

Citizens Advice Surrey Heath

Annual Review 2019-20



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Report by the Chair of Trustees, Nigel Downey

As a Charity, Citizens Advice Surrey Heath (CA Surrey Heath) provides free, impartial and independent advice and information for the benefit of the local community. The challenge, as always, is to provide a comprehensive service whilst maintaining enough resources to enable the charity to be in existence, and therefore to make more of a contribution, for the longer term. This is made more difficult as most of our funding is for one year or less, but through a combination of prudent financial management and careful use of our unrestricted reserves, we have provided the necessary balance to achieve our objectives. The key to this balance is taking on enough projects to help the community, whilst at the same time making sure that the essential (core) activities of the charity are maintained.

In the last twelve months, we have been able to provide a good comprehensive mix of services ranging from our essential (core) service to projects such as social prescribing, home visiting, our Energy Advice Programme and helping people to apply for Universal Credit.

Our work is financed through a mixture of grants, donations from organisations and individuals and, finally, through our own charity fund raising through two major events; a Golf Event at Swinley Forest Golf Club and a Quiz Evening at St. Paul's Church, Camberley. These events raised just over £14,000, were very well supported and were a lot of fun for all participants - the perfect combination.

Allied to the ability to manage the finances effectively, the Charity must maintain the highest standards of corporate governance to ensure the organization is well run and worth supporting. The standards are maintained through an effective Board of Trustees and adherence to the Citizens Advice Leadership Skills' Assessment. We achieved the highest rating for adherence to these skills in the most recent assessment. We are also looking at the Charity Commission's Governance Code for Smaller Charities to see what we can learn from this process.

The operation of the Charity was severely impacted by lockdown caused by the measures introduced to combat the spread of Covid-19. The organisation showed that

it was very willing to adapt and has been able to maintain a 'virtual' service to the Surrey Heath Community. Great credit should be given to Kate, her staff and the volunteers for making this transition in a very short space of time and with no clear road map to follow.

The Future

The Board will continue to review its resources and service delivery in the light of the pressures on funding. The lockdown due to the Covid-19 outbreak has created its own challenges with the LCA keen to establish the "new normal" as soon as the risks allow.

In this uncertain environment, we will continue to review the way we work and will endeavour to embrace potential improvements to our methods of operation for the benefit our clients and the community. We anticipate funding will be very challenging for the foreseeable future. This combination of factors will make the next two years immensely difficult. However, the Board and the management anticipate rising to these events and by continuing to collaborate with other LCAs throughout the county, and by working with other local charities, we will succeed for the community of Surrey Heath.

Thank You

I want to extend my sincere thank you to all members of the staff, the trustees and the many volunteers who willingly give their time, and their talents, to support the Surrey Heath community. Especially this year where they have shown they can respond very quickly to major external conditions. I am immensely proud of their fortitude and resilience.

Nigel A Downey
Chairman

Chief Officer's Report

One thing you can certainly say about working at Citizens Advice Surrey Heath is that every day is different, and you can't get much more difference than between the start of this financial year and its end!

In April we were settling into our smart new premises in Surrey Heath House and seeing an increase in footfall for drop-in appointments. We had set up an open access computer for clients to help with making applications to Universal Credit and were making face to face appointments to help people with their initial applications.

It was also the Citizens Advice service's 80th anniversary year which we celebrated with a staff and volunteers' garden party and a record-breaking Quiz night fundraiser where we packed about 120 people into St Paul's Church in Camberley.



Our Independent Living Adviser was getting increasing numbers of referrals for home visits and outreach sessions and our Social Prescribing project offer had grown and developed to become a true partnership of statutory services, health providers and the voluntary sector working together to help people improve their wellbeing and engage with the wider community.

We started 2020 on a high, achieving top marks in our annual organisational audit and confirming our Advice Quality Standards accreditation and then we were hit with COVID-19 and the way we were working changed, almost overnight.



It is at this point that I have to record the huge pride I feel in our staff and volunteers for how they reacted to the crisis and abrupt change in circumstances. We closed our office on 19 March and by Monday, 23rd March the majority of our volunteer Advisers



were set up to provide advice remotely and were manning the phones and responding to email and webchat enquiries. We had organised a local number and email for clients as well as our Adviceline and spent the first week contacting those with booked appointments and publicising our contact details as widely as possible.

We had to find new ways to supervise our volunteers and to engage with them so they still felt supported and part of a team whilst facing our own challenges of life in lockdown. We also had to let people know we were still there for them, even though our office was closed.

It has been a difficult time for everyone but peoples' ability to adapt and their commitment to keeping our service going has been truly amazing, as has the general community response with the fantastic work led by Surrey Heath Prepared. We have been working with SHBC and Surrey Heath Prepared to ensure that, as the latter winds down and transfers support back to Camberley BESOM and local community groups, there is a smooth transition and people know where to go to continue to get help, not just with emergency supplies but with tackling some of the issues they are now facing.

As I write this, we are still finding our way through the crisis. Lockdown is starting to ease but we are still working on what will be the new normal. The safety of staff, volunteers and clients is our primary concern but we are also aware that there is a significant cohort of people who will struggle to access support without some kind of face to face service. With the prospect of mass redundancies and a downturn in the economy our service is likely to face a huge rise in demand. We, therefore, need to be ready for this and to adapt to a different future – one that blends office-based support and remote working and that opens up new volunteering opportunities.

We look forward to the coming year and hope that we can strengthen our resources and service to provide the best possible support to people in tackling their problems.

Kate Sawdy

Chief Executive Officer

Our Impact – Key statistics for 2019-20

Who we helped



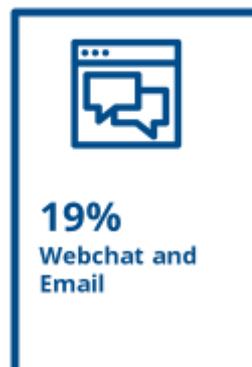
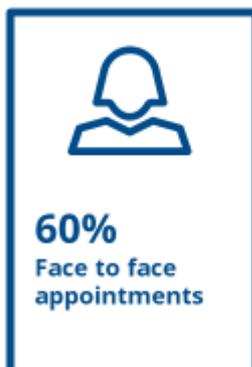
"I found it reassuring having someone in my corner"

How we did this



"A delightful Adviser understood the problem and directed me in the right way to solve it"

How local residents accessed support



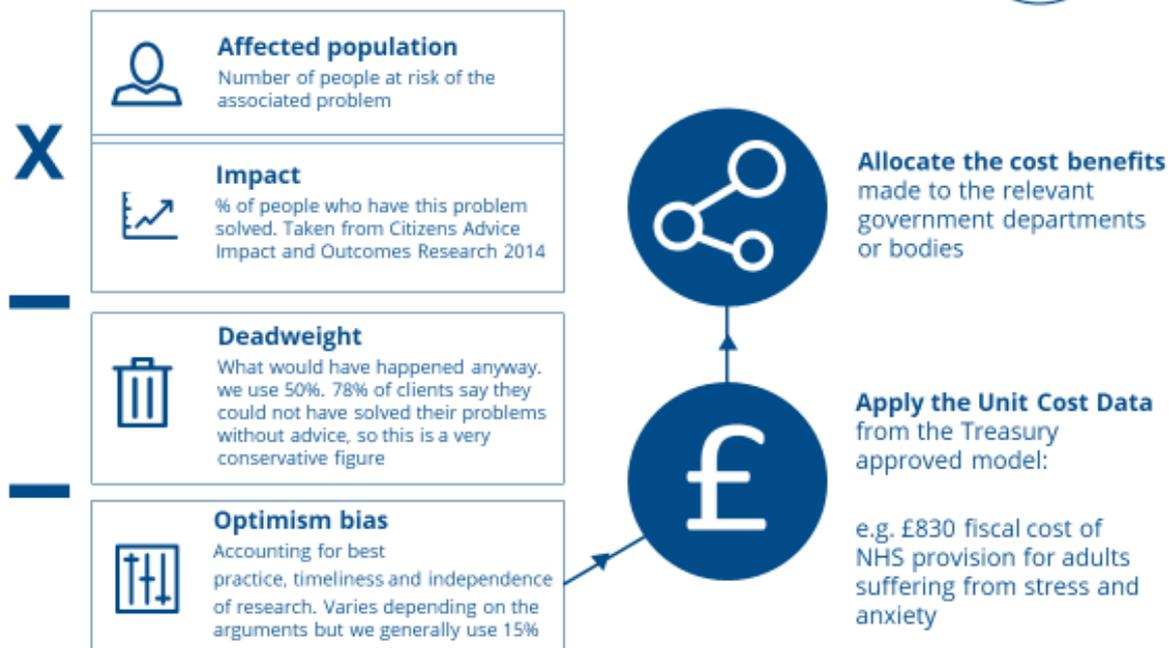
"It was an excellent service. I was impressed with the help I received and the follow up"

Our value to Society

It is impossible to put a value on everything we do. However, we have identified 5 arguments where we have the evidence to estimate the value of some of our work.

- Keeping people in employment or helping them back to work
- Preventing housing evictions and statutory homelessness
- Reducing demand for mental health and GP services
- Improved mental Wellbeing
- Improved family relationships

Calculating local value: how it works

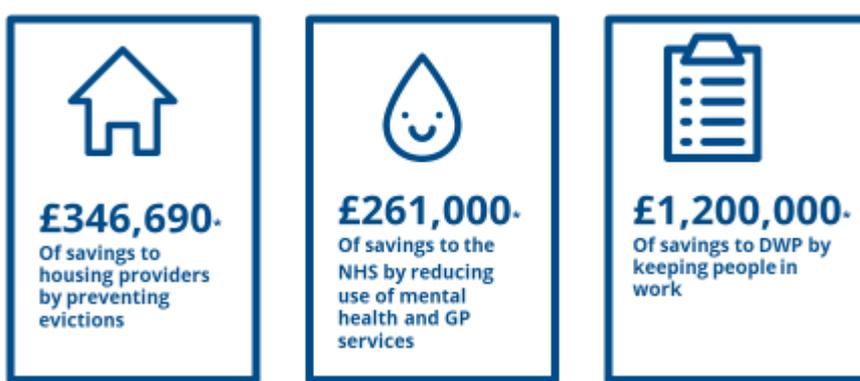


To find out more about how we've modelled our financial value, see our full technical annex: [Modelling our value to society in 2017/18](#)

For every £1 invested we save:



Saving public services money



* [*Modelling our value to society in 2017/18*](#)

Helping prevent Homelessness in Surrey Heath

In 2019/20 we helped Surrey Heath clients with **995** issues around housing. This included:

- **132** clients with specific issues around homelessness and threatened homelessness
- **83** clients with rent and mortgage arrears
- **61** clients with Council Tax arrears
- **107** clients regarding Council Tax reduction
- **103** clients with housing benefit issues
- **73** clients with issues with Universal Credit housing element

Saving Surrey Heath Borough Council **£174,971** in preventing homelessness alone with a return of £1.67 for every £1 invested in us.

Providing advice where it is needed most

Local Citizens Advice clients are almost five times as likely to live on a low income than an average member of the England and Wales population.

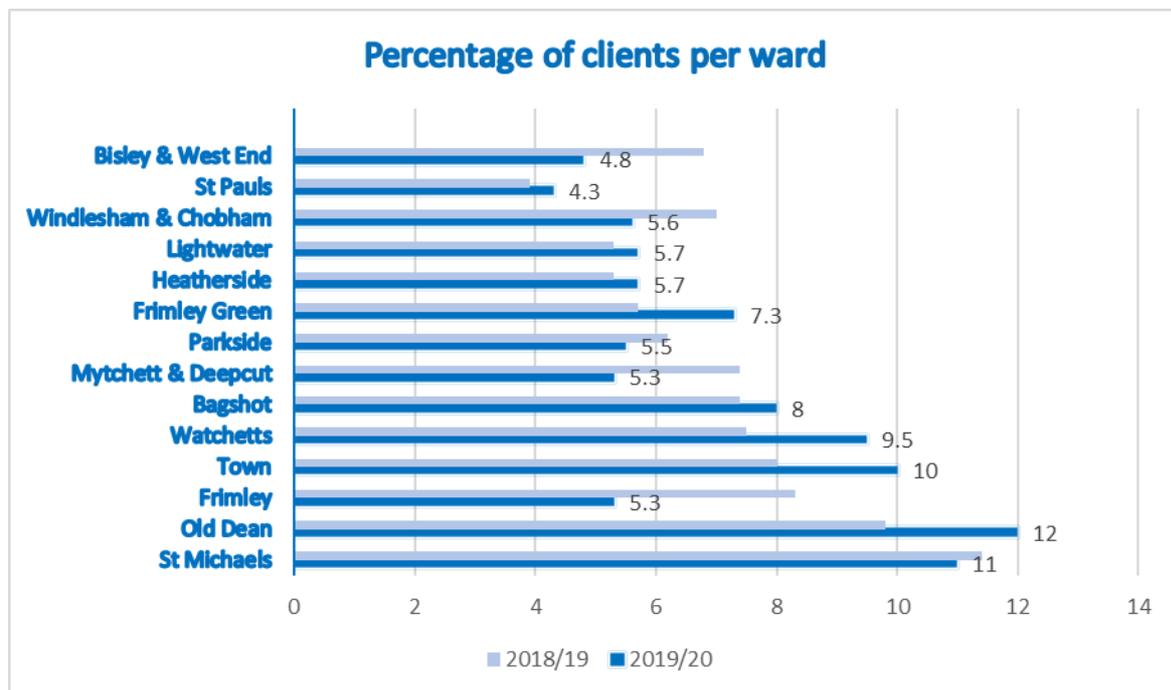
This could lead to not having enough money to eat healthily, maintain adequate accommodation and fully participate in society.

Enabling these individuals to make material differences to their lives helps mitigate social inequalities that can lead to health inequalities.

Whilst we're here for everyone and support residents right across Surrey Heath, Old Dean and St Michaels continue to be the wards from which we receive the most enquiries but clients from Watchetts and Town have increased over the past year.

We provide a weekly outreach service in Bagshot and a monthly outreach in Chobham to support clients who may have problems accessing services in Camberley. We have also taken our advice out to local community groups where there has been demand and resources have allowed.

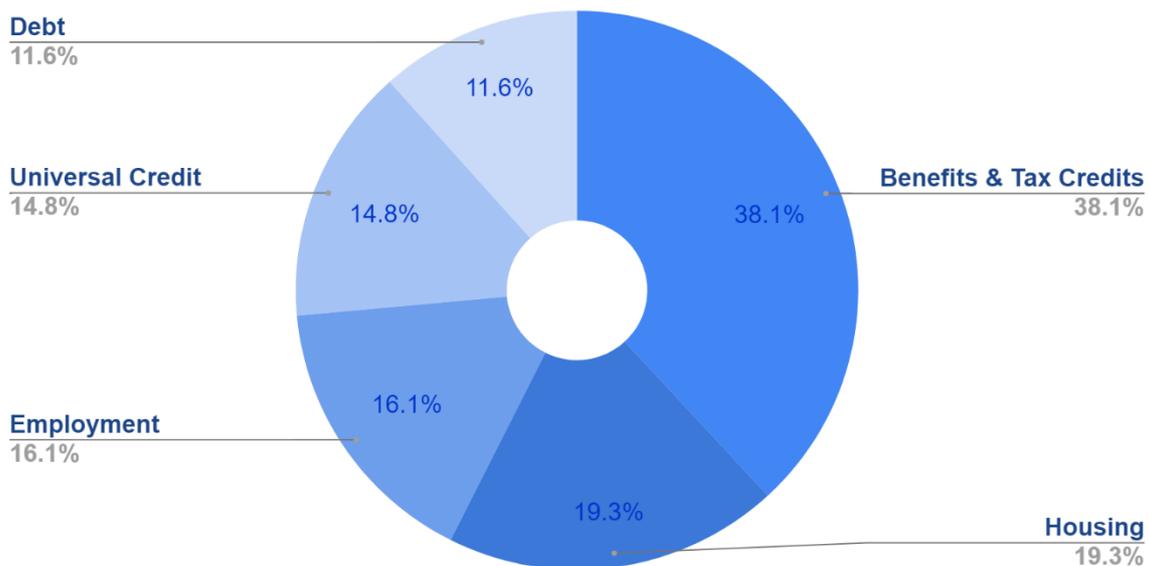
"I had great service with friendly, helpful, caring staff who listened. They were really life savers"



Advice Issues

People come to Citizens Advice with a wide range of legal and financial problems from neighbour disputes to financial issues and everything in between. Wherever possible our aim is to inform them of their options and help them resolve their issue, or at least move them on as much as possible towards a solution.

Top 5 Advice Issues



In 2019-20 Benefits and tax credits continued to be the number one area of advice but Housing took over from Employment as the second largest area. Universal Credit

"I was offered, and attended several appointments. Every adviser I saw was very patient, organised, non-judgemental and very helpful"

enquiries also increased, largely due to our 'Help to Claim' project that supports people to make their initial Universal Credit claim online through to first payment. However, the onset of the COVID-19 crisis in March led to a large increase in employment enquiries with the majority of queries being around the furlough scheme and rights at work. This is likely to significantly impact 2020-21 statistics.

We help people:

Find a way forward

2 in every 3 clients have their problem solved.

Change lives

4 in 5 clients said advice improved their lives, including reducing stress and improving finances

Make society fairer

We value diversity, champion equality and challenge discrimination.

Top 3 enquiries for our main advice areas

Advice area	Specific area of advice	No. of enquiries
Benefits	Personal Independence Payment	890
	Employment Support Allowance	512
	Attendance Allowance	360
Universal Credit	Initial claim	1,076
	Housing element	130
	Limited capability for work elements	99
Debt	Council tax arrears	178
	Credit, store & charge card debts	159
	Rent arrears – housing associations	81
Housing	Private sector rented property	834
	Local Authority housing	205
	Access to & provision of accommodation	199
Employment	Pay & Entitlements	327
	Terms & Conditions of employment	318
	Dismissal	245
Relationships	Divorce, separation, dissolution	648
	Children	241
	Death & Bereavement	161
Immigration	Family, dependents & partners	143
	EU Settled and Pre-Settled Status	120
	Nationality/citizenship	64
Consumer	Building repairs and improvements	106
	Fraud & scams	82
	Second hand vehicles	81

Additional Services

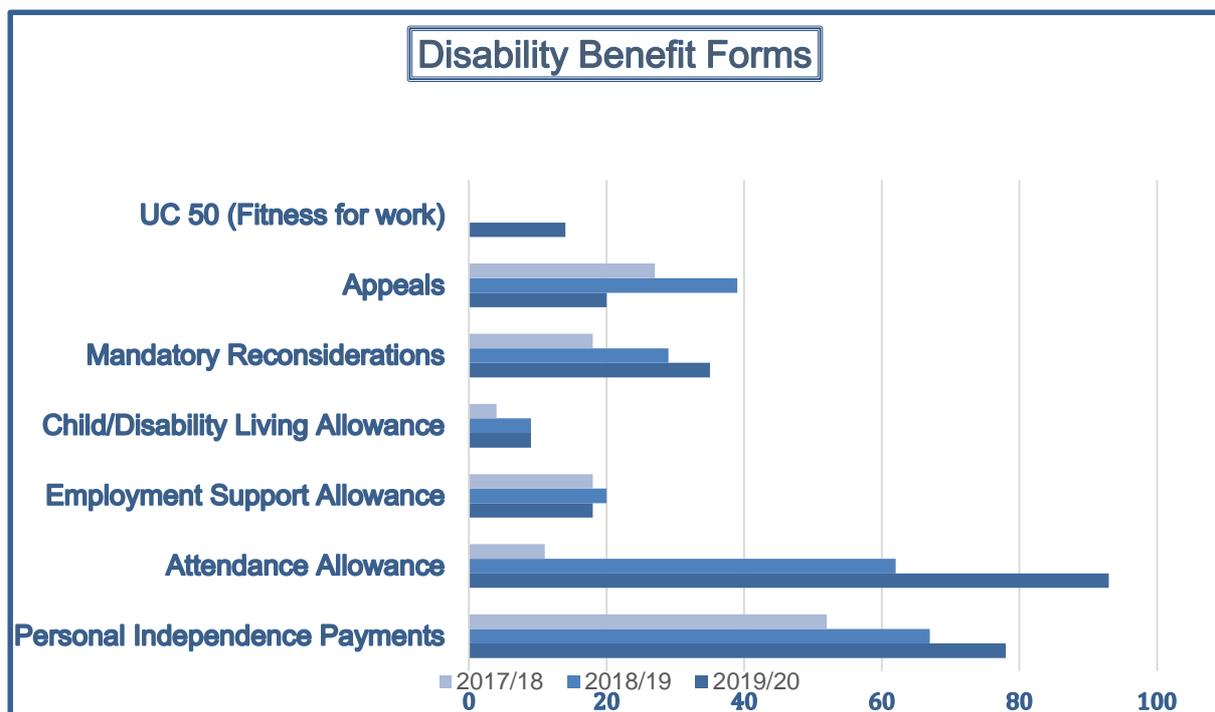
As well as our core advice and information we offer a range of additional services to clients through a mixture of paid staff, volunteering and professional support, including:

Form Filling appointments

Supporting people with disabilities or long-term health conditions to fill in the complex forms required to access disability benefits. Appointments rose from 226 in 2018/19 to 267 in 2019/20 – an increase of 18%. There was a 50% increase in the number of appointments for Attendance Allowance and a 16% increase in

“Your help in completing the form for Attendance Allowance was really great. My sister has now received it and it helps greatly with the cost of her care.”

appointments for Personal Independence Payments. The biggest decrease was in Appeals, although Mandatory Reconsiderations increased by 15%.



With lockdown preventing face to face appointments, we continued to provide a limited form filling service over the telephone where possible.

Debt Advice Casework

We fund a Money Advice Caseworker through our project funding for Universal Credit and our reserves. This is to help people make their initial claim for Universal Credit and support clients with more complex and on-going cases of debt. In 2019/20 she dealt with 63 new clients and 118 existing clients in the 9 months from April to December. Unfortunately, she left our service in January but we have successfully recruited a replacement who started on 6 April 2020.

How we helped Anne

Anne was profoundly deaf and had learning difficulties. Her literacy skills were poor and she had been in an abusive relationship. She had multiple debts, including rent arrears, and her Disability Living Allowance had stopped when she was asked to migrate to Personal Independence Payments, as she was not able to cope with the forms and had missed essential assessments. She had been working with several agencies to try and sort out her issues but could not cope with so many different people

What we did:

Anne came in to see our Money Advice Caseworker who spent time developing their relationship over several months. Our Caseworker helped her to sort out her paperwork and get more organised as well as clarifying what debts Anne had and what repayments she could manage. She also liaised with Accent and SHBC Revenues to set up payment plans and to reassure them that Anne was getting support. In addition, our Caseworker wrote an appeal to DWP to get Anne's DLA re-instated and was successful, resulting in Anne receiving £2,000 in back-dated benefits. She now has a schedule of payments agreed for her debts, is more organised with her paperwork and is confident that she can get further support should she need it.

Legal Surgeries

A number of local solicitors generously give their time pro-bono on a Tuesday morning so we can provide free initial legal appointments. They include:

Neal Turk Rochfort

Brooks and Partners

Robert Simmons

Herrington & Carmichael

Constantine & Summers

KB Law

These appointments used to be 15 minutes each but this year we have increased them to 30 minutes.

How we helped Frank

Frank was in his 70s and renting privately in accommodation shared with 6 other tenants. He contacted Citizens Advice as his heating had not been working for 2 weeks. Frank was suffering from cancer and undergoing chemotherapy and felt that the lack of heating was exacerbating his health problems.

What we did

We identified that Frank was living in a property that fitted the description of an HMO (house of multiple occupation). These need to be registered and licenced by the local council. We contacted the local council, who confirmed that it was not registered and agreed to visit the property as a matter of urgency. We helped Frank complete an environmental health report and booked an appointment with the duty solicitor for free legal advice on making a claim against the landlord. Frank is now living in alternative accommodation with proper heating.

Social Prescribing

Non-medical advice (social prescribing) is a key part of a patient's journey because solving practical problems improves people's health and reduces the burden on the local health service. National research conducted by Citizens Advice with 1,000 GPs showed the most common non-clinical issues presenting in GP appointments are:

Relationship breakdown

Work-related issues

Welfare benefits

Housing problems

Debt problems

Social isolation

These are all areas that Citizens Advice has a wealth of experience in. We help people understand their rights and options and find solutions to the everyday problems they face.

These problems, experienced by patients, place a significant burden on GP time.



19%

of consultation
time spent on
non-clinical issues



75%

GPs identified
positive effects on
patients' health and
wellbeing



2 in 3

patients would not
have accessed
support otherwise.

Our Wellbeing Adviser is part of a joint Social Prescribing project with Surrey Heath Borough Council, Surrey Heath Primary Care Network and Voluntary Support North Surrey, helping people to improve their wellbeing and reducing pressure on local health providers.

How we helped Carl

Carl was a retired gentleman with multiple health issues including alcohol dependency. He was lonely and isolated at weekends as well as struggling financially and was not receiving his state pension.

What we did:

We sorted out his pension and ensured he received the back payment he was entitled to which was in the region of £8,000. Our Wellbeing Adviser discussed options with him and introduced him to the Windle Valley Saturday Club. When he attended he felt the clients were older than him and he wasn't sure he fitted in but he offered to do some baking for the group. The organisers encouraged him to do this and help out with some of the activities as well as the day trips. Our Adviser also helped him to apply for a Bus Pass, Rail card and Mobility Scooter. He now feels he has a purpose, as well as company and the ability to get out and about.

2019/20 saw an expansion of social prescribing in Surrey Heath and a big increase in referrals from Wellbeing Advisers into our core advice service, particularly for help with form filling and welfare benefit checks. In 2018 referrals from social prescribing made up 19% of all referrals. This has increased to 53% in 2019.

Client concerns fell significantly after being supported by our service and their personal wellbeing and connections improved by over 50%.

Independent Living Project

Demand for home visiting was extremely high in 2019/20 with a 31% increase from 2018/19 to 186 appointments. This was in addition to 53 outreach appointments and 54 phone appointments. The majority of this increase has been driven by referrals from social prescribing which has resulted in some excellent working between health and social care and the voluntary sector. Having an Independent Living Adviser and Wellbeing Adviser means we can provide holistic support for clients to improve both their financial and overall wellbeing, with regular cross-referrals to ensure those most vulnerable in our community don't fall through the gaps.

In 2019/20 our Independent Living Adviser recorded £335,584 in income maximisation and £15,275 in financial gain for clients. The actual figure is likely to be significantly

higher as we rely on clients' feedback and not all clients let us know the results of their claims.

How we helped John

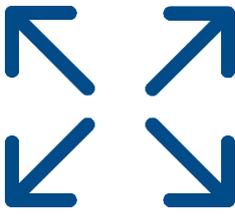
John was in his 70s. He suffered from Parkinson's disease which had badly affected his speech. He also had very limited mobility and his condition had declined over previous months. John had debts to a building society of over £4,000 and was struggling financially.

What we did

John was assisted with an application for a change of circumstances for his Disability Living Allowance which was successful. He was consequently awarded higher rate care component. Due to this award John was then entitled to full housing benefit and full council tax reduction. We wrote to the building society on John's behalf and managed to get his debt written off. John also had a debt with his water provider so we assisted him with an application for a grant from Thames Water Trust Fund to reduce or write this off. John is now in a much better financial position and can manage his living costs. He is consequently less anxious and stressed.

Our Clients' Experience

We aim to provide a high standard of service for our clients which is informed through our annual independent customer service survey. In 2019-20 our results showed:

			
87% found our service easy to access	89% found a way forward with their problem	83% felt we had partly or fully solved their problem	93% would recommend our service

The quality of our advice and customer experience are important to us, so we have been carrying out 100% case checking in 2019 to ensure our clients' needs are being met and our volunteers are receiving the necessary training to improve their skills and abilities.

Working in Partnership

At Citizens Advice Surrey Heath we believe that partnership working is important in order to provide the best support for our clients. We operate a number of projects as follows:

Partner organisation	Project	Impact
 <p>Camberley JobcentrePlus</p>	<p>'Help to Claim' - Universal Credit</p> <p>The Citizens Advice service has been funded to help clients make an initial online application to Universal Credit. We work closely with Camberley Jobcentre to ensure clients access this important financial support as quickly as possible.</p>	<p>643 individual clients supported with 1,625 issues including 129 clients supported to make new claims</p>
 <p>SHBC, SH Primary Care Network & VSNS</p>	<p>Social Prescribing</p> <p>Wellbeing Advisers, employed by us and our partner organisations, support local residents who are socially isolated to navigate community organisations, activities and services to improve their wellbeing. Referrals come from a range of sources including GPs adult social care, ourselves and self-referrals.</p>	<p>183 new clients and 231 existing clients supported over the year to access a range of support and services</p>
 <p>Healthwatch Surrey</p>	<p>People's experience of local health providers</p> <p>We provide our clients with a voice to influence changes in local health provision by gathering their experiences of GP practices, hospital, dentists, care homes and clinics – good and bad. Healthwatch Surrey use these to support improvements and highlight areas for change.</p>	<p>427 individual client experiences collected to influence improvements to health and social care</p>

 <p>Surrey County Council</p>	<p>Surrey Crisis Fund Helping clients in crisis access emergency financial support by assisting with the completion of Surrey Crisis Fund’s application form and distributing prepaid support cards to those whose application is approved. Our work does not end there as we work with clients to achieve longer-term financial stability and help with accessing benefits and any eligible grants</p>	<p>44 clients assisted with applications 19 prepaid cards distributed</p>
 <p>Camberley BESOM</p>	<p>Camberley BESOM We hold and distribute emergency food bags supplied by Camberley BESOM and refer clients for on-going support where necessary. We also provide food vouchers and referrals for other local food banks for those outside BESOM’s catchment area.</p>	<p>181 referrals made 130 food bags distributed 385 people provided with food</p>
 <p>Big Energy Saving Network</p>	<p>Energy Advice Programme Through the winter months we provide appointments to help people to understand their fuel bills, manage fuel debt, and shop around for the best suppliers and tariffs to suit their needs and reduce their costs. We also help them access any fuel grants they may be eligible for.</p>	<p>65 households helped to reduce their energy costs</p>
 <p>Frimley Fuel Allotments</p>	<p>Independent Living Project Frimley Fuel Allotments has part-funded our Independent Living Adviser to support local people who are housebound due to disability, illness or caring responsibilities. We provide home visits to give people the advice and information they need and assist with completing disability forms and appealing decisions</p>	<p>186 Home Visits 107 outreach appointments. At least £335,584 in income maximisation and £15,275 in financial gain</p>

Research and Campaigns



Our main focus in 2019/20 was to support national Citizens Advice in their campaign work by providing evidence of bad practice and unfair policy.

We submitted 52 evidence forms in all, 21 of these were around benefits and 7 around claiming Universal Credit.

In addition, we wanted to carry out some research to look at the impact of Universal Credit on Surrey Heath since it became a full service area in December 2018. We were fortunate enough to have a Politics Student from Bath University volunteering with us who took this on as a project. He looked at our client experiences and liaised with Surrey Heath Borough Council, Camberley Jobcentre, Accent Housing and a number of local charities and support organisations to produce a report – ‘Universal Credit, 18 months on’. This gives a detailed insight into the way that Universal Credit works, how it has affected local residents and support organisations and what improvements we would like to see put in place. The report was sent to our local MP, Michael Gove, and to local Councillors and stakeholders in Surrey Heath. A copy is available on our website at www.citizensadvicesurreyheath.org.uk/campaigns.

How we helped Zeta

Zeta was an EU national working part-time in a local café. She was a single parent with two children and was claiming Universal Credit (UC), which she received in June and July. She came to see us as she had received no UC payment in August and this had left her short of money for rent and food

What we did:

With Zeta’s permission we looked at her UC Client journal which appeared to include incorrect income figures for August from her employer. We contacted the Job Centre and arranged for Zeta to attend a meeting to complete the relevant dispute form. A week later the issue had not been resolved so we telephoned the UC helpline and asked them to review the dispute form during the call. They confirmed Zeta was eligible for a payment of over £800. Due to the hardship experienced by Zeta, we required that the payment be expedited and consequently it was made as a same-day payment. Zeta was very relieved and able to pay off her rent arrears and buy food.

Our People

2019/20 saw an increasing diversity of volunteers with several graduates training to become Gateway Assessors, giving us a broader age range and range of ethnicities.

Our work is particularly appealing to law students as it enables them to gain experience of a wide range of legal issues as well as giving them the opportunity of engaging with clients across a number of channels.

We help volunteers to:

- Have the experience and confidence to move into work
- Improve employment prospects and salaries through skills development
- Better manage mental health conditions
- Improve their self-esteem and reduce their isolation
- Experience a sense of belonging through working with local people and increasing community trust.

Volunteers cite a number of reasons for working with us:

"I feel I have been fortunate in life and want to give something back to my community"

"I want to do something where I am using my brain and I feel like I'm making a difference"

"I want to improve my skills and job opportunities"

"Everyone is so friendly and supportive".

Over the course of this year we have had:

- 9 paid staff
- 16 volunteer Advisers
- 21 volunteer Gateway Assessors
- 13 volunteer Receptionists
- 6 volunteer Form fillers
- 1 Admin



We recruited 12 new volunteers and 11 moved on to paid employment, further education or for health and family reasons.

Eight of our current Gateway Assessors are training to become full Advisers and one volunteer Adviser joined our paid staff as an Advice Session Supervisor.

We also have eight volunteer Trustees who provide the strategic leadership and guidance to the organisations.

We would not be where we are today without our wonderful volunteers, whose dedication and commitment is truly inspirational. This has been demonstrated in the agility with which they have reacted to lockdown, adapting to volunteering from home within days to ensure our service could continue, with the majority continuing to offer their time and skills to the community

Our Trustees have also had to quickly adjust and again steer the organisation through major changes in the way we operate, dealing with continued uncertainty but keeping a focus on meeting our clients' needs.

Our Supporters

We could not survive without the continued support of the following organisations. As a local charity, they are crucial to our ability to continue to deliver our service:

Organisation	For enabling us to deliver:
Surrey Heath Borough council	Our core, volunteer led service and emergency support for those affected by Brexit
Healthwatch Surrey	A voice for local residents to evidence their experience of health providers in order to influence change.
Frimley Fuel Allotments	Our Independent Living Adviser service and targeted financial support to individuals in need
Surrey County Council	The Surrey Crisis Fund for individual in urgent need of emergency support
Surrey Heath CCG, The Department of Health and Surrey Heath Primary Care Network	Our social prescribing project in partnership with Surrey Health Care Primary Network, Surrey Heath Borough Council and Voluntary Support North Surrey
Community Foundation for Surrey	Remote working with laptops, phones and headsets for our staff
Our Lady Queen of Heaven Church	Emergency funds to those in crisis
Barclays Bank	Our annual fundraising golf event which enables us to provide outreach appointments in the community

How you can help

We are reliant on the generosity of others to ensure our service continues to be free and available to all. You can help by:

Making a one-off or regular donation directly through our website, via Virgin Giving at: www.citizensadvicesurreyheath.org.uk

Buying Surrey Heath Lottery tickets and nominating us as your chosen charity at: www.surreyheathlottery.co.uk/support/citizens-advice-surrey-heath (You could also win yourself up to £25,000).

Gifting us your time, your products, your service, your support or a legacy in your will.

Corporate sponsorship:

- Make us your 'Charity of the Year' or make a tax exempt one-off donation
- Enter a team or offer a product, service or experience as a prize at one of our fundraising events.
- Hold your own event, with profits going to Citizens Advice Surrey Heath.

Email: ceo@camberley.cabnet.org.uk if you would like to support us.

Contact details.

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