



South Hams Citizens Advice Bureau

Registered Charity 1091133



Annual Report

Working in partnership



2012/2013

Our Aims

To provide the advice people need for the problems they face.

To improve the policies and practices that affect people's lives.

And Principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

It values diversity, promotes equality and challenges discrimination.

Welcome – Chair of Trustees



The South Hams Citizens Advice Bureau provides free, independent, impartial, confidential advice at the heart of our community. At times this may be the only source of information available to our clients and the continuation of these services depends upon the support and the partnership working with a

range of organisations.

Our thanks go out to these partners, especially to our local authorities, Devon County Council and South Hams District Council who provide both financial support and encouragement for our activities. Without this support, quite frankly, we would not exist. Additional thanks are given for our national support from Citizens Advice who provide the infrastructure, information and management guidelines that make our job locally easier and more effective. We rely on the advice and guidance of our Network Development Officer, Chris Hole and thank Nora Corkery for her work in ensuring the quality and consistency of training.

Our special thanks go to our volunteers who freely give their time and expertise to ensure that our clients get the advice they need to meet the problems they face. Our volunteers are highly skilled, highly trained and superbly motivated to undertake their work with our clients.

We also pay tribute to our staff, who have worked so hard, sometimes in difficult circumstances. The Legal Services team have maintained their professionalism and motivation even when facing

redundancy. Emma and the staff team continue to deliver results in our advice services, social policy work, outreach and projects which have made the bureau so successful.

There is further appreciation for the collaboration and partnership working facilitated by CAB Devon who have extended the influence of the bureaux in Devon, accessed new sources of funding and encouraged joint working, contract development and consistency between bureaux.

And finally, a personal thank you to our enthusiastic and motivated team of trustees who, as volunteers, provide considerable expertise to the running of the bureau.

The details of our activities are contained within the Annual Report. I can re-iterate that none of this would be possible without the support of our partners, volunteers, staff and trustees. Together, South Hams Citizens Advice Bureau with its partners, we can make a difference.

Graham Meaden – Chair of Trustees

Social Policy

As well as providing advice, we also campaign locally and nationally for improvements to services and the law. We do this by using the evidence we collect from helping our clients to raise issues in the media and by lobbying MPs, local authorities and other agencies in the hope of influencing policy makers, leading to changes that will positively affect the lives of many. This year South Hams CAB took part in several campaigns, supported by local print and broadcast media. Our stories on legal aid were broadcast twice on BBC Spotlight which highlighted the plight of people moving

from Incapacity Benefit to Employment and Support Allowance. Some of these campaigns were:

- ‘Justice for All’, campaigning for all citizens to retain the right of access to justice
- Our Manager and Legal Services Casework Supervisor met with MPs Dr Sarah Wollaston and Chris Grayling to tell them about the local impact of our work
- Fuel poverty – we participated in Energy Action week and raised the profile of energy efficiency across the district
- Financial capability, including delivering sessions to the district’s Children’s Centres
- Working with South Hams District Council to ensure people living outside of Totnes have access to our services and ensuring budgeting and money advice provision was in place in readiness for the abolition of social fund loans and the so called “bedroom tax”
- Many twitter messages were sent out throughout the year



The bureau has also submitted over 100 evidence forms to Citizens Advice this year. A lot of evidence has been on the **impact of benefit changes** on our clients, in particular changes to **tax credits** and **Employment and Support Allowance assessments**. We are seeing the effect of cuts in government departments resulting in **administrative errors**, delays in processing benefits and **difficulties in contacting departments by telephone**. We have seen many issues with the ATOS assessment for ESA including attitudes of assessors, clients being put into the wrong support group and inappropriate nil assessments.

Social Policy Issues

- Attitude of bailiffs
- Eligibility for warm home discount
- High cost of registering Power of Attorney
- Inappropriate bank charges
- Lack of appropriate social housing in Devon
- Landlords not returning deposit
- Mishandling of compensation claim
- Mis-sold bank account
- One year wait for Pension Credit re-assessment
- Mobile phone agreements and vulnerable people
- Pay Day Loans
- Housing Association not making repairs
- Scam internet sites
- Slamming by Talk Talk
- Work of CAF/CASS (Family Court Advice)

Manager's Report



2012/13 was a year that we moved, recruited over 20 volunteer assessors to deal with our Adviceline telephone calls and saw a large hole driven in to the heart of legal aid. It was a difficult year financially, especially with the end of the Legal Aid franchise. The move to new premises in April helped us to increase our telephone lines as the main office had much more space which allowed for more volunteers to

be recruited. We would like to thank the Clothworkers' Foundation for funding to adapt some of the space; creating a spacious waiting room and 5 interview rooms. Volunteers and staff have all reported much better working conditions and I really hope that we are able to provide a much more efficient and professional service over the next few years.

Our work throughout the year has concentrated on building our relationships with partners. These include South Hams District Council, Action for Children via the Children's Centres, our colleagues across the county with Devon CAB and local caring charities with whom we will be working over the next couple of years as part of the South Hams Rural Advice Partnership funded by Big Lottery in partnership with the Cabinet Office.

The saddest part of the year was making redundancies affecting our Legal Services Commission contracted staff. 3 have been with the bureau for over 10 years and bring with them a vast amount of experience in both debt and benefit issues. This is a great loss not just for our service, but for the clients who receive specialist advice at no cost. The effects of the loss of legal aid will be addressed in

Nick's report on pages 6 and 7. I would like to thank all the team Nick, Linda, Viv, Sarah and Christine for their loyalty to our service and for all their hard work over the years.

Our volunteer benefit team have gone from strength to strength and I would like to thank Allison, Bridget, Sally, Clare and Richard for continuing to support our clients and helping to fill the void left by the loss of legal aid.

We were successful in our funding bid to the Southwest Foundation which enabled us to recruit and train volunteers so that we could answer more telephone calls. Our call answer rate has increased from 30% to just over 80%, with our colleagues joining us across the rest of the county in December, We are hoping to build on our achievements so that more people have access to our services.

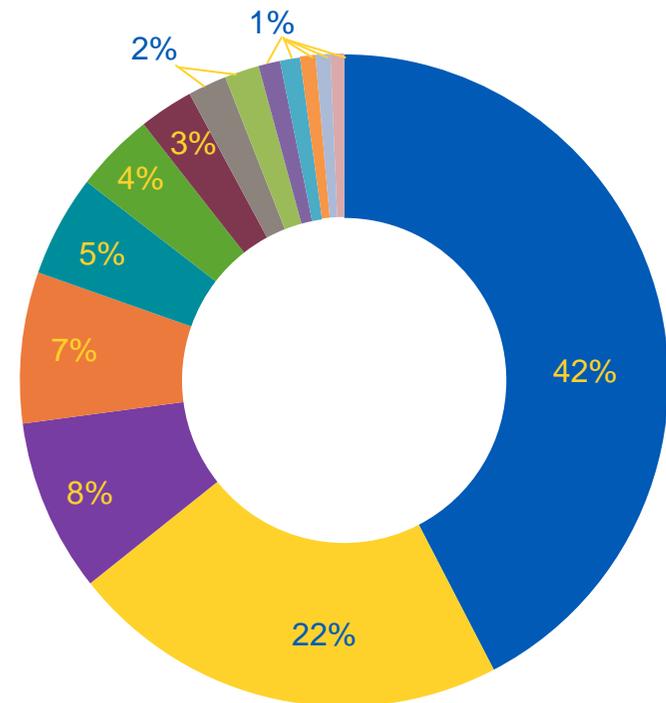
The county and district council continue to support us through our core grant which provides the foundations for delivering all our services: Our district council also supports our outreach work so that we are present each week in Ivybridge, Dartmouth and Kingsbridge. Ivybridge Town Council also supported our outreach work so that we were able to offer even more to the people of Ivybridge. We will also retain our money advice service operating from the council's offices, helping their customers with council tax or housing benefit issues and offering preventative work including budgeting and income maximisation to enable people to remain in their homes.

My thanks, as always go to all the volunteers old and new for their commitment to South Hams CAB. We could not deliver this much needed service without their support. My thanks also, to our excellent staff and Trustee team.

Emma Handley – Bureau Manager

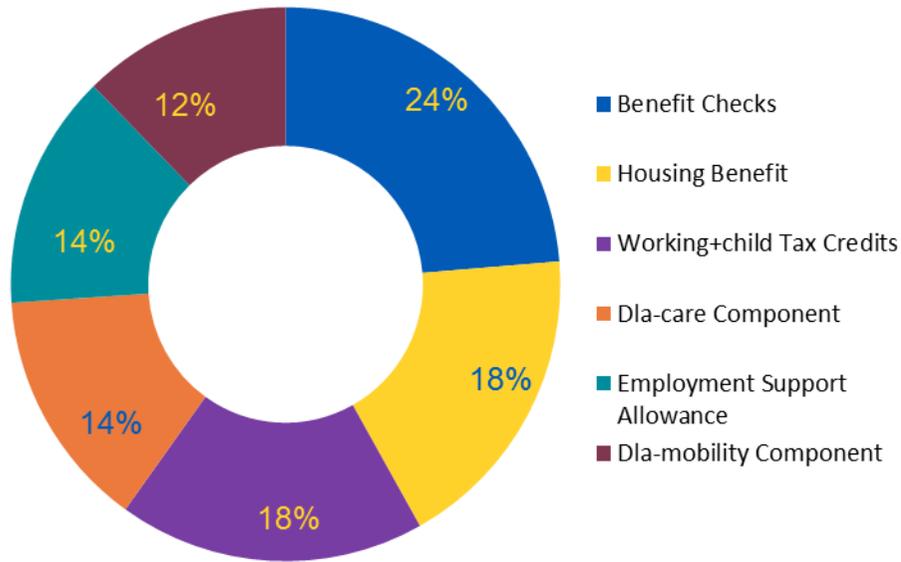
Enquiries

We have seen a 7% increase in client numbers this year compared with the previous year, a 15% increase in our benefit enquiries and a 23% increase in our debt enquiries. A breakdown of our enquiry issues can be seen below, with a breakdown of our top 4 issues on page 5.

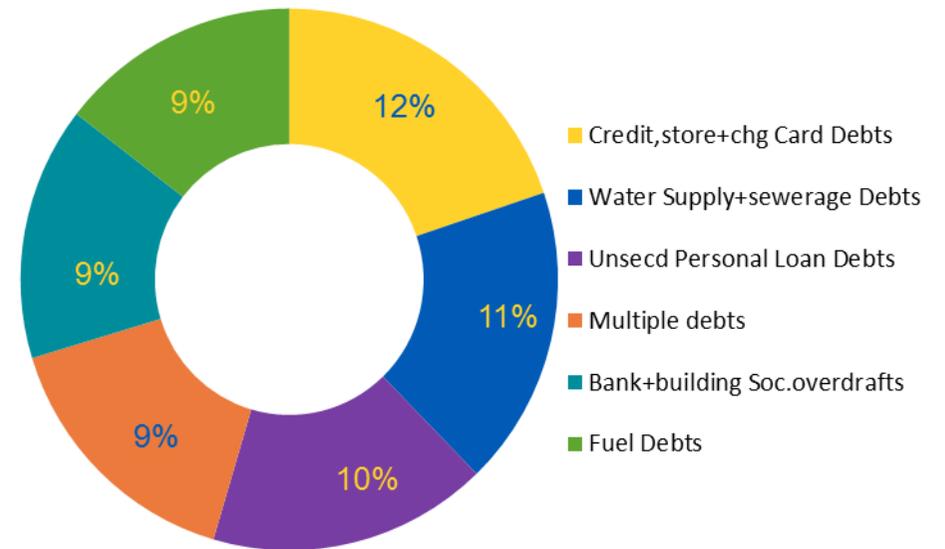


- Benefits
- Debt
- Housing
- Employment
- Relationship
- Legal
- Consumer
- Utilities
- Tax
- Finance
- Health
- Travel
- Other
- Education

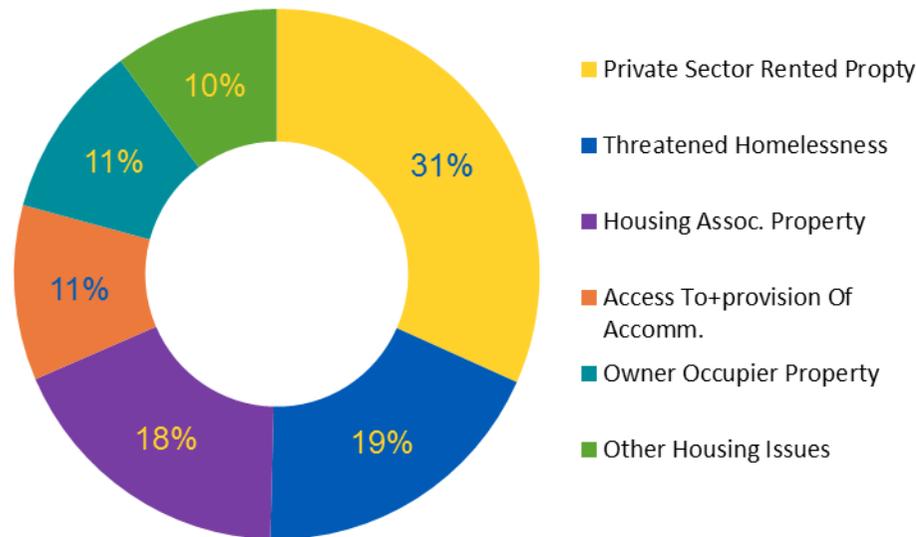
Top 6 benefit issues by type



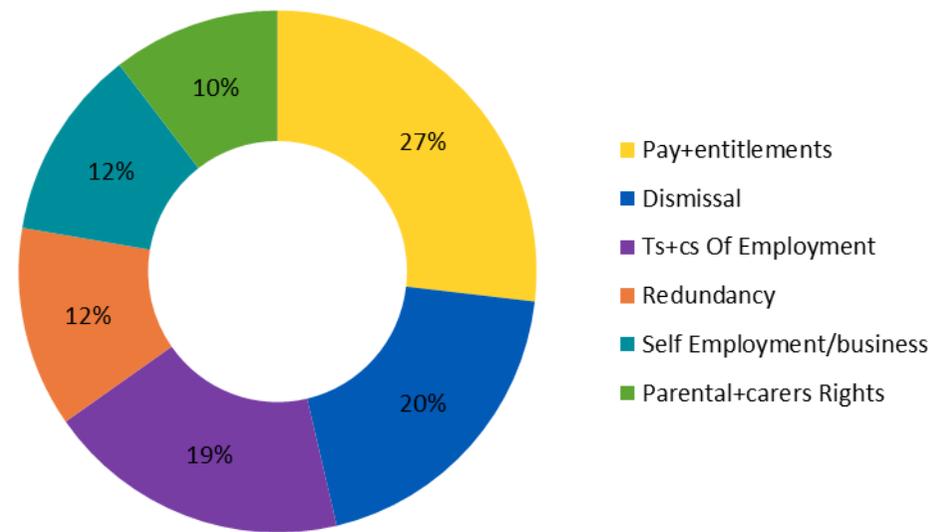
Top 6 debt issues by type



Top 6 housing issues by type



Top 6 employment issues by type



Legal Services

The final farewell By Nick Dilworth

It is with a great deal of sadness and a certain acceptance of the inevitable that I find myself writing the final report for the specialist help legal services section of the bureau after 13 years of loyal service. **A service** which I consider to be outstanding in terms of what we were able to **provide for the inhabitants of the South Hams** and more recently Torbay and Teignbridge districts.

I make no secret of the tremendously difficult year it has been as we battled against an incoming tide of costly bureaucracy when winding up our once publically funded legal aid contract. Unfortunately, despite a valiant effort to put up a fight against the cuts implemented by the Coalition government in 2010, this was to be the year which effectively brought the provision of **freely available social welfare advice to an end**. It's a government move which I bitterly oppose because in the longer term it will have a devastating impact upon the lives of some of our most vulnerable clients. There can be no denial that some will end up having to battle with the authorities without help: we have to accept that the consequences of these **devastating cuts will be a loss of access to justice** to those the service can no longer help.

However in this report I would like to focus on the **work of my team and pay tribute to them for their outstanding hard work** and excellent results achieved since commencing the contract in 2000 with little more than a single 'Compaq' computer working out of our central office below the Conservative Club in Dartmouth. They were days I remember well, serving our clients meant travelling

around our different Bureau working out of little more than a wooden hut in Totnes, above a funeral parlour in Ivybridge and in the limited space available in Quay House at Kingsbridge. There was however a **great community feel** to it all; my first few weeks were spent not with blue case files but with a Black and Decker jigsaw which we used in making the premises more suitable for our newly awaited influx of new clients. It was the first step on a new innovative path towards achieving the admirable objectives of the freshly launched 'Community Legal Service' introduced following the enactment of the 1999 Access to Justice Act. It was a major move **towards achieving real professionalism as we went 'all legal'** by offering our clients a brand new service provided by paid specialist staff. The bureau received a significant 'blessing' when our HRH Patron Princess Anne came to visit us in 2002, it was an immensely humbling moment to shake her hand as she looked around at the displays we had put in place demonstrating the work we were doing; it doesn't get much better than getting a Royal stamp of approval!



Words cannot sufficiently express my gratitude to the longest standing members of my team Viv Oxley, Christine Bagshaw, and Alan Cooper who have been an absolute joy to work with, **their loyalty is unsurpassed**. I shall miss working with them immensely; we shared many great moments helped by their terrific sense of humour and dedication to the task in hand. My thanks of course also extend to Linda and Sarah who joined us more recently; they also made a great contribution over the last three years.



Our work over the last 13 years has always been about justice. It's what the admirable core aims and principles of the service are founded upon and ultimately it was the Access to Justice Act which enabled us to **assist hundreds of people in achieving the very successful** results which we did when contesting decisions of the authorities and when helping people to negotiate the right resolutions in times of financial difficulty.

Each **problem resolved represented a saving to the State** because it brought about a point where the client was put correctly in receipt of their lawful entitlement or where protracted proceedings were brought to an end by applying the correct legal solution.

Our track record in achieving successful outcomes was only made possible by **applying the basic principles of justice** to each one of the 6,000 cases we took on. Some fell by the wayside, some were lost, the vast majority of them were won but all had a point of access. It pleases me greatly that we were able to actively contribute to and fulfil the overriding objectives of the Access to Justice Act.

'Over 6,000 lives changed'



They came in with all manner of problems usually wrapped in a sorry looking shopping bag. Our job was never about just filling in forms, it was **always about unravelling the complex problems** which trouble people who often simply cannot cope in today's society. They would often be driven to despair by the endless bureaucracy targeted at them, the result of which was they often reached a point where their case needed a bit more than well-meaning empathy – **they required legal solutions** as more and more had to relentlessly battle the State in Tribunals for something as basic as their benefits or something as vital as their home when threatened with repossession. You lose count of the numbers but never the fact that each and **every one of them was a life – we turned many of them around** and I'm immensely proud of that.

The future



It pleases me greatly to be part of the legal aid campaign which paved the way for the release of the ASTF funding and which hopefully will enable the bureau to find ways of operating without statutory legal aid funding. I must express my sincere gratitude to Totnes MP Sarah Wollaston who worked extremely hard with us in fighting against the withdrawal of legal aid. **Our efforts extended to talking to none other than the Lord Chancellor!**

My final thanks go to Emma who I know tried exceptionally hard to find solutions amidst very difficult circumstances. I wish you all the best of luck for the future.

Project Work



Outreach Services. Funded by South Hams District Council

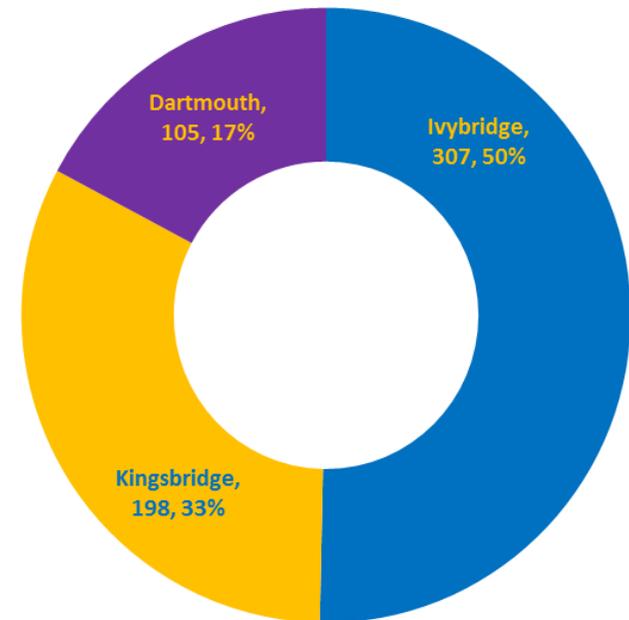
This year we have really been able to bed down our services in the outreaches. People in the towns have become more aware of our presence and we have recruited more and more volunteers to operate from them. The minimum level of service we are able to commit to with the funding has been enhanced with the use of more volunteers; for example in Dartmouth, where up to Christmas we had 2 volunteers and were therefore able to run outreaches in the town and at Townstal. In Ivybridge we have benefited enormously from the extra funding given by Ivybridge Town Council and would really like to thank them for supporting extra hours. Kingsbridge is unpredictable in that some weeks we see no clients and other weeks as many as 6-7 clients.

Issues dealt with at Outreach:

- | | |
|---|--|
| <ul style="list-style-type: none"> • Benefit, inc entitlement, DLA, ESA conversions, appeals • Child issues inc contact, adoption • Complaints inc package holidays • Consumer issues • Debts inc mortgages, liability and Debt Relief Orders • Domestic violence • Employment Issues • Fines inc. parking ticket • Housing inc. heating problems, right of succession, banding, etc | <ul style="list-style-type: none"> • Legal disputes • Neighbour issues • NHS Issues inc. charges • Problem with builders • Problems with benefits, overpayments, complaints • Relationship breakdown • Retirement Pension • Small claims court • Tax Issues inc Returns, codes • Wills |
|---|--|

More and more clients have been coming to the outreaches with problems accessing their benefits, especially Employment and Support Allowance (ESA) and the number of people needing help with appeals has sky rocketed. Department for Work and Pensions (DWP) seem to be making increasingly bizarre mistakes while cut - backs to time limits on tax credits and increased backlogs in processing housing benefit claims are noticeably putting clients into hardship. On the other hand we have very good relations with both the Plymouth processing centre and the housing benefits office, so when clients eventually make their way to CAB we are often able to help them resolve their difficulties quickly and easily. Dartmouth residents seem to be particularly affected by this as they are geographically isolated with extremely expensive and unreliable public transport facilities.

In total 610 clients were seen:



Tackling Cold Homes - South Hams CAB Rural Fuel Poverty Project. Funded by Scottish Power Energy People Trust



The Scottish Power
Energy People Trust
Supporting Communities

Funding from this project enabled us to offer in depth and individual advice on a complex range of issues, working with the most vulnerable members of our

community. These clients were often people who otherwise would have struggled to act on information given and who, generally, though not always; need a higher level of support and commitment from our advisers.

Over the years the bureau has noticed many clients who keep returning year after year, with the same problems, who somehow never manage to climb out of a cycle of debt and chaos. From the outset we saw this project as an opportunity to see if a more consistent and thorough approach would enable some of these clients to move on. Although we were not able to achieve this goal with all of our clients we did manage to help a significant number of vulnerable people who otherwise would have found themselves struggling or even helpless without this in depth approach. Where we achieved the most success was with those clients who, due to recent life changes, had suddenly had to adapt to significantly reduced levels of income and who would likely have landed in an ever increasing cycle of debt and despair without the strategies offered by this project.

Our intention was also to focus on the disabled and on large families, but one of the early discoveries was that often vulnerable people are alone – and lack adequate support from a wider community of family and friends.

For many vulnerable people there is also a gap between receiving information and advice and actually having the resources to act on the advice given.

Since the specific purpose of the project was to try to help low income and vulnerable clients in fuel poverty reach a higher standard of living, the focus clearly was to assist clients to increase their physical wellbeing at home and to access affordable heating during the winter.

Over the course of the project, the project worker has developed a protocol for identifying and working with fuel poverty and has passed this protocol on to other advisers in the bureau and support workers in partner organisations, enabling them to identify when a client is in fuel poverty even when they come presenting other, unrelated problems *and* to develop a strategy of income maximisation specifically intended to reduce the costs of living for individual low income clients and their families.

Income Maximisation. Funded by South Hams District Council



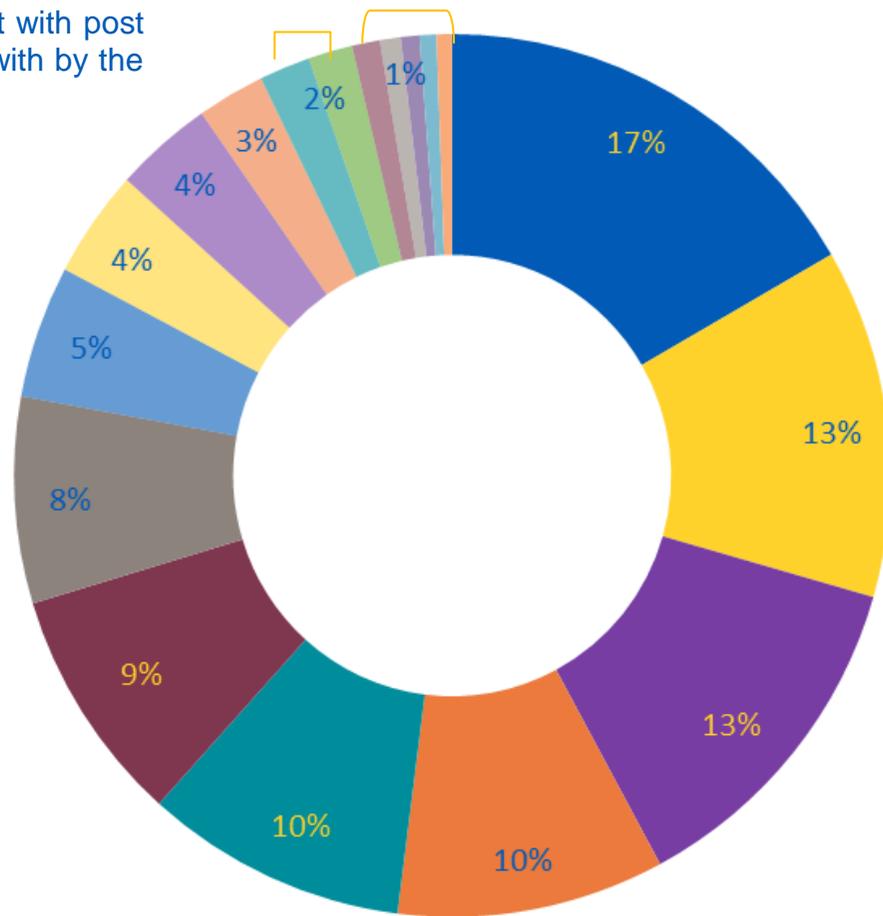
We have continued to deliver our income maximisation project by advising on a wide range of issues from helping people manage their money better, reschedule debts or negotiate payments with creditors. It also assesses whether extra income can be sought for the client through securing benefit or perhaps through encouraging extra hours at work. From April this work will be extended with a move to more preventative work including budgeting and helping people manage their money will less income. This invaluable work helps to put people back on track and stops the need for the council to take drastic action in recovery of council tax benefit. It also helps people stay in their homes and reduces the need for re-possession action.

Welfare Benefit



The volunteer team have spent a lot of time this year in undertaking benefit checks. We have seen this work increase by 10% compared with the previous year. They have also developed their skills in appeal work so that cases can be dealt with post legal aid. Benefit issues dealt with by the bureau this year include:

**Client Benefit Gain
Over
One
Million
Pounds**



- Benefit Checks
- Housing Benefit
- Working+child Tax Credits
- Dla-care Component
- Employment Support Allowance
- Dla-mobility Component
- Council Tax Benefit
- Pension Credit
- Jobseekers Allowance
- Income Support
- Attendance Allowance
- Carers Allowance
- Child Benefit
- Incapacity Benefit
- State Retirement Pension
- Social Fund Loans-crisis
- Sf Community Care Grants
- National Insurance

Trustees, Board Members

Trustees and Board Members

We are grateful to the Trustees and others who have served on the Trustee Board during the year to 31 March 2013:

Chair	Graham Meaden
Vice Chair	Anna Brownlow
Treasurer	David Goode
Secretary	Anna Brownlow
Trustees	Paul Evans Paul Stanton Peter Love* Pippa Harling Liz Owen Tony Cannon Wendy Gornall Zoe Oldman
Representatives: Council	Cllr. Lindsay Ward Cllr. Jim Lloyd Cllr. Mike Craddock Cllr. Carol Wellwood
Citizens Advice	Chris Hole
Bureau members	Emma Handley Nick Dilworth Frances Ansell Caroline Mottram

*Left during the year

Paid Staff

Bureau Staff

Thank you to all our staff for their loyalty and dedication.

	Bureau Core
Full Time	
Bureau Manager	Emma Handley
Part Time	
Advice Services Manager	Lynne Baker
Supervisor Cover	Allison Quick Frank Bond Jane Carpenter Lesley Crooks
Accounts	
	Legal Services Contract
Full Time	
Contract Manager	Nick Dilworth
Caseworkers	Viv Oxley, Linda Shilan
Part Time	
Admin	Christine Bagshaw, Sarah Ingram
Volunteer	Alan Cooper*
	Projects
Income maximisation	Zoe Butcher (SHDC)
Outreach	Lin Etherden
Fuel Poverty	Lin Etherden, Nicky Crawford*
Children's Centre	Lin Etherden
Trainee Support	Amanda Furse

Our Volunteers

Thank you to all our volunteers who give up their free time and the best of luck to those who have left us this year.

Abi C	Alan C	Amanda F	Angela M	Andrew C
Bridget D	Caroline H	Chryz C	Clare G	Daphne J
David C*	Diane C*	Frances A	Gaye A	Gill F
Hilary F	Helen S*	James S*	Jane H*	Jill S
Jill T	Kathy T	Maggie K	Malcolm S	Marian H
Michael W	Michele B	Nicola C*	Pam T	Pat S
Paul C	Rebecca R	Rod S*	Sally D	Scarlett P
Sheila I*	Shelagh P	Steve T	Steve W*	Susan J
Teresa C	Tim B			

*Left during the year

Welcome to:

Caroline M	Deborah G*	Elaine K	Francesca A
Gerald S	Iain G	Jane VG	Joanna W
Kimberley SR	Nick W	Pam D	Pauline M
Rosemarie J	Tessa B		

Thank you to Frances and Caroline M for representing the volunteers at the monthly Board meetings.

Treasurer's Report

This was probably the most challenging year financially that South Hams Citizen's Advice Bureau has experienced for many years. We faced two major issues; firstly we incurred costs in moving into our new offices, something that was unavoidable given the ultimately inappropriate space of our previous offices. Secondly and more deleterious, our contract with The Legal Services Commission was timed to conclude with the end of the financial year. Running down a contract presents its own financial challenges but specifically we have had to allow for the cost of redundancies that regrettably followed the ending of the contract.

Our policy in the past has been to reinforce our financial reserves whenever possible and the merit of this is seen in the figures given in this annual report. Allowing for the impact of the issues mentioned above we never the less ended the financial year with reserves of £42,000 sufficient to cover on-going liabilities with a small additional margin for the unexpected. The future will never the less require careful cost controls and successful fund raising to maintain our financial viability. At the same time we additionally seek to rebuild our reserves.

We are grateful as always for the financial support given by South Hams District Council and Devon County and as always my thanks to our accounts technician Lesley for her efficient production of our financial reports.

Notes to the Summary of Accounts shown on opposite page:

1. Full copies of the audited accounts and Trustees Report are available from The Manager at the Bureau (address on page 14)
2. Auditors: WR Frost & Co., Riverside, Ashburton Road, Totnes, TQ9 5JU

Accounts Summary - 2012/2013

Funding Sources

Description	Core	Restricted Projects	Total
South Hams District Council (SHDC)	41867		41867
Devon County Council	33700		33700
Town Councils	4250		4250
Parish Councils	2110		2110
Legal Services Commission		80947	80947
SHDC Income Maximisation		19500	19500
SHDC Outreach		10000	10000
Citizens Advice	1074		1074
DWRU in partnership with Devon County Council (Warm & Well)		750	750
CAB Devon	3000		3000
Dartmouth/Kingsbridge Children's Centre		3315	3315
South West Community Fund		7900	7900
Clothworkers' Foundation		5000	5000
Aldon Eventing		1000	1000
Scottish Power Energy People Trust		16358	16358
Santander		1250	1250
Ivybridge Town Council (Outreach)		2500	2500
SHDC Councillor	200		200
Donations	2387	190	2577
Interest	1381		1381
Fundraising	1988		1988
TOTAL INCOME	91957	148710	240667

Expenditure

Description	Core	Restricted/ Projects	Total
Rents	18609	610	19219
Premises Service Charges	7967	333	8300
Insurance	329	599	928
Telephone	812	639	1451
Office Expenses	907	2825	3732
Travel	4105	11422	15527
Training	2280	2613	4893
Information systems	484	972	1456
Equipment/Depreciation	1917	1026	2943
Accounts/Prof Fees/Audit	6080	2642	8722
Equipment Leases	991	825	1816
Salaries	32471	174803	207274
CA Membership	4532	92	4624
CRB Checks	44		44
Fundraising	250		250
Moving Costs	6225	5150	11375
Other Expenditure	833	21357	22190
Support	-3428	3428	0
AGM/Data Protect	569	198	767
EXPENDITURE	85977	229534	315511
INCOME LESS EXPENDITURE	5980	-80284*	-74844

* Legal Services

Thank you to all our funders. Core grant: Devon County Council; South Hams District Council; Town and Parish Councils*. **Project funding:** South Hams District Council Customer Services; Action for Children, Scottish Power Energy People Trust, Cabinet Office, Clothworkers' Foundation, Ivybridge Town Council, Citizens Advice Nationwide grant, Santander Foundation in assoc. with Citizens Advice. **Contracts:** Legal Services Commission. Thank you, also, to all those who made individual donations to the bureau. ***Town Council:** Dartmouth, Ivybridge, Kingsbridge and Totnes. **Parish Councils:** Ashprington, Bigbury, Blackawton, Brixton, Dartington, Diptford, Dittisham, East Allington, East Portlemouth, Harberton, Malborough, Modbury, Newton & Noss, Rattery, South Brent, South Huish, Staverton, Stoke Fleming, Strete, Ugborough.

Five ways to access our service

1) Drop in

Ivybridge Watermark Centre, Mon 10-12

Kingsbridge Quay House, Weds 10-11

Dartmouth Clinic, Weds 2–4

Totnes Follaton House, Mon-Thurs 10-4

2) Phone

08444 111 444. Mon-Thurs 10-4

3) Do-it-yourself

www.adviceguide.org.uk

4) Email

Please use the online form found at:
www.southhamscab.org.uk/emailadvice.htm

5) By Appointment

Totnes Follaton House, Mon-Thurs 10-4

More information is available at:
www.southhamscab.org.uk

South Hams Citizens Advice Bureau is an operational name of South Hams Citizens Advice Bureau Ltd. Company Limited by Guarantee. Registered Office: Follaton House, Plymouth Road, Totnes, TQ9 5NE. Registration Number 4349641.