



## **Hambleton and Richmondshire Citizens Advice Bureau**

### **Report to Richmondshire District Council April 2012 - March 2013**

This report represents a period of change in that on 1st April 2012 the bureaux in Richmondshire and Hambleton merged to become Hambleton and Richmondshire Citizens Advice Bureau.

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As this report is for Richmondshire District Council the information and statistics are of the Richmond centre but figures outlining the whole bureau may be given and identified.

## Audit

Every three years the bureau goes through a Citizens Advice Audit which lasts for three days. One day is spent on the organisational systems, office procedures, policies and plans, and two days were spent on the Quality of Advice, looking at the advice given to clients. I am pleased to say that the whole of Bureau passed this Audit. This is an excellent result for a rural bureau and shows the dedication and commitment from all paid staff and volunteers.

## Staff Numbers

Within the Richmond centre there are a total of 10 paid staff (equivalent of 7 full-time) plus the manager and 25 volunteers.

## Client Numbers

During the period stated the Richmond centre assisted **2,450** clients. The problem issues are listed on page 4 of this report and from the figures you can see that **debt** is the major problem facing clients in Richmondshire. The figures also show that some **85%** of our work is around **debt, housing, employment, welfare benefits and relationship issues**. All 5 can be linked with client's presentations.

## Gains for Clients

From April 2012 – March 2013 we gained for our clients a total of **£1,093,029** which is broken down as follows; Welfare benefits covering Disability Benefits, Income Support and Housing Benefit was **£71,589**, General at **£67,344** and Debt write-offs at **£798,979**.

## Social Policy Work

National Citizens Advice Service believe that for people to resolve their problems there are two ways of doing this – through advice and through bringing about policy change. Hambleton and Richmondshire CAB are actively involved with Social Policy locally And nationally.

Currently we are carrying out a “Digital by Default” survey along with all other bureaux in North Yorkshire. As the DWP are now insisting on some benefits being claimed and managed online, Bureau are looking at how many people do not have access to a computer or are unable to use electronic equipment. It is planned to survey up to 3,000 people. Further to this we are looking at ESA appeals and the length of time to come to tribunal and also GPs input to submissions.

Nationally we are involved with providing evidence to National Citizens Advice on Tax, Call Centres and Consumer Agreement cancellation rights.

## Service Development

Annual statistical information indicates that a larger amount of clients problems are associated with Debt and Welfare benefits, .38% and 33% respectively, a total therefore of 71% of work in Bureau is on these topics. Analysis of these figures show that there is more support given to clients in arranging budgets and negotiation repayments, assisting with benefit claims and preparing for reviews and appeals for disability benefits.

Recent austerity action by the present Government is centred on benefit reforms with Council tax payments for the Working Age benefit claimants and the “bedroom tax” which incurs a reduction of housing benefits to Working Age benefit claimants. From June 1st 2013 all new claims for Disability Living Allowance and Attendance Allowance will be under PIP (Personal Independence Payment).

Because of these changes, and later on with the roll-out of Universal Credit for all means tested benefits, we are looking at our “integrated system” of service to clients, reviewing where we need to strengthen or change our structure.

## Bureau Business Plan 2012-2015

There are a number of issues that we would like to address that would develop our service for the people who live in the area. These are some of them;

- Improve and implement a telephone triage service
- Implement email service
- Maintain the Quality of Advice
- Secure funding for ongoing projects
- Improve media awareness
- Continue to be proactive in partnerships

During 2012-2013 we were funded by (Advice Services) to provide a Debt advice service targeting residents within the Richmondshire area. This was previously funded by Richmondshire District Council within their Homeless department.

The debt caseworker was able to spend 37 hours per week inclusively dealing with the debt problems clients within the Richmondshire area brought to the centre. In some cases minor problems were dealt with by volunteers, however debt problems are increasingly becoming more complex with credit card, loans and catalogue debts leading the way.

However some debts such as rent and mortgage arrears can and do lead to major problems such as housing, homelessness and relationship separation.

An advantage having a worker who specifically works in this area is the ability also to combine their skills with others to carry out Debt Relief Orders (DROs) and assist with advice on bankruptcy. In 2012-2013 the centre advised on **396** DROs (a 12% increase over 2011-2012) and **330** Bankruptcies (5% less than 2011-2012).

As well as dealing with the above, other sections of debt work that can have a major effect on the risk of homelessness and relationship breakdown (this also increases the pressure on the request for housing) are as follows:

- Mortgage arrears **71** contacts (40% less than 2011-2012)
- Rent arrears Social **43** contacts (10% less than 2011-2012)
- Rent arrears **32** contacts (100% increase over 2011-2012)
- Rent arrears private **31** contacts (25% increase over 2011-2012)
- Fuel arrears **105** contacts (10% increase over 2011-2012 )
- Council tax arrears **60** contacts (50% increase over 2011-2012)

The main areas of concern facing clients with debt problems not including the priorities associated with the above are:

- Loans debts **355** contacts (33% less than 2011-2012)
- Catalogues debts **581** contacts (644% increase over 2011-2012)
- Credit card debts **177** contacts (200% increase over 2011-2012)

Of a total of **8976** problem issues Debt amounted to **38%** and Welfare Benefits **32%**. In 2011-2012 Debt amounted to **32%** and Welfare Benefits **34%**

**Client Issues** – The Richmondshire centre dealt with the following issues:

Category	Total New Issues	%
Benefits	3139	32.9
Consumer	147	1.5
Debt	3671	38.4
Education	20	0.2
Employment	545	5.7
Financial	333	3.5
Health	84	0.9
Housing	383	4.0
Immigration	123	1.3
Legal	265	2.8
Other	115	1.2
Relationship	437	4.6
Signposting	70	0.7
Tax	94	1.0
Travel	40	0.4
Utilities	84	0.9
<b>Total</b>	<b>9550</b>	<b>100</b>

## Bureau Projects

We currently have funding for the following projects:-

### **Rural Outreach - funded until July 2015**

Rural Outreach was extended until July 2015. Clients find it difficult to get in to the main bureau due to lack of finance and transport. We are able to provide an outreach service across Richmondshire of which Hawes and Leyburn are two.

### **Big lottery Transition Fund - funded until October 2015**

A new funding stream bid to the Big lottery and Government office was successful and is due to commence in October 2013 for 2 years. This project will look at innovative ways to offer our service along with and including working with partner organisations such as Advocacy, Foundation and Mencap.

Some of the things to look at is Telephone Triage (clients will need to telephone for appointments) this will reduce clients travel. Offer information sheets and leaflets and the use of websites and emails will ensure not all residents seeking information will need an appointment

### **Macmillan project - funded until May 2014**

Macmillan funds the post of a FTE case worker, assisting their clients in obtaining benefits and resolving personnel issues to clients facing an uncertain future.

### **F2F debt project - funded until March 2014**

We have funding from Money Advice Services (MAS) to provide debt advice to clients across Hambleton and Richmondshire district councils and also in Ripon.

### **British Legion project - funded until September 2013**

After 6 years of successfully advising soldiers and their families at Catterick Garrison this project will come to an end on 30th September 2013.

### **Financial capability**

We have one part-time worker who provides advice on budgeting, fuel contracts, bank accounts and other consumer issues to residents across both districts. This is part of our integrated debt advice service.