



Citizens Advice Sefton Report 2009 – 2010

Registered Office: 418 Stanley Road, Bootle, L20 5AE.

Registered Charity No. 1100450
Company No. 4794809
VAT Registered No. 928215031

Contents

Citizens Advice – The Charity For Your Community	Page 3
Our Offices	Page 4
CEO Report	Page 5
Trustee Board News	Page 6
Service Development	Page 7
Generalist Advice	Page 8
Generalist Service Volunteer Experiences	Page 9
Legal Help Unit	Page 10
Money Advice	Page 11
Health Outreach Services	Page 12
• GP Project	Page 13
• Macmillan Project	Page 14
• Mental Health Project	Page 15
• Wellbeing Sefton	Page 16
Training and Development	Page 17
Volunteers	Page 18
Social Policy	Page 20
Other Project	Page 22
...And a Big Thank You	Page 23





Citizens Advice

The Charity For Your Community

We aim to:

- provide the advice people need for the problems they face
- improve the policies and practices that affect people's lives.

What we do:

Influence Policy

The experience of Citizens Advice Bureaux gives us a unique, fresh insight into the problems faced by people living in the UK.

Citizens Advice collects evidence of CAB clients' problems and uses this to campaign for changes in national and local policies and services. We have a key role in speaking up for clients, raising issues brought into bureaux, contributing to public debate and informing legislation.

Our policy/campaign work covers a huge range of issues including consumer, debt, housing, benefits, immigration, employment, legal matters and health. We work with policymakers, regulators, MP's, Assembly Members and service providers.

Provide Advice

The Citizens Advice service offers information and advice through face-to-face, phone and email services, and online via Adviceguide.org.uk. Between them, the 394 Citizens Advice Bureaux make advice available from over 3,500 locations in England and Wales including high streets, community centres, doctors' surgeries, courts and prisons.

During 2009/10 the service helped 2.1 million people with 7.1 million problems relating to issues including debt, benefits, employment, housing and immigration. Advisers help clients to fill out forms, write letters, negotiate with creditors, and can even represent them at court or tribunal.

We value diversity, promote equality and challenge discrimination.



Our offices



Bootle
Goddard Hall,
297 Stanley Road,
L20 5DF

Gateway Assessments

Monday, Wednesday, and Friday: 9:30 – 1:00

Reception/Prearranged Appointments

Monday, Wednesday: 9:30 - 400



Crosby
Prince Street,
Waterloo,
L22 5BP

Gateway Assessments

Monday, Tuesday and Thursday: 9:30 – 1:00

Reception/Prearranged Appointments

Monday, Tuesday and Thursday: 9:30 – 3:00



Formby
11 Duke Street,
L37 4AN

Gateway Assessments

Monday, Tuesday and Thursday: 9:30 – 1:00

Reception/Prearranged Appointments

Monday, Tuesday and Thursday: 9:30 – 3:00

Telephone Advice – 01704 385609
Monday, Tuesday and Thursday:



Southport
24 Wright Street
PR9 0TL

Gateway Assessments

Monday, Tuesday and Thursday: 9:30 – 2:30

Reception/Prearranged Appointments

Monday, Tuesday and Thursday: 9:30 - 2:30

Telephone Gateway Advice – 01704 385630
Friday 9:30 – 1:30

CEO Report

Pauline Killen
Chief Executive Officer



It is hard to describe the organisation that is Citizens Advice Sefton in a few words. It is a very complex 2.5 year old, although its roots reach back to 1939 with local volunteers developing an advice and information service to help the local community in a time of crisis. Active citizenship is nothing new!

Over the years we have evolved to deliver a range of services in response to the greatest needs of our community. It is not only our clients who have expectations. Policy makers both local and national look to CAB to inform the public and support them when new initiatives are introduced; take Mortgage Rescue Schemes, Debt Relief Orders and Debt Management Plans for example.

In the Citizens Advice Membership and Community Legal Services Quality Mark Audit in November 2010 the auditor commented:

“In a relatively short time Citizens Advice Sefton has adopted a proactive approach to innovative development, it has resourced and set up imaginative new services that improve client access and work well with and alongside other local services”

During 2009/10 the Bureau gave advice and information to 8,342 people and helped them with 30,296 problems. Most of those problems concerned debt and benefits, although we also advise in employment, housing, education, immigration, consumer, finance, health, utilities, taxes, travel, relationships and signposting.

There is a direct impact on the client as a result of advice apart from the feeling of being listened to and supported. To give an example, an analysis of our last 100 clients revealed a confirmed gain of £2,637.67 in benefits payments or put another way they were £50.72 per week better off. (This figure excludes the estimated gains where the client has not notified the Bureau of the outcome).

Helping the client also impacts on the performance of statutory bodies. For example our work addresses health and wellbeing. The 2010 NHS Evaluation Report on the impact of Citizens Advice Bureau concluded that:

“..The CAB Health Outreach Service demonstrates actual and perceived benefits to the NHS in terms of staff time and prescribing costs”

Citizens Advice Sefton trains local people as volunteers. We contribute in this way to the development of skills and confidence of local people giving them a greater opportunity in the job market. The CAB and its clients enjoy a greater return: a wonderful and dedicated volunteer workforce who is the front line of the CAB service across the borough.

The level of enquiries directed at Citizens Advice Sefton has increased by 28% across the board with the most significant demand being made for debt advice. This comes at a time of reductions in funding available to the Bureau and is extremely worrying. The Financial Inclusion Fund in particular will be a hard cut to bear as it financed face-to-face debt advice within the Bureau. In addition we now have the added uncertainty about the future of legal aid. The Bureau has a contract to deliver specialist advice in welfare benefits, debt and housing. This has been an important part of the CAB service in Sefton for the past 10 years.

In the following pages you will find out how our staff and volunteers work on behalf of the people of Sefton. The Bureau has an ability to design and deliver new services and partnerships. Take for example the Family Finance First project where we work with Children’s Centres and family coaches. This is a perfect example of preventative work targeted at the people who need it most. Preventative work such as this is vital if we are to continue to help the most vulnerable people in our community. By stopping some problems escalating and preventing others occurring, we ease the burden on council services as well as GPs, courts and the like.

Trustee Board News

During 2009/2010 there have been changes to the Trustee Board at Citizens Advice Sefton. After the period of merger and consolidation, which took place in 2008, the board have expanded to include new trustees from a wide range of backgrounds and with skills in finance, IT & communications, and contract management.

The Board of Trustees is collectively responsible for the governance of the bureau, including setting an overall vision. The Board meets every 6 weeks and their responsibilities include holding staff accountable, and being ultimately accountable for the activities of the bureau, providing leadership to all in the bureau, developing policy and strategic management.

Earlier this year, the board took a decision to create a number of sub-committees to discuss particular and to make recommendations to the main board. Each sub-committee has its own Chair and terms of reference. The IT & Premises committee considers the role of IT within the bureau and checks compliance with Citizens Advice requirements. In addition, they co-ordinate issues in connection with our premises, in particular recently the planned re-furbishment of Southport premises.

The HR sub-committee has been focussing on revising Bureau wide policies and procedures, for example, Health & Safety Policy and Dignity at Work Policy. The Finance & Scrutiny sub-committee presents draft budgets to the main board, and examines quarterly Management accounts.

The Trustee Board communicate with the staff and volunteers by preparing a "Trustee Board News" bulletin, which is distributed after each board meeting.

Anne Thompson



Anne
Thompson
Chair of Trustees

Citizens Advice Sefton Trustee Board: 2009/2010

Anne Thompson	Chair
Doug Mellor	Treasurer/Chair of Finance and Scrutiny sub-committee
Linda Gibbs	Vice Chair/Chair of HR sub-committee
Pauline Killen	Company Secretary
Brian Ross	Trustee/Chair of Premises and IT sub-committee
Ruth Bord	Trustee
Shon Laird	Trustee
Sandra Williams	Trustee
Elizabeth Greenley	Trustee
Edward Murty	Trustee
Graham Hignett	Trustee
Magda Clarkson	Trustee
Alison Gibbon	Trustee
Claire Shaw	Trustee

Service Development

2009 - 2010



Rosemary Gordon
Service Development
Manager

After the merger of Crosby & Formby bureaux with Southport in 2008, one of our most pressing tasks was to find a home for our Legal Services Team and our Health Outreach team, and to move our CEO and the administration team from cramped and overcrowded offices in Prince Street, Waterloo. In addition, we wanted to re-open the bureau at Goddard Hall to deliver generalist advice services. Sefton Council had sold Goddard Hall to First Initiatives, and they allowed us to clear the premises and plan our alterations to make it “fit for purpose” for our clients in Bootle, Seaforth, Litherland and surrounding areas. Before this our Legal Services team were housed in two rooms upstairs, and our Health Outreach team downstairs were accommodated in similarly unsuitable conditions.

We found a suitable site, which was the former Vicarage of St Matthews at 418 Stanley Road, Bootle, and had already been refurbished and was ready to let. Before moving staff to this site, we needed to create interview rooms on the ground floor, put in a new telephone system and install a server to support IT systems for our Legal Services Team, Health Outreach Team, our CEO, Finance and admin support, and the Service Development Manager. The relocation of all staff to our new site was achieved in February 2009. Grants were obtained from Abbey Charitable Trust, and Radio Merseyside towards the cost of new equipment for this site. Also, thanks to Knowsley Citizens Advice Bureau for providing IT support during this period.

Work then started on Goddard Hall. A total of £16,500 was raised to pay for this refurbishment, with help given from Sefton Council Grants for Voluntary Organisations and the Change your Community Fund as well as the Hemby Trust. We created a new waiting room and reception area at Goddard Hall, refurbished the kitchen, and repainted and recarpeted throughout. Our grand opening was on 18th September 2009, by the Worshipful the Lord Mayor of Sefton, Alf Doran and the Mayoress, and was attended by representatives of Sefton Council and other organisations.

The merger of four separate sites across Sefton demanded a review of our IT and communications systems. Beginning at our new Head Office in Stanley Road, a new telephone system was installed, which connects with that of Sefton MBC. This was extended across all sites, which means our offices can call each other and Sefton Council free of charge. We had a large collection of PC’s and printers across the district, which were not of the required standard to deal with current demands. We appointed Ian Gray as IT development officer to enable us to meet our Citizens Advice IT audit requirements. Ian has ensured we passed this audit, which means our system is safe, secure and operational. Ian is ably assisted by Deryck Marsden and Paul Sullivan, our dedicated IT volunteers. Deryck has spent many hours upgrading older computers to be re-used and Paul helps by keeping security up to date. We are currently recruiting more IT volunteer help.



Re-opening of Goddard Hall

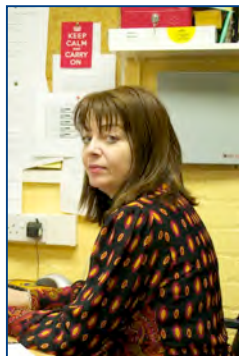
Generalist Advice

Service Delivery Manager
Gail Reynolds

Our advice is free, confidential, impartial and independent. Whether clients contact us by attending our open door drop in sessions at Bootle, Crosby, Maghull, Formby or Southport, by appointment, by telephone or by written enquiry, our generalist advisers are presented with a range of issues and often multiple enquiries per client. Some clients may need to use our service only once however we often see the same client more than once. Our work is extremely varied and involves us taking full details of a client's enquiry, researching all options available to the client using our national information system, AdviserNet, explaining the identified options and allowing the client to make their own, informed decision about how to proceed. Our advisers can negotiate with and gather information from other parties on behalf of clients, and undertake follow up work and contacts. When faced with issues requiring specialist advice our advisers can identify this and refer either internally, or to an appropriate external agency. Our generalist advisers deal with a wide variety of issues, ranging in nature and complexity, often within the course of the same day.

Southport

Trish Hayes
Advice Session
Supervisor



I started working for Citizens Advice Sefton eleven years ago as a debt adviser, and for the past two years have been the Advice Session supervisor at Southport. Southport is an extremely busy bureau, and although today we have seen ten clients by appointment and twenty for gateway assessments, it is not unusual for us to see up to forty clients a day. Today we dealt with issues ranging from problems with debt, helping to fill in Disability Living Allowance and Employment Support Allowance forms, performing benefit checks, advising on consumer issues and employment issues, and advising on a relationship breakdown.

On a day-to-day basis I act as support to our advisers and try to make the day run as smoothly as possible. I manage the rota and appointment diary so that the appropriate numbers of appointments are booked for the number of advisers we have in. If advisers need help or guidance on a case then I am here to advise them and I also advise on whether specific cases are more appropriate for our specialist advisers. Case notes are also checked to make sure that the correct advice has been given.

The variety of each day is enjoyable and I get great satisfaction from my work. I feel we are an invaluable resource in the community and that we are the only service of our kind.

Generalist Service Volunteer Experiences

Judith Markland – Reception

I have been a volunteer at Southport for 16 years. I greet clients, explain the gateway procedure, process their registration forms and give them an idea of the day's waiting times. In order to keep the day running smoothly I keep the advice session supervisor updated as to what appointments have arrived and how many people are waiting on gateway. I am also the first line of enquiry on the telephone. Today was a very busy day but there were two of us on reception, which helped spread the workload. Along with normal duties I have also helped several disabled clients to fill in their registration forms. Clients are generally polite and appreciate our help. I feel I do a worthwhile job and that our service gives information and advice with a helpful and friendly attitude.

Ruth Peberdy – Gateway Assessor

I started volunteering at Garston CAB in September 1994 and transferred to Southport in 2006. I take clients through the gateway process, giving them information, signposting to other sources of help or deciding if a generalist or specialist appointment is needed. There were ten gateway assessments this morning and I assisted two profoundly deaf people. Issues ranged from eviction, debt, and arranging four appointments for benefit checks to make sure the clients were getting all of the benefits they are entitled to. Volunteering for the CAB, I feel as though I am giving back some of the experiences I have built up over the years and I find it most rewarding. The CAB has an excellent name in the community, and I know from speaking to others the high regard it is held in.

Linda Gaskell – Trainee Adviser

I started with the bureau two years ago and am a receptionist on Mondays and a trainee adviser on Thursdays. This morning I dealt with a complicated debt issue, plus the unusual occurrence of a court order that had been incorrectly issued by the court. Later, I assisted a client to fill in an Employment Support Allowance form. I find the advice role completely challenging, sometimes confusing, and brain ache at the end of the day is not uncommon! On the plus side I know I am doing something very worthwhile and there are a lot of people here who help me to do it. We help so many people by giving them a voice and fighting their corner when they need it.

Ken Hooton – Generalist Adviser

I have been an adviser here at the CAB for seven years. I see about three clients a day on an appointment basis. This can be on any issue so I make sure to read the case notes before seeing the client to get as much information as I can. I then use every resource at our disposal to assist the client. My cases today included Housing Benefit entitlement, debt, and filling in a Disability Living Allowance form. I really enjoy adviser work and the variety of cases I deal with. I also enjoy the camaraderie of the Southport bureau, as they are good people to work with. The whole range of cases we deal with illustrates the vast amount of help we provide in the local community.

Legal Help Unit

The Legal Help Unit has been helping the clients of Sefton since 2000. Funded by the Legal Services Commission, we have a contract to provide advice and casework in debt, welfare and housing across Sefton. The bureau recently tendered to have the contact renewed and was successful for a further three years.

We have 3 welfare benefits advisers, 2 debt advisers, and 2 housing advisers and we provide services at different offices right across the borough.

We see on average 50 people a week.

Case Study 1

Our client was an elderly man who had run out of savings and was being harassed by his landlord due to rent arrears. The client also had Council Tax arrears of £998, and bailiffs were also pursuing him for this debt.

We assisted the client in being rehoused in sheltered accommodation, and also to make a backdated claim for housing and council tax benefit.

The backdated housing benefit resulted in his arrears being cleared in full, and the debt adviser successfully defended a county court claim issued by the landlord for the rent arrears.

The backdated Council Tax benefit claim reduced the debt to £125 and the debt advisor managed to have the account taken from the bailiffs and returned to the Local Authority, with arrangements made for the debt to be repaid at the rate of £3.30 per week.

The Welfare adviser assisted the client to make a claim for pension credit, which increased his income by £132 per week. As he is currently in poor health, he is also being assisted to make a claim for Disability Living allowance which we are confident will be awarded, increasing his income by a further £95 a week.

The client was extremely grateful for our assistance and regularly threatens us with gifts

Case Study 2

Our client was being faced with eviction from his home due to mortgage arrears of £17,450.00

Working together:

- Welfare adviser established that the client had an entitlement of £770 per month towards his mortgage, and assisted the client to make a backdated claim. This resulted in an award of £3,400 being paid towards his arrears.
- Housing adviser represented the client at court and this resulted in the eviction being cancelled.
- Debt adviser assisted the client to deal with a County Court Judgement for £22,000 and arrangements were made for this debt to be repaid at the rate of £5 a month.

Without the assistance of the debt adviser it is likely that this debt would have been secured on his home, at risk of it being repossessed.

During the 12 month period April 2009 / March 2010

- The unit has dealt with a total of 1232 new cases
 - 591 Welfare Enquiries
 - 364 Debt Enquiries
 - 278 Housing Enquiries
- Dealt with £4,457,769 of debt
- Written off £48,506.71 of debt
- Gained £1,036,215 in benefits
- Prevented homelessness for 177 clients

Money Advice

The present economic climate has meant there has been a sharp increase in the number of clients needing money advice from the bureau. The last few years have seen an escalation in the actions that creditors will take to collect their debts, and we have also seen additions to the options available to help solve their problems. For example, the Debt Relief Order has been introduced, which is a form of bankruptcy for people with debts of up to £15,000 who have little or no disposable income. 5 of our money advisers have completed the training to become DRO Intermediaries. This means they are registered and qualified to assist clients to apply for this order with the Insolvency Service.

At the initial interview the adviser will gather information from the client including housing and employment status, health issues, current income, and debt details. An income maximisation process then takes place, including a benefit check and budgeting advice. The adviser will then guide a client through the options available, explaining all implications to allow the client to make an informed decision as to how to proceed. Complex debt cases are referred to our specialist team.

Clients seeking help with debt problems often suffer from stress and anxiety brought about by their situation. This in turn impacts on their relationships, employment and family life. Research has shown that effective advice and assistance with debt problems not only helps clients to regain a control over their finances, it also improves their personal and working lives. Advisers all report cases where clients have confided they have felt suicidal because of not being able to get good advice about debt problems.

Case Study

Mrs. S was 77 years old and had visited the CAB accompanied by her relatives. She was aged 77 and was very ill. She needed a pacemaker for heart problems, had a tracheotomy for throat cancer, and had to use oxygen almost 24 hours a day for Chronic Obstructive Pulmonary Disorder. She also lived alone as her husband was in a nursing home being treated for Alzheimer's disease. Her Macmillan nurses had encouraged her to come along to the CAB as she had told them she could not afford to pay them to help her and she was not receiving the full nursing care she needed.

It transpired that Barclays Bank had made Mrs. S a series of loans over a period of years, each one paying off the last. This culminated in a large loan given at a time when she was seriously ill, living in social housing and only in receipt of benefits and State Retirement Pension. We identified that the loan had been missold and Mrs. S could not possibly have afforded the repayments at the time the Agreement was made.

A complaint was issued, and Barclays gave no satisfactory answer, so with CAB acting as intermediary, a further complaint was sent to the Financial Ombudsman Service.

Finally, over a year (and reams of correspondence) later, Barclays wrote off the debt to the sum of £26,400. When she received the news, Mrs. S was "thrilled" with the outcome. She had been so worried about her bills because she could not possibly afford the repayments on the loan. She was very grateful to CAB for the assistance given and was now able to receive all the help she needed.

We spoke to Mrs. S in October 2010 to ask permission for her case to be used in a separate report, and she now lives in a bungalow near her retired daughter who visits her every day. She continues to receive all the nursing care that she needs at home and is still very grateful to the CAB for their help.



Health Outreach Services

Making Health Equal

Sue O'Neill
Health Outreach Manager

Now in its tenth year, the Citizens Advice Sefton Health Outreach Service has continued to build year on year upon our previous successes. With the introduction of our 4th project in 2010 we continue to go from strength to strength, yet we know we cannot become complacent. Despite the excellent work that we do we still haven't scratched the surface of what is needed in Sefton.

Our aim is to reduce health inequalities, and improve the health and quality of life of adults who live and work in Sefton. We continue to try and ensure that the Health Outreach Service has a prominent role in the community and continues to be involved in NHS plans due to the individual and holistic approach to health that makes our service valuable to the people who use it.

Comments from Clients:

"The service was above my expectations in information and understanding of everyday problems."

"I was not sure what to expect and I was very pleased and surprised in the way it was dealt with."

"I am very pleased with the service. I would not have got through my difficult time without their help."

"It was my first time I have used CAB. I would come back again if needed."

"Not having had any dealing with the CAB prior to my first appointment at the clinic, I was a little apprehensive about the attention, advice and help I would receive. I am very pleased to say that I have received the best of attention, help, service, understanding and advice."

Comments from Health Professionals:

"I feel that I would prefer to refer clients to advisers as I know that I do not have all the information that clients need." – District Nurse

"I was not knowledgeable for this patient. He is quite young and has money issues and issues of concern as he has a terminal illness." – Social Worker

"Any move to make the CAB service more accessible, for example, into GP surgeries, is beneficial. It removes the stigma clients may experience when visiting the main CAB office." – Practice Manager

"On the whole, patients like the familiarity of seeing someone in the surgery, which is familiar, non-threatening territory. It has been extremely useful to be able to refer patients regarding queries on benefits, debts, employment rights and for them to be seen confidentially on the premises." – Occupational Therapist

GP Project

Now in its tenth year, the project has aimed to reduce inequalities in the health of the residents of Sefton. Across the borough there are huge variations in social conditions experienced by Sefton residents, and the following have been identified as contributing towards ill health:

- Low income
- Low unemployment
- Low job security
- Poor employment and working conditions
- Poor quality social support
- Lack of decent housing
- Limited access to services
- Feelings of insecurity due to crime levels

Problems such as these that cannot be easily resolved can potentially affect people's health. Often the stress will present itself as physical symptoms, which requires advice from a GP, and although they can treat the symptoms, they cannot always advise on the issues that are causing them.

Our team operates out of GP surgeries across Sefton, and by providing advice and support on the issues identified above we can: increase income and reduce debt; improve access to housing and housing conditions; improve knowledge of employment rights and working conditions; signpost to other services that can provide more specific support; increase clients' social inclusion and self esteem; and reduce the stress that clients may face, improving their mental and physical wellbeing.

We currently operate out of the following surgeries across the Borough:

- Kings Park Surgery. 17 Merton Road, Bootle, L20 3GB. 0151 476 7962.
- Park Street Surgery. Park Street, Bootle, L20 3RF. 0151 922 3577.
- Bootle Village Surgery. 204 Stanley Road, Bootle, L20 3EW. 0151 922 5719.
- Moore Street Surgery. 77 Moore Street, Bootle, L20 4SE. 0151 944 1066.
- Litherland Town Hall Health Centre. Hatton Hill Road, L21 9JN. 0151 475 4008.
- Seaforth Village Practice. 20 Seaforth Road, Seaforth, L21 4LF. 0151 949 1717.
- Netherton Health Centre. Magdalene Square, L30 5SP. 0151 523 3751.
- High Pastures Surgery. 138 Liverpool Road North, Maghull, L31 0DJ. 0151 520 2488.
- Ainsdale Village Surgery. 2 Leamington Road, Southport, PR8 3LB. 01704 577866.
- Churchtown Medical Centre. 137 Cambridge Road, Southport, PR9 7LT. 01704 224416.
- St. Marks Medical Centre. 42 Derby Road, Southport, PR9 0TZ. 0844 477 2585.

For more information contact your surgery,
or the Health Outreach Team direct on:

0151 282 5650.

Macmillan Project



A diagnosis of cancer can lead to a multitude of anxieties and stresses which are not only clinical but have a strong influence on patients' wellbeing and health. These can relate to worries about money, benefits, employment and housing. Since July 2008, we have provided an holistic advice service to clients, their families and their carers in order to ensure that people receive the advice that they need, when they need it most.

We aim to enable people to concentrate on treatment and recovery rather than worrying about the practical issues that having a cancer diagnosis can bring. Also we help with additional needs resulting from cancer treatment such as new clothing due to weight loss or gain, the need for a changed diet, increased heating bills, and increased travel costs.

We provide outreach services and also visit clients at home who would be unable to access our service due to their ill health.

We can help with:

- Identifying welfare benefit entitlements
- Completing applications for the full range of benefits
- Challenging and seeking reviews of benefit decisions where appropriate
- Representing clients at appeals and tribunals
- Identifying and applying for trust funds when appropriate to meet specific needs
- Identifying potential for debt reduction and negotiation, referring cases to specialist advisers as appropriate
- Identifying housing and employment problems and addressing emergencies

Adviser Focus – Rosina Duff

I have worked as a Macmillan adviser since July 2008, and am extremely proud of the work that the project has achieved so far. We provide a completely holistic service. As well as outreach clinics at Woodlands Hospice and the Marina Dalglish lung clinic, I can also meet clients at home if they are too ill to attend our drop in services.

We work with the practical effects effects of cancer, whether it is a recent diagnosis or bereavement, and can help either the patient or their partner/carer. I initially perform a full benefit check to ensure correct entitlements. A lot of clients don't have experience of benefits, or feel that there is a stigma in claiming, and don't realise that they may be entitled to benefits such as Disability Living Allowance, Employment and Support Allowance or Carers Allowance.

Clients may also need employment advice if they are finding it problematic taking time off work. They may also need funds to buy new clothes due to weight loss/gain. Sometimes new kitchen equipment is needed, especially if the client is unable to leave the house and needs to store food in bulk. The money is vital in reducing the burden that cancer can bring, and a reduction in stress from money worry often means a better chance of recovery.

Mental Health Project

The project helps clients with severe and enduring mental health problems with practical issues such as rent and council tax arrears, credit card bills, utility bill arrears and threats of disconnection and housing problems. Also, a lot of clients need help with Welfare Benefits. A stay in hospital can result in the need for new claims to be made or benefits stopping altogether. People in hospital are not in the position to deal with these issues themselves and need specialist support.

Stress and worry are heightened by financial hardship and can negatively impact on mental health. If timely advice is not given, it can mean a longer stay in hospital.

Our experience of working with people with mental health problems is that they are often isolated. The CAB can have a positive impact not only in terms of income maximisation and reduction of debt, but by helping clients to access other services, which may be able to support them in the community. We ensure patients are aware of their rights under the Mental Health Act and ensure that these rights are applied. We feel it is of vital importance that people are supported in pursuing these rights.

We currently operate out of Stoddard House, Aintree Hospital; and The Hesketh Centre, Southport. We also take referrals from the Boothroyd Older People's Ward in Southport.

Case Study

Before Advice

Client is a young woman who had suffered an assault and had been admitted to hospital and had received ongoing treatment from mental health services. Despite this, she continued to suffer with serious problems and could not move on. She was not able to use public transport and had become very isolated. She still suffers panic attacks, anxiety, and insomnia and has developed obsessive-compulsive disorder. She finds it distressing and uncomfortable meeting new people and going to unfamiliar places. She is also still having difficulty sleeping.

She came to see the CAB adviser because her claim for Disability Living Allowance needed to be renewed. The adviser agreed to visit her at home because of her difficulty using public transport. She had lost all confidence in going out on her own and still felt very vulnerable. She had received counseling but felt that this had helped, but that she needed something else to help her to move on.

The adviser helped her with her benefit claim form. During the interview she revealed that she would like to start her own business. She presumed that because she received benefits, this was not possible. She was informed that she could work and still receive benefits under the therapeutic earnings rule. An appointment was made for her to see the Disability Employment Adviser at the Department of Work and Pensions. Also, she was put in touch with 'In Biz' for free business start up advice. She found out that she could start her business and keep the profits for a twelve-week training period and still retain benefits.

She was also referred to the Swan Women's Centre for additional support.

After Advice

Our client was able to retain benefits and has now started her own business. She has a weekly stall on a local market. She is also moving on in terms of her outlook on life and is working through her issues. She has joined a support group at the Swan Centre and has benefited from the numerous services that they offer such as complimentary therapies. She is considering contacting RASA (rape and sexual abuse centre) when she feels able to. She has also used public transport for the first time in years.

In the words of the client:

“I was sceptical about whether or not I would ever get better but I can say that my hope has been restored. The hypnotherapy that I have received is the first thing that has worked for me. I have now been to two sessions – I think this could be the answer. I feel great and thanks to you this could change my life. I am so happy.”



Wellbeing Sefton

This is the newest project for Health Outreach Services, being introduced in March 2010. For residents of South Sefton, this NHS Sefton funded project aims to tackle health inequalities through the use of Social Prescribing.

Social Prescribing is a form of non-medical support to patients with mild to moderate mental health difficulty. To help improve overall wellbeing a personal, holistic approach is used. This is either as an alternative to, or to compliment already prescribed medical treatment. This support can take the form of opportunities for arts and creativity, physical activity, learning new skills, volunteering, befriending and self-help amongst other things.

Working in partnership with NHS Sefton to co-ordinate existing Social Prescribing projects, we also work within the structure of Citizens Advice Sefton. Referrals can be made to specialist advisers so that clients can receive help with employment, benefits, housing, debt and legal advice amongst others. This is how we are excellently placed to help with underlying health inequalities that may have contributed to mental health problems in the first place.

Clients passing through the programme can experience an increase in self-esteem and confidence. This enables us to help enable them to find solutions to their problems. Clients then start to re-engage with their surrounding society, building skills and relationships that can help them well into the future.

Funding for this project is for two years, and our aim is for it to be continued beyond this in order to increase its size across the whole of the borough. That way all residents can benefit from the excellent work we do, making health equal for all Sefton residents.

Training and Development

It's been a really busy year for the training team, and we have risen to a number of challenges over the past 12 months, but we have also had a number of reasons to celebrate.

We have trained four groups of new volunteers who have participated in the twelve-week Generalist Adviser training course. After we had delivered three courses a new training schedule was introduced by Citizens Advice, which has meant that the course has had to be changed quite extensively, with all course material updated accordingly.

With the introduction of the new gateway assessment system, two new courses have been written and introduced. We have delivered these not only to Citizens Advice Sefton volunteers, but also to Citizens Advice Knowsley where we presented it to their training supervisors.

After guiding volunteers through the Generalist course, we act as training supervisors for the trainees until they reach certification as CAB advisers. This involves sitting in on two supported client sessions per trainee adviser, before they are allowed to interview clients alone. We also perform formative reviews, which are carried out every 6-8 weeks to discuss trainee progress and to check paperwork. The final assessment we conduct with trainees also includes a further observed interview and assessment of cases in the main areas.

As well as this, we have also provided additional training courses for our volunteers including a two-day Calculating Benefits course, Benefits – The Tricky Bits, and The Social Fund.

Looking to the future of the service, in August 2010 Lynda Cunliffe, Linda Jones, Cathy Bass and Andy Potter all completed PTTLS courses meaning we can now apply to the Workers' Educational Association for funding and to advertise ourselves as trained tutors.

We have now designed three further training courses that we aim to deliver to external organisations:

- Introduction to Debt
- Claiming Disability Living Allowance
- Overview of Benefits

Interest in these courses is growing, which is excellent news for the future.

We have produced leaflets and booking forms to be sent to organisations around Sefton advertising our new courses. The next step is to partner more closely with Sefton CVS to advertise the excellent training we provide, and in the future we hope to build upon the range of training courses that we offer.



Overview of Benefits Training – 24/11/10

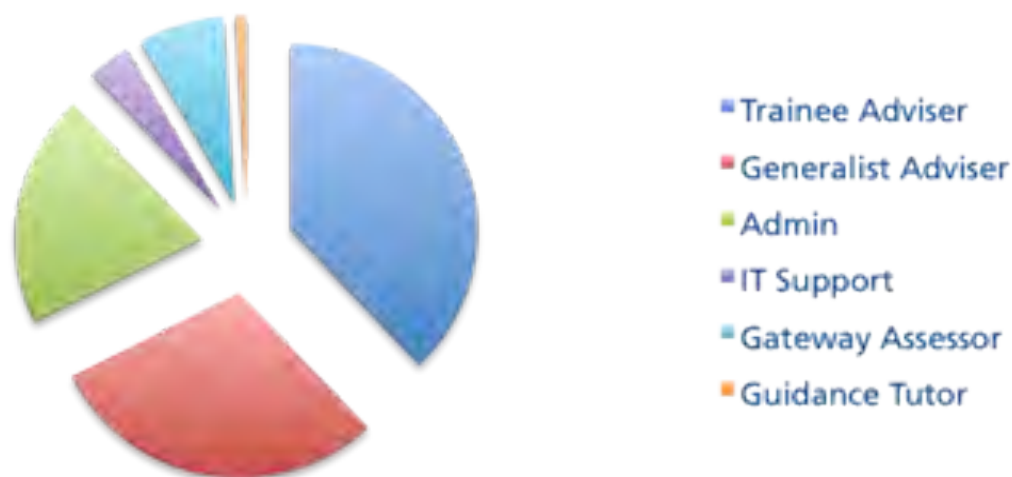
Volunteers

Citizens Advice Sefton doesn't only rely on the time that our volunteers give to us, but also their knowledge, passion, commitment and energy that helps us to deliver a first class service to the people of Sefton. We pride ourselves on our commitment to quality in everything that we do, both in the service we deliver, and in the way we support our staff. There are continuous opportunities for training and for personal development.

Like our clients, our team is made up of a diverse range of brilliant people

As we are continually expanding and improving the service we offer, and because we want to rise to the challenge of redundancies, benefit changes and job cuts, we are continually recruiting for volunteers. We currently have 110 volunteers working across the Borough who each perform a valuable role within our service.

Volunteer Roles in Citizens Advice Sefton



We have calculated that over the last twelve months, the value our volunteers have brought to the organization is worth **£559,358***

* Office of National Statistics Annual Survey of Hours and Earnings 2004.

Volunteering is mutual



Gerard Bird

“In a nutshell, the advice I received was fantastic... better than any I could have bought.”

In March 2009, Gerard approached the Formby branch over a potential case of unfair dismissal from his job in the construction industry. After an initial meeting with a generalist adviser, it was agreed that Gerard had a case and was referred to the Employment Advice Service. Even though he had conducted his own research into unfair dismissal and into employment tribunals, as Gerard explains:

“I needed confidence that I was approaching the situation correctly, that I was handling the claim procedure well, and following the right route in putting forward a claim. I went to the Employment Specialist with details of my situation and he gave me guidance and helped me to put together various forms of evidence needed in making a claim.

Attending my appointment armed with basic bullet points, the adviser used his 20 years experience and drafted a personal statement surrounding the details of my claim, giving me the solid start I needed to get the ball rolling. He also helped me draw up a detailed statement of loss and prepare focussed, detailed witness statements.

After a number of weeks wait, I was finally given a date for the hearing. Due to having experience of representing other people, and having visited tribunals to observe the processes involved, I knew I was going to be able to represent myself effectively. Having the contact with my adviser just gave me the extra confidence I needed.

This was invaluable when, 48 hours before the tribunal, solicitors representing my former employer contacted me. I was able to confidently argue my case, and with advice from the bureau, eventually agreed on a settlement figure with the other party before the case had even been heard.”

Gerard was so grateful that he immediately volunteered his services to the bureau in any way that he could be useful. It came up that there were plans to alter the layout of the Southport branch, and due to this a sub-committee had been formed to oversee the project. A project designer had already been appointed so Gerard joined the sub-committee as a surveyor/project co-ordinator.

What his role has allowed is for the designs to be formalised and budget estimates to be drawn up. There is now a credible proposal for the work to be done which is allowing the bureau to seek funding for the work and to get quotes from local builders.

“In a nutshell, the advice I received was fantastic. There haven’t been many professional situations where I have come out and said that I was amazed by the service I was given. Citizens Advice Sefton is for everyone. The service was totally professional, and the advice I received better than any I feel I could have bought.”

John Trotters Social Policy Co-ordinator

What is Social Policy?

All of us are affected by rules and principles which shape the services and benefits that we all rely on.

These rules and principles are evident in legislation, regulations, codes of practice, other administrative guidelines and the policies of service providers. However, they are not always written down or otherwise made explicit. This is often the case in the delivery or administration of services.

Some policies affecting CAB clients are national, such as social security, employment and immigration. Others are national but administered according to local policies and practices such as housing benefit, community care, housing, health and education.

One of the aims of the CAB service is 'to improve the policies and practices that affect people's lives' and this is what is known as 'social policy work'.

When we have collected evidence to show the effects a particular policy is having, we can use it in a number of ways in order to have the maximum impact. This may include:

- Liaison meetings
- Media work
- Contact with elected representatives
- Letters to and meetings with agencies and government departments etc.
- Participation in forums and consultations
- Local campaigns and reports

We try to actively influence those people who will effectively highlight and campaign to improve the policies and practices that affect people's lives.

With the retirement of Alan Toms at the conclusion of 2009, the re-opening of Goddard Hall in Bootle and the introduction of new systems, 2010 has very much been a year of change and "settling down" for Sefton's Social Policy team. Our main aim this year has been to improve awareness of Social Policy work to as many generalist advisers as possible throughout the different bureaux. We have encouraged advisers to concentrate on using Quick Evidence Forms, which are then used by the Social Policy team to produce more in-depth reports. The increased use of these forms has meant that advisers and supervisors have more time to identify and report new Social Policy cases.

We are currently looking to the future development of Social Policy work within Sefton. Now that the generalist advisers are aware of our processes, we are turning to the specialist advisers to see in what ways we can bring their Social Policy issues into the limelight, and we will be having ongoing discussions about this. In addition, we plan to give new advisers a face-to-face instruction about Social Policy alongside the training module. We feel that this will make the process more familiar. We also plan to continue with a monthly summary of the Social Policy Bulletin, and to improve distribution of relevant news on Social Policy issues amongst all advisers.

Clearly, the coming years are going to add pressure to the team with the expected upsurge in problems and issues to be reported. Additionally we hope to start a campaign of our this year on an issue that is essentially "Sefton."

If you have any ideas, please do not hesitate to contact the team.

John Trotters

Some recent Social Policy successes

National Campaigns

We have had evidence published towards several National Social Policy campaigns:

- Submission to the Financial Services Authority Mortgage Market Review into responsible lending by mortgage providers
- Submission to the Department for Business, Innovation and Skills Consumer Rights Directive regarding contingent or ancillary charges to be assessed for unfairness, specifically with regards telecoms and utilities charges
- Submission to the Department for Business, Innovation and Skills regarding the role and powers of the Consumer Advocate with respect to Payment Protection Insurance being missold when taking out loans.
- For more information look at our National Website:
www.citizensadvice.org.uk - Campaigning For Change

Local Campaigns

- The closure of Southport Magistrate and County Courts - We have engaged with regular correspondence with local MP John Pugh regarding the Ministry of Justice Consultation of County Court Closures. A submission by Jean Sullivan (Citizens Advice Sefton housing adviser) was the basis of John Pugh speaking in Parliament regarding the closure of the Southport County Court, and resulted in a temporary reprieve, with a delay of the closure of this court.
- “Hung-up” Campaign – We have engaged with regular correspondence with Birkdale Councillor Simon Shaw regarding Sefton Council’s use of 0845 numbers when contacting Sefton Council Plus Services. People on low incomes tend to use Pay As You Go phones, and find they are running up huge bills when trying to contact the council. We pressed for the Council to set up a cheaper 0300 number for customers to be able to ring. Despite the Council refusing this on the grounds of cost we have successfully campaigned for the promotion of the already existing, cheaper 0151 and 01704 numbers when contacting the council. We also liaised with local press who published the campaign to raise awareness of this campaign across the Borough.

Social Policy cases were raised for 1 in 45 clients, exceeding our benchmark figure of 1 in 150

Other Projects

Family Finance First – part of the Promoting Parents Project

This pilot involved setting up an outreach advice service within four Children's Centres in the Southport area. This has recently extended to five children's centres to include the Birkdale area. Referrals are made through Health Visitors, specific group sessions, i.e. Parent Carers, teachers, school and children centre staff. Appointments are also made directly by the users of the children's centres/schools. Referrals are also made by Workzone and Sefton @ Work.

An outreach is attended at a different centre every day in the week, and appointments are made through the centre for me to see clients at allotted times. A general Citizens Advice Service is offered which would cover all areas of enquiry, i.e. housing, employment, benefits, debt, general concerns etc. Referrals can be made to Specialists in bureau if the problems are complex

Local Health Visitors can contact for telephone advice when it is required to support a client and arrange for home visits with CAB Health Outreach team. Family Support Workers who just want a quick word of advice can make contact during the course of the day should the need arise.

Currently we have use of Novas Interpreters Service in order to meet the needs of non-English speaking Europeans and other migrants.

An important role within this post is enabling young people, i.e. young mothers and fathers to access guidance on their rights, responsibilities and entitlements. Many young people do not know about the help they can get from CAB and therefore fail to get the right advice at the right time which results in loss of benefits, possible repossession of home, bailiff issues, loss of employment rights etc. Being available in a centre they are comfortable to use, with the availability of childcare provision, enables clients to relax and discuss the issues they are facing. They are not struggling with transport and bringing children to their local CAB and having to wait for varied periods of time to be seen, and then usually having to attend a second appointment before their needs are met.

Client satisfaction survey results show that the clients are very happy that they can access the advice service in their local children's centre without having to travel to Southport CAB. It is possible for them to get advice at to suit them in surroundings they are familiar and comfortable in. The results have indicated that a lot of difference has been made to their peace of mind and well being, made some difference to their physical health, has improved their relationships with family and friends and given them the ability to help themselves.

Additional Hours Funding:

Citizens Advice Sefton successfully applied for a grant from Additional Hours Funding, a £10m fund provided by the Business Innovation and Skills and HM Treasury to help fund CAB costs of providing more advice to clients and to fund more training of volunteers.

During the whole of this project, Citizens Advice Sefton exceeded its targets by extending advice sessions in Southport, and providing a Tuesday evening session at Crosby. We were able to employ an extra Guidance Tutor to run more courses to train volunteers.

...And A Big Thank You

- To our Trustees who give their time to support the work of the Bureau
- To all our staff who work so hard to deliver our services to the public
- To our wonderful volunteers who give their time and expertise to be at the front line of advice services, both in advice work and at reception, to do social policy work, and to provide administrative and IT support
- To our funders without whom we could not deliver our services:

Sefton MBC
The Legal Services Commission
Housing Market Renewal Fund
NHS Sefton
MerseyCare
MacMillan
BIS

- To Andrew Fallon who helped to produce this report

Mersey Care 
NHS Trust

Community
Legal Service



WE ARE
MACMILLAN.
CANCER SUPPORT

BIS
Department for Business
Innovation & Skills

NHS
Sefton

Sefton Council 

newheartlands 
creating neighbourhoods for the future

