

Ash Citizens Advice Bureau
How did we do?
2012/2013

The Charity for Your
Community



Review of the Year. How we helped our clients in 2012/13 – some Case Studies:

- Lone parent whose monthly rental payments were not fully covered by Housing Benefit. Discretionary Housing Payment successfully applied for which provided an extra £40 per month to help cover the rent.
- Elderly client was unaware of what benefits she was entitled to. We assisted her with a successful claim for Pension Credit which meant an extra £142 per week thereby improving the overall family financial situation.
- Client lost his job and on Job Seekers Allowance. Mortgage arrears were increasing and there is a 13 week waiting period before client is eligible for help with mortgage payments. Interest only payment negotiated with the lender during the waiting period thus enabling the client to manage his budget and avoid further arrears/possession of home.
- Client suffered a severe stroke and was therefore unable to work. Family fell into rent arrears and had other debts. Our Independent Living Adviser visited the client and assisted him to apply for Disability Living Allowance, mobility and care components and the partner to claim Carers Allowance and Council Tax Benefit. As a result of our help, this family is now receiving an additional £245 per week and the debts are under control.
- Client in her 80s was having problems with a leaking conservatory. It was under guarantee but the company who fitted it were not answering her phone calls. Our adviser wrote a letter to the company, setting out our client's consumer rights and the company visited and rectified the fault.

Some Statistics:

- Total number of new clients 2036
- £340,000 raised in financial outcomes for clients including welfare benefit entitlement identified
- More than £1.2 million of debt written off. 40 bankruptcies and Debt Relief Orders completed.
- A new initiative this year – 35 food parcels distributed feeding 44 adults and 14 children.
- Our 2 specialist money advisers work with clients who are in danger of losing their homes. This year they helped to prevent 81 families from becoming homeless.
- 33% of our clients come from Ash Wharf ward which scores highly on the National Indices of Deprivation.
- 85 home visits completed.
- 62 pro bono advice sessions with local solicitors covering family and employment law.

The Value of our Volunteers

86% of our work force (42 people eg trustees, advisers, admin workers) at Ash CAB are volunteers and without their commitment and loyalty to the bureau, there would be no service for our clients. These volunteers contribute time worth an estimated value of £95,000 p.a.

Helping influence policies and lobbying for change:

This is a key role for all CAB and the Ash bureau works with other bureaux in Surrey to join the nationwide network to provide the evidence, collected from our clients' experiences, which helps to bring about real positive change. Evidence collected this year includes a county-wide survey on clients' ability to access the internet which will of course impact on how ready they are to cope with the welfare reform changes being introduced in the coming year, including applying for benefits online. In the past year, advisers have completed over 120 evidence forms covering examples of poor administration of benefits, problems with bailiffs, consumer issues etc.



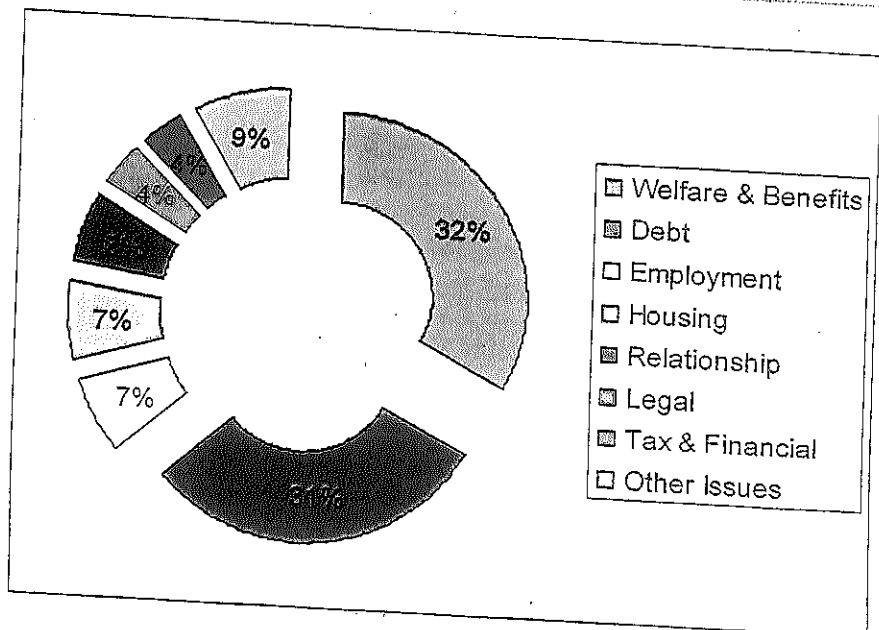
New Initiatives - Working together in Surrey:

This year has seen the successful development of the Surrey Citizens Advice Consortium of which Ash is a member. The Consortium works to promote the CAB service in Surrey and develop partnerships with other agencies to improve advice for the people of Surrey. In March 2013 the consortium was successful in signing up the Surrey CABx to work together with Health and Care to champion Healthwatch Surrey.

Local Assistance Scheme:
Ash CAB is one of 8 CABx in Surrey helping clients in crisis to apply for grants.

Breakdown of issues our advisers handled in 2012 - 2013

SUBJECT	ISSUES
Welfare & Benefits	3113
Debt	2899
Employment	655
Housing	648
Relationship	612
Legal	370
Tax & Financial	366
Other Issues	822
TOTAL	9485



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