

MAKING AN IMPACT in 2003/04

**RUTLAND CITIZENS ADVICE BUREAU
HELPS PEOPLE RESOLVE THEIR LEGAL,
MONEY AND OTHER PROBLEMS BY
PROVIDING INFORMATION AND ADVICE,
AND BY INFLUENCING POLICY MAKERS**



MAKING AN IMPACT in 2003/04

The impact of our work continues to have a profound effect on the Rutland community. We play a vital role in combating social exclusion, providing access to justice and fair treatment, and have a direct and valued influence on policy-makers locally and nationally through the evidence we collect.

This year has seen the single biggest development in the 65 years of the Citizens Advice service. Rutland has signed up to The Citizens Connect programme which provides an IT network to link all bureaux and enables us to have a completely electronic information and case recording system. It is intended to ensure that as many people as possible can access e-services both locally and nationally, whilst also giving us the chance to capture data about our clients' problems to support our social policy work.

Electronic services can have a real advantage for our clients. We are ready, willing and able to assist, working as trusted intermediary to create this revolution in service delivery.

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WE ARE NOT SIMPLY AN ADVICE AGENCY. WE ARE A FORCE FOR SOCIAL AND ECONOMIC DEVELOPMENT

Rutland Citizens Advice service at a glance:

Supports the local economy

Rutland Citizens Advice Bureau maximises people's incomes and increases the circulation of money in the local area. We help people claim benefits they are entitled to and provide advocacy to ensure rights such as the minimum wage are enforced.

Citizens Advice research on benefit take-up among older people shows that for every £1 spent on benefit take-up campaign, £85 is brought into the local economy.

Gives advice on housing

Rutland Citizens Advice Bureau prevents homelessness by helping people claim housing benefit, negotiating with landlords, representing clients at court to prevent eviction, and improving financial literacy to help people budget better.

The new Housing Options service for people with learning disabilities run by this Bureau provides specialist housing advice on all areas of housing law as well as specific advice on types of accommodation and support available for people with learning disabilities to enable them to live independent lives.

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.....and on finances

Rutland Citizens Advice Bureau helps people deal with their debt problems and manage their budgets. The Citizens Advice service is the largest provider of free money advice in the UK.

Rutland Citizens Advice Bureau has seen an increase in the number of credit debt problems dealt with over the last five years. Advisers are now dealing with over £1million of new multiple debt problems of all kinds every year.

Solves multiple problems

Rutland Citizens Advice Bureau recognises that people may have many problems which impact on one another and can help people to tackle all of them.

When someone loses their job and claims unfair dismissal they may not be aware of the benefits available to help them. Credit which was previously manageable may become debt, leading to problems with mortgage or rent payments, which can threaten the stability of the whole family.

Provides high quality training

Rutland Citizens Advice Bureau increases skills and improves employment prospects in the local community by offering quality volunteering opportunities and accredited training.

Our training encourages participation in active citizenship for all ages. Our youngest volunteer is 16 and the oldest 80.

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Working in partnership

Rutland Citizens Advice Bureau improves people's health by supporting them with their financial, housing and other problems.

This year has seen new links forged with GP surgeries in Rutland, making the health professional aware of the service on offer and actively signposting patients who would benefit from help and advice.

Takes advice into the home

Rutland Citizens Advice Bureau reaches out to people through a home visiting service – particularly vital in our rural area. We have visited more people in their homes this year than ever before.

Home visits provide advice to the most disabled, frail elderly, those who are housebound and their carers – people who tend to be least able to access services.

..... and to the whole community

Rutland Citizens Advice Bureau targets services towards people most likely to be socially excluded to help them access wherever they are.

Nearly 30% of our advice is given over the telephone to ensure we reach as many isolated people as possible. A new email advice service targeted at young people will start this autumn in partnership with Connexions.

Campaigns for change

Rutland Citizens Advice campaigns for change based on real clients' cases which show the impact of policies on individuals and communities. Our extensive knowledge is a valuable reference for local and central government, and many other agencies.

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CAB CLIENT PROBLEMS

Social security - Total 2,032 new problems

The number of new problems with social security benefits is higher than ever this year. We help clients establish eligibility, make benefit claims, chase applications and appeal against decisions.

As a proactive measure Rutland Citizens Advice have been running a village by village benefit take-up campaign to maximise the incomes of people who fail to claim benefits to which they are entitled. Most of the additional claims are made during Home Visits. Face to face contact is considered to be nigh on essential not only because a client may be elderly, disabled or suffering from rural isolation but also to overcome a reluctance to claim, assure confidentiality, fill in the forms for clients and to help them through the complex claims process

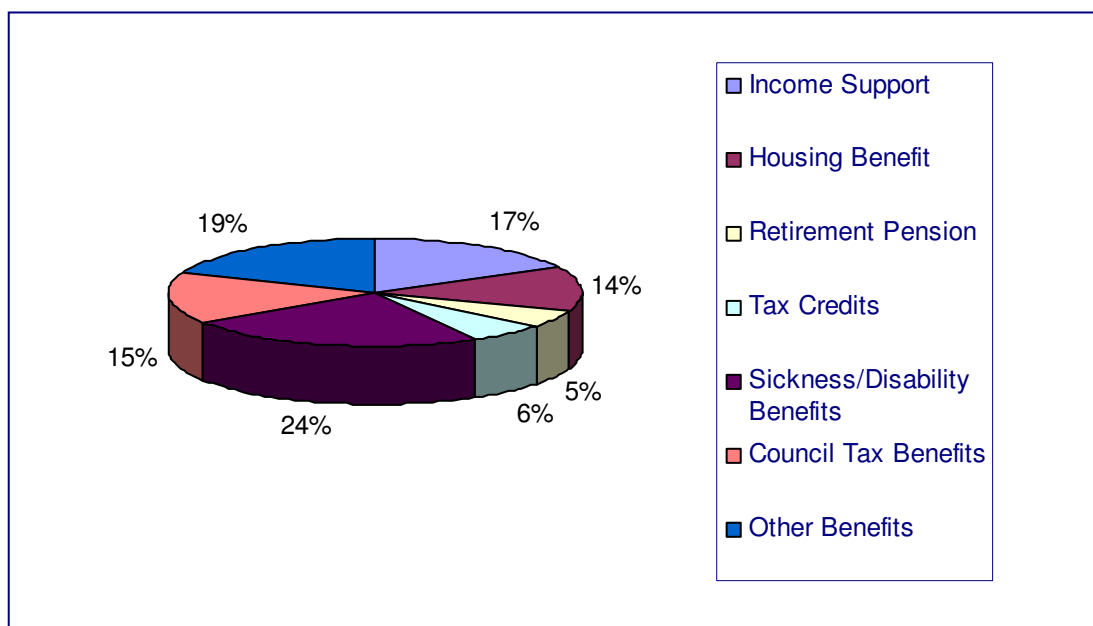
The number of people receiving benefits in Rutland influences the amount of government grant made to Rutland County Council. For example, the element in the Council's Formula Spending Share in respect of Attendance Allowance works out at £1012 per claimant.

'The work done by Citizens Advice Bureaux in benefit take-up is absolutely invaluable. However much we try to make things simple, it's in the nature of benefit rules that there are some complexities and it's important that people are helped through them. Sometimes if they've got cause to complain against us, then it's right that there is someone independent to represent them'. Andrew Smith, Secretary of State for Work and Pensions.

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Appeals and tribunals resulted in a total of £18,618 additional annual income for clients being achieved along with £14,000 of under/overpayments successfully challenged.

In addition to all this there are the scores of successful benefit applications made by clients following advice from a general adviser.



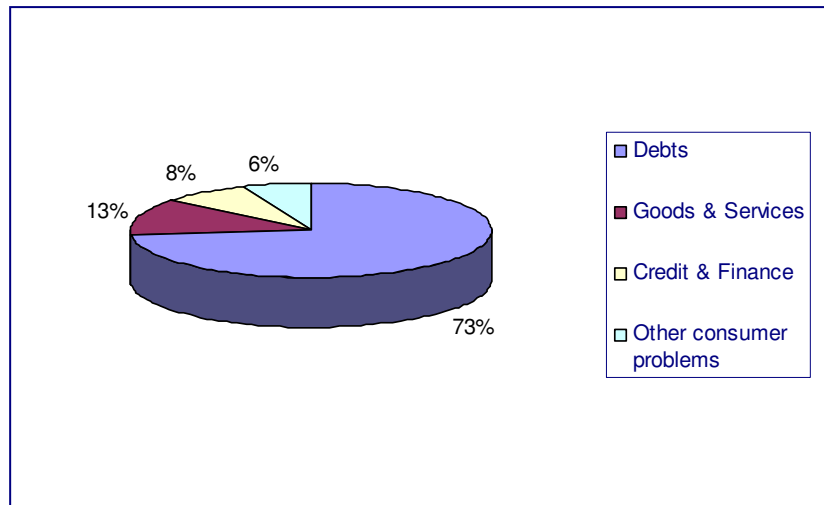
Making an impact: maximising income

Carol has nothing but praise for the CAB's help with her 81 year old father's claim for attendance allowance. He says: 'We found out about the CAB through the doctor and Rosemary, a specialist adviser from the CAB, came to my father's house. She did an excellent job, filled in the form with us and explained everything. My father won £1,100 in backdated benefits and an extra £56 a week. He was really struggling before and this will change his life.'

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Consumer and debt - Total 1,234 new problems

New consumer debt cases have increased again this year. This is due to the current boom in consumer and mortgage lending coupled with irresponsible lending practices and lack of understandable



information about the consequences of taking out too much credit. When people's circumstances change and their income drops, many people find their commitments are unsustainable.

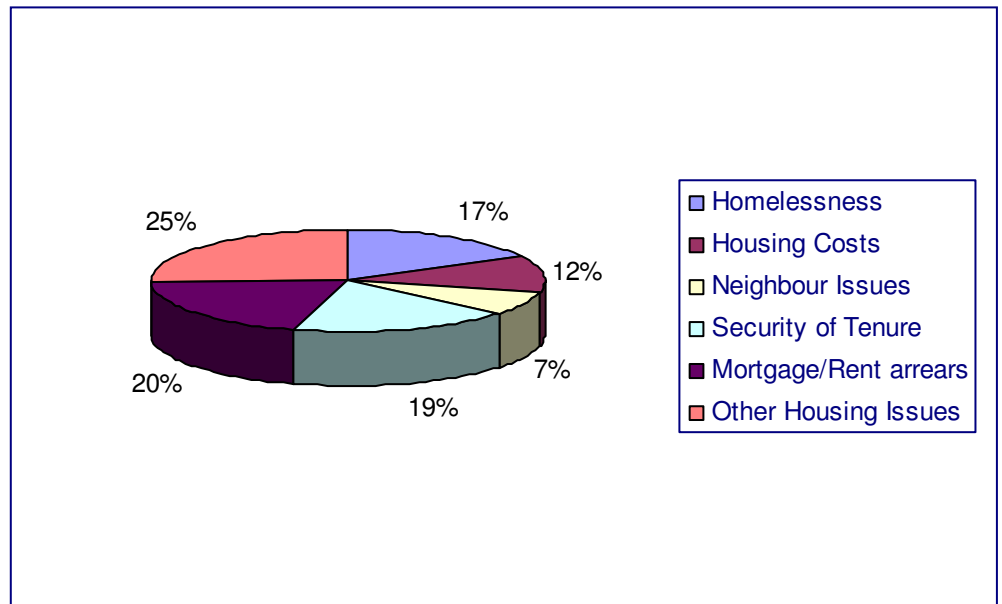
Making an impact: take control

A client came to the CAB after receiving threats of possession proceedings from her landlord. She was a single parent in part-time work and had recently been in hospital for a major operation. Her only income was statutory sick pay, tax credits, child benefit and irregular payments of child maintenance. The major problem was that all income was paid into her current account. The bank were deducting £250 per month for a consolidation loan leaving insufficient income to meet essential payments. Direct debits for utilities were being returned unpaid incurring bank charges. Our first advice to the client was to open a new account for receipt of all income and benefits in order to take control of her finances and priority payments. New payment arrangements were made for essential utility payments and negotiations started with the landlord to halt any possession action and allow the client to clear rent arrears over a number of months. Payments to loans and other credit companies were suspended whilst priorities were established and a budget was finalised, leaving a small surplus to offer payments to creditors until the client was able to return to work.

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Housing – Total 667 new problems

In 2003/2004, over ten per cent of all problems brought to the bureau concerned housing. In addition 232 enquiries were on housing benefit related issues.



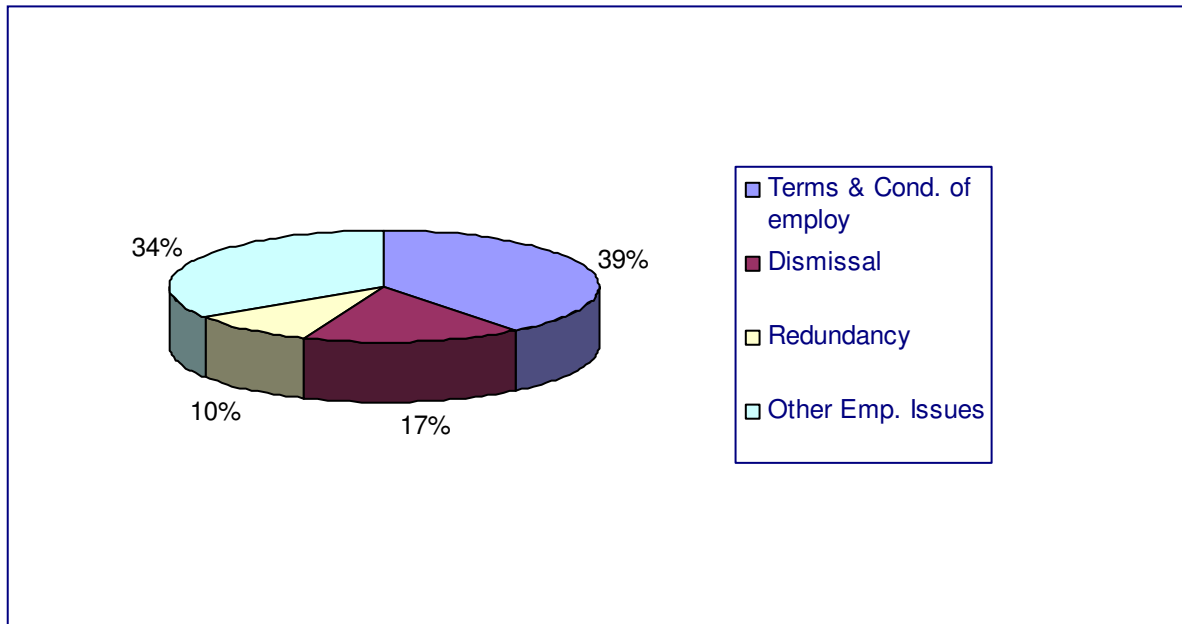
Behind many of these problems is a lack of good quality affordable housing to rent, limited security rights for both tenants and homeowners.

Making an impact: understanding housing rights.

John is 72 years old. He rented his home where he had lived for 40 years. His landlord wanted to sell the property on the open market with vacant possession and he asked John to leave. We advised that as a protected tenant he could not legally lose his home. His landlord eventually acknowledged this and a compromise was reached. John had been waiting for a retirement bungalow but although he was eligible nothing was available in the village where he had lived most of his life. We helped John negotiate with his landlord who agreed to rent him another property until a bungalow became available. When this happened the landlord paid all expenses, e.g. removals, carpets etc. We advised John that he may be entitled to a lump sum from his landlord but he did not wish to pursue this. John moved into his bungalow and was very relieved – he said “I don’t know what I would have done without your help I probably would have had to leave my village and all my friends”.

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Employment – Total 672 new problems



Employment related problems have remained at ten per cent, with issues relating to dismissal remaining prominent. CAB client evidence continues to show that many workers – especially low paid, non-unionised workers in small firms – are denied their existing rights at work.

Making an impact: supporting employment rights

A legal secretary suffering from claustrophobia was moved by her employers, Leicester solicitors, into a small office. The move triggered a claustrophobic attack and a request from her doctor to find alternative accommodation was ignored. She subsequently resigned and after contacting the bureau claimed unfair constructive dismissal because they had discriminated against her disability. The bureau took up her case and a volunteer employment specialist represented her at a series of Employment Tribunal hearings and in London at an Employment Appeals Tribunal. The firm was found guilty of discrimination and had to pay the client £15,000 in compensation.

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MAKING AN IMPACT: BY INFLUENCING POLICY

Imagine that your only income is benefits and something drastic has happened in your life. It might be that there is a chip pan fire which not only guts the kitchen but destroys your fridge and cooker. Because you are in poverty you don't have any insurance and now you can't even cook a meal. One option is to apply for a Crisis Loan to enable you to buy another cooker.

In Rutland this would mean the following:

- To apply it is necessary to visit the Benefits Agency in Grantham,
- There is no direct public transport route to Grantham – it is a long and expensive journey usually via Leicester. And as the majority of Rutland villages still don't have a daily bus service it is not clear how they are to get to Oakham to start their journey.
- You will therefore need a whole day minimum to get there and back, (lets hope the children aren't too fractious) and a travel warrant to buy the tickets
- You can only get the travel warrant when the Job Centre is open, which is Tuesday, Wednesday and Thursday so make sure that whilst you live in Rutland you don't ever have a crisis over the weekend or on a Monday or Friday and that you remain fit and strong for the journey.

This situation is the latest one that Rutland Citizens Advice has started to gather evidence on. We will use the evidence to try to influence the Benefit Agency to change their practices locally. Surely, it is not unrealistic for emergency funds to be held somewhere in the County to prevent this farcical situation.

Last year the bureau raised over 100 evidence reports on a wide range of issues. Problems with benefits remained the most common issue with the new Tax Credits accounting for over half of all reports raised.

The bureau has provided evidence on a wide range of subjects including the lack of availability of specialist immigration advice, difficulty of access to legal advice in rural areas, the DTI withdrawal of employment rights booklets which resulted in working with our MP to highlight the problem.

The bureau continues to send evidence reports directly to Rutland County Council when appropriate, although the number of problems is declining.

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MAKING AN IMPACT: ON VOLUNTEERS' LIVES

Our clients are not the only ones who feel the impact of the Citizens Advice service. This is what some of our 35 volunteers tell us how volunteering for the Citizens Advice service has had a positive effect on their lives:

'This is an experience to be thoroughly recommended'

Chris is training to be a CAB adviser and she is finding it to be a totally absorbing experience. She says: 'The course is stimulating, wide ranging and very enjoyable. The activities involved are varied; we discuss ethics, struggle with the intricacies of inter-relating benefits, consider practical applications of social legislation and work on developing our interview techniques. I have found "CAB people" to be friendly, good humoured and consistently patient and encouraging.'

'The Bureau has been a hugely positive part of my life since my husband died'

Liz had a complete life change four years ago after her husband died suddenly. Someone suggested she train as a CAB adviser and she is now also a social policy co-ordinator compiling evidence to support our campaigns. Liz says: 'You really feel you are making a difference – the listening ear is important. Through the social policy work, you have a chance to influence policy at a national level. It's a very supportive training environment and you get a warm welcome.'

'Being an adviser is definitely more rewarding than being a sales assistant'

Janet is an ex volunteer adviser who now works full-time as a paid adviser for another Citizens Advice Bureau. 'I had been a sales assistant for three years and wanted to change direction and develop new skills. Initially, I went part-time at work while I trained and then got this paid job full-time. I get real satisfaction out of helping people and my communication skills have definitely improved.'

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'I am always learning new things and I enjoy helping people to overcome problems'.

Michael was made redundant in 2002 and is now a volunteer adviser. He says: 'I was looking for something to do after I was made redundant. I now spend one day a week advising at the bureau. I also use some of my skills from my previous career in information management to help the bureau implement CASE, the service's new electronic case recording system.'



CAB volunteering provides skills and training in your community. To help at the heart of the Rutland community, volunteer for Rutland Citizens Advice Bureau.

To find out more call 01572 757420 or email icj@rutlandcab.co.uk

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MAKING AN IMPACT : FUNDING

Rutland Citizens Advice Bureau would like to acknowledge the financial assistance given by all our funders which enables us to provide our service to the Rutland community; in particular, Rutland County Council, the Town and Parish Councils, RAF Benevolent Fund and RAF Cottesmore, local charities, trust funds and our clients.

Thanks also go to all those organisations who have helped us 'in kind', in particular Lamin and White for preparing our annual accounts and Barleythrope Management Centre for our AGM facilities.

The biggest thank you of all goes to the volunteers who ensure that Rutland Citizens Advice provides an extremely cost effective service – there is no better quality or value for money in Rutland.

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The CAB Service aims:

Citizens Advice is independent and provides free, confidential and impartial advice to everybody regardless of race, sex, disability or sexuality

Citizens Advice aims 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

<u>RUTLAND CITIZENS ADVICE BUREAU</u> 56 High Street, Oakham, Rutland, LE15 6AL Advice Line: 0845 1203705 + 24hr information service Office Line: 01572 757420 Money/Welfare Rights Managers: 01572 756993 Fax: 01572 722568 Email: advice@rutlandcab.co.uk Website: www.rutlandcab.co.uk Specialist Services available by appointment: Housing – Social Security Appeal Tribunals - Money Advice – Employment Tribunal Representation – Special Education Needs Outreach Service at: RAF Cottesmore – By Appointment REGISTERED CHARITY NO: 503477	Opening Times Monday 10.00 – 6.00 Tuesday 10.00 – 12.00 (12.00 – 4.00 Specialist Appointment only) Wednesday 10.00 – 4.00 Thursday 10.00 – 12.00 (12.00 – 4.00 Specialist Appointment only) Friday 10.00 – 4.00 Bureau Management Team Jane Clayton-Jones – Director Barbie Coulson – Advice Manager Training & Development Sheila Fletcher – Housing Advice Manager/Parent Partnership Manager Tony Otley – Money Advice Manager/IT Manager Rosemary Page – Advice Manager Support Services Rosemary Powell – Welfare Rights/Guidance Tutor CITIZENS ADVICE MEMBERSHIP NO: 45/D12
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