that gives people a voice to influence decision makers to help improve and shape health and social care services.

The nature of our Healthwatch related work can be very varied, ranging from dealing with straightforward requests for details of GPs or NHS Dentists available within our area to assisting clients with more complex enquiries. Some of the issues raised with us relate to poor experiences clients have had and the Bureau can help them pursue a complaint or refer them to SEAP which provide free advocacy support for health and social care service users.

In some cases the Bureau can simply provide a "listening ear" and record details of the clients experience to influence commissioners and service providers to make improvements.

Not all of the client interactions relate to problems, and we welcome and receive positive comments and feedback on service providers as well, such as someone praising their GP for being so helpful. Healthwatch feedback forms are available at the Bureau and are offered to all clients.

## CLIENT ENQUIRIES 2013-2014



If you have views about health and social care services in Surrey, an issue you would like us to look into, please contact our Health Watch Champion Sue Rumble on 01883 348385 or [office@caterham.cabnet.org.uk](mailto:office@caterham.cabnet.org.uk) or visit [www.healthwatchesurrey.co.uk](http://www.healthwatchesurrey.co.uk)



## SOCIAL POLICY REVIEW

Social policy is the joint aim of Citizens Advice to improve the policies and practices that affect people's lives. One of the major issues currently is the implementation of the Government's Welfare Reform Bill and

we are gathering evidence from our clients to highlight the impact of the changes. We will continue to submit evidence to government both at a local level, via our MP Sam Gyimah, and nationally, in the hope that by making policies that affect people's lives fairer, we can help many more people and not just the clients who come to our bureau.

Poor administration by the Department of Work and Pensions has left many of our clients very vulnerable and without the means to support their families; hence the growing need for food banks and help with debt problems. We continue to work with the North East Surrey Cluster Group on the "Making ESA Fit for Work" campaign to gather evidence locally. We have promoted these concerns on the local social media site "Streetlife."

The abolition of the Crisis Loan and Community Care Grant elements of the Social Fund have exacerbated the situation, but the Surrey Local Assistance Scheme was set up and Surrey County Council consulted with partners including Citizens Advice Surrey as to how the funds being made available to local authorities could be used to help local residents in crisis. Unfortunately, these funds are now under threat.

The Citizens Advice Campaign Officer Keira Box attended our Cluster Group on 6<sup>th</sup> November 2013 where we presented our local and the Surrey wide survey results and summary to explain why the Government's "Digital Strategy" continues to give us cause for concern. We continue to monitor the situation by submitting Bureau Evidence Forms to Citizens Advice central social policy team. Our clients with literacy and mental health issues will need considerable support if they are not to fall through cracks in the system.

We are embarking on further joint initiatives with the Cluster Group, primarily the relationship between Mental Health & Debt and the effects of local childcare costs on families within our area.



The Bureau work in partnership with Caterham Food Bank as one of its primary referral agencies in order to provide both immediate relief and longer term resolution to local residents problems.

Since opening on 25<sup>th</sup> November 2013, Caterham Food Bank has fed approximately 350 people, more than 100 of whom are children.

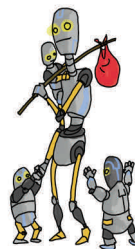
Of those applying for vouchers 45% are single. Many have dependent children.

The statistics show that approximately 40% of vouchers issued are due to benefit delays, changes and sanctions. Low income accounts for another 25%. The remaining 35% of cases include debt, homelessness and mental health issues, but many cases are multifaceted.

A large number of these cases are given vouchers by the Bureau.

The following case studies demonstrate how easily people can be thrust into a desperate position where they find themselves without food or money:-

The client had been advised to come to the Citizens Advice Bureau by her G.P.- she had no money and was unable to buy food for herself and her 2 children. Due to personal circumstances and illness she was unable to work and found it difficult to leave the house. Originally she was in receipt of Incapacity



Benefit but was transferred to Employment Support Allowance and despite an appeal, was placed in the 'fit for work' group.

She found it impossible to fulfil the criteria demanded by the DWP and as a result she was sanctioned which meant her benefits were stopped. We were able to provide her with a food voucher to deal with her immediate crisis and with the support of her G.P. we are challenging the DWP's decision that she is fit for work, so hopefully this situation will not arise again.

The client was a single parent working full time with a mortgage and no debt. She received child support through the Child Maintenance Scheme from her ex partner and this was paid monthly. The client was dependant on this income to pay her mortgage for herself and the children. As a result of poor administration from the CMS the client did not receive one month's support even though it had been paid by the father of her children. The client having never been in debt had to use her salary to pay the mortgage and found herself with no money for food. She felt humiliated and desperate that she could be in this situation through no fault of her own. She was given a food voucher to deal with her immediate crisis and the Bureau were able to help get the Child Support paid preventing further vouchers having to be issued.



## **CATERHAM & WARLINGHAM CITIZENS ADVICE BUREAU REMEMBERED**

I answered a newspaper advertisement for CAB volunteers in late 1991, thinking I would be behind a desk directing people to the library. How wrong can one be! February 1992 saw me at the Probation Centre in Redhill with other volunteers from around Surrey on the basic training course. Under the headings of Family & Personal, Employment, Benefits, Consumer, Legal etc. we were lectured to and did role play on all the topics and graduated a few weeks later to be let loose on the general public!

Things were very different in those days than in 2014 and in some ways much simpler. Often questions were very straightforward and time spent with each client could be very short. Today the answer to those questions is just a click of the mouse away at home so it's the more complicated issues that bring people into the bureau. All our information was in ring binders and painstakingly updated every month by hand. In contrast today it is all on computer and can be updated immediately things change.

At various times during my years there the Bureau has had a variety of outreaches away from the main office. The Douglas Brunton Day Centre on the Hill was visited regularly until demand reduced considerably. We had an outreach in Warlingham at a variety of venues & as I left plans were afoot to set up in the library there once again.

I was also involved in providing mainly benefit advice at the probation offices at Reigate court. All this was intended to make advice accessible to as many people as possible. Over the years so many things changed but what has always remained the same is the dedication of all the staff, both paid and volunteer. Most stayed for some considerable time. Fran, Meg and, more recently, Linda left us too soon and are remembered with affection. The camaraderie amongst colleagues is a great support when dealing with some of the sad and moving stories our clients have to tell. The general office has seen the start of many friendships over the years.

I held several roles over the years volunteer, Guidance Tutor, Deputy Manager and Advice Session Supervisor and enjoyed most of all of them! So I would just like to say thank you to all of my colleagues for their support & friendship over the years. I am enjoying my new life in Staffordshire but do miss you all.

Keep up the good work for the people of Tandridge. I wish you every success for the future.

**To those who have left us during the past year, thank you for all your hard work and support:**

**Alayne Cowie Ann Eve Denise Jones Kimberley Grabban Samantha Bacon Christine Jones**

**A warm welcome to those who have joined our team:**

**Sue Rumble Julie Smith Jean Bowen (Trustee Board)**

## **CATERHAM & WARLINGHAM CITIZENS ADVICE BUREAU**

**Soper Hall**

**Harestone Valley Road**

**Caterham**

**Surrey CR3 6YN**

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**Fax:01883 341745**

**Email:bureau@caterhamcab.cabnet.org.uk**

**Charity Registration No: 1146060**

**Company Limited by Guarantee 7889451**

**Authorised and regulated by the Financial  
Conduct Authority FRN 617544**

**Opening hours for Drop-in and Telephone  
Advice**

**Monday: 10.00am—3.00pm**

**Tuesday: 10.00am—3.00pm**

**Wednesday: 2.00pm—5.00pm**

**Thursday: 10.00am-3.00pm**

**Friday: Appointments only**

**GENERAL ADVICE IS ALSO AVAILABLE AT: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)**

**Thank you to the Sacred Heart Church and Matthew Alford for their help in producing the Annual Report**