citizens advice South Hams

24/25 | ISSUE 14

Summer Newsletter

Citizens Advice South Hams

We're going back to school



As the latest statistics show, 1-in-7 families living in poverty in the area we've launched a new project to help tackle the problem in partnership with Education South West - the trust in charge of several local secondary and primary schools.

A CA adviser will attend one day a week at schools across the South Hams offering free advice to families in need. The aim of the project is to reach those who haven't previously engaged with us but who could benefit from our support.

The adviser will help families navigate benefits and financial help, access charitable support, address debt and budgeting issues, and help with housing. We can also offers a benefits check to anyone who needs it - making sure they are claiming all the help they're entitled to.

By placing an adviser in a school setting, we can give convenient and confidential support in a familiar environment.

Advisers will initially be attending King Edward VI Community College, Kingsbridge Community College and Dartmouth Academy. The project will soon also include Blackawton, Stoke Fleming and East Allington primaries.

We are grateful to the David Gibbons Foundation, River Dart, Totnes, Dartmouth and Kingsbridge Rotary Clubs and generous individual donors for getting this project off the ground.

This innovative new project needs ongoing funding to continue. If you can donate to help local families access life-changing support and advice please visit **https://donate.giveasyoulive.com/campaign/citizens-advice-in-schools**

Whatever you're doing this summer, I hope you have some time to take a break and enjoy the sun.

JANIE MOOR
Chief Officer
Citizens Advice South Hams
janiemoor@southhamscab.org.uk



Coping with water bills

As water bills rise by an average of 28% (£166-a-year) in our area, CA South Hams is highlighting help available if you're struggling to pay.

If you owe your water company money, you should talk to them as soon as possible. Although they won't cut off your water they can still take you to court or take money from your benefits.

Top tips for saving on water bills:

> If you're on a low income, check if you can get a reduced tariff under **SWW's WaterCare** scheme.

> Limit the amount you have to pay by setting a fixed amount each year under the **SWW WaterSure** scheme. To apply you must have a water meter, get benefits such as Universal Credit and either live with three or more children under 19 years or someone who has a medical condition which means they use a lot of water, e.g. for showers. Check the website for details.

> Reducing the amount of water you use. **The Consumer Council for Water** has a lot of good information, including tips on efficient use of dishwashers and washing machines, only boiling the water you need, and checking for bathroom leaks.

> Check if you should get a water meter. CCW have a water use calculator to work out if a meter will save you money at www.ccw.org.uk.



> SWW can also help clear water debt with a payment matching scheme **(ReStart)**, where you make an agreed payment each week and they write-off a percentage of the money you owe until it's cleared.

> If you're on benefits, you may be able to have your debts paid directly out of your benefits payments under **WaterDirect**, run by the Department for Work and Pensions. Contact SWW for information.

> SWW can also make sure you're on the lowest possible tariff for your circumstances and carry out home visits to suggest ways of reducing water use. Call them on 0344-346-1010.

> The company also runs **FreshStart** for people dealing with a life-changing event, such as a bereavement or unemployment, by either clearing debts or providing short term help with bills.

If you're struggling financially and at risk of debt, or already in debt, contact us at Citizens Advice.

Volunteer with us



Can you help local people overcome their problems and move on with their lives?

For over 85 years, Citizens Advice volunteers have been doing just that, and in the last few years, we've been busier than ever helping people in the South Hams through the Covid lockdown, the cost-of-living-crisis, housing shortages and rising energy prices.

Citizens Advice South Hams is a free, independent and confidential service and provides advice for everyone in the community regardless of age, religion, disability, race or sexual orientation.

We help people with a very wide range of issues, including benefits, energy costs, housing, debt, the consequences of relationship breakdowns and consumer issues. We also research and campaign on issues where we see injustices taking place.

As a community charity, we rely on our volunteers to help with a variety of tasks, including frontline advice, reception, research, campaigning and administrative tasks.

No previous experience is necessary as we provide all the training and support you need for your chosen role. You always work as part of a wider team under the guidance of our local experts.

Tilly, one of our volunteers, said:

"Before I started at Citizens Advice South Hams, I knew very little about the difficult circumstances people sometimes find themselves in and how hard it can be for them to find a way forward.

"Helping someone get on top of their problems is sometimes challenging but hugely rewarding and it's great being part of a team all pulling in the same direction to achieve the same goals."

The commitment for volunteering is around six hours-a-week, usually on the same day each week, and all expenses are paid.

You can find out more about volunteering on our website at southhamscab.org.uk/get-involved/ or email **recruitment@southhamscab.org.uk** for an application form.

We welcome applications from all sectors of society and would love to hear from you.

Outreach update

Please note that our outreach clinic at the Yorkshire Building Society in Dartmouth will be moving to a Tuesday morning from the beginning of August. Appointments can be made by speaking to the YBS staff in branch.

What people are saying about Citizens Advice



The people we help are also grateful for the support we provide. Here's a selection of comments we've received recently from people in the South Hams:

"I was totally exhausted with my energy company when we first started, and I thank you for all your 'forensic' efforts sorting it out for me. I just wanted you to know that what you do makes a huge difference to people like me, who get overwhelmed with this sort of thing."

"The support offered to me was absolutely second to none; took me from desperate to safe."

"The amount of support, knowledge, kindness and absolute trust is priceless, they are all so helpful, I cannot praise them enough. I would never have been able to achieve the various problems I had without them holding my hand."

Housing Survey

We are collecting information on the condition of housing locally. If you rent from a private landlord, your local council or a housing association, would you help us by completing a short questionnaire to share your experience about aspects like repairs and maintenance?

We will analyse all the data and share the results with local MPs, district councils, housing associations and other interested groups – demonstrating the condition of rented housing and the type of problems people are experiencing.

HOW TO GET ADVICE

0808 278 7948 (freephone)
Monday to Friday
10am to 4pm

Check out information on a wide range of subjects on our **website:**
citizensadvicesouthhams.org.uk

Come and see us
Follaton House, Totnes
Monday to Friday
10am - 1pm, 2pm - 4pm

Weekly outreaches in Totnes Ivybridge, Dartmouth and Kingsbridge.
See our website for details of times and locations