



# **Celebrating 80 years of Citizens Advice**

**Annual Report 2018-19**

**Runnymede & Spelthorne  
Citizens Advice**

[www.randscab.org.uk](http://www.randscab.org.uk)

## Contents

---

Introduction from the Chair	3
Chief Officer's Report	3
The Year at a Glance	4
Our Impact	5
Our Clients	5
Our Cases	6
Advice & Support	7
Abraham Cowley Unit	8
Court Desk	9
Housing Stability Project	10
Universal Support – Help to Claim	10
Healthwatch	11
Stanwell Outreach	11
Interview with Beaujolais Rood	12
View of a Trainee Supervisor	13
Treasurer's Report	14
Our Team	15

## **Introduction from the Chair**

---

Last year I predicted that this year would be just as demanding as the last, and so it proved to be. Benefit issues topped the bill, with difficulties in securing affordable housing coming second. Universal Credit has started to be rolled out locally, and we anticipate increased demand for our Help to Claim service as the year progresses. House prices and high rents continue to make securing accommodation difficult for many.

Runnymede and Spelthorne Citizens Advice has seen change, with our CEO for some 20 years leaving us to live in Somerset. Our best wishes go to Pat for the sterling service she gave the bureau over many years, and we warmly welcome Becky, who I am sure will prove to be an excellent replacement. After four years as chair, I will also stand down, but in Andrew Fraser the bureau has a first rate replacement, who working with Becky will, I am sure, meet the challenges facing us.

Of course, nothing can be achieved without the staff and volunteers. Their hard work at the coal face, providing first class advice to local residents, defines our service, and I would like to take this opportunity to thank them all for their efforts over the year.

**Ian Blowers**

## **Chief Officer's Report**

---

It is a great pleasure to join Runnymede and Spelthorne Citizens Advice during the year we are celebrating 80 years of the service. It was on 4th September 1939, the day after World War Two started, that Citizens Advice began providing free confidential, independent advice. Volunteers ventured into some of the worst areas affected by the Blitz to find those in need, and advice was given on issues such as evacuation, what to do if you had lost your home and how to get a new ration book.

The need for our service has never gone away and is now as high as it has ever been. For many of our clients, daily life is hard and we work with many of the most vulnerable members of our society who are facing money, housing, family or health issues. In 2018-19 our expert advice service helped 3,392 people and dealt with 12,491 issues. At a time of increasing uncertainty, we are here, to quote Gillian Guy the CEO of Citizens Advice, "to give people the knowledge and the confidence they need to find their way forward — whoever they are, and whatever their problem."

I would like to thank my predecessor Pat Thompson for her many years of service to the bureau and wish her well for her retirement. I am really looking forward to taking Runnymede and Spelthorne Citizens Advice forward into the next 80 years!

**Becky Whale**

## The Year at a Glance

---

### The People we helped:



**3,392**

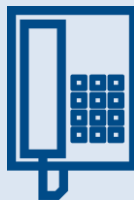
People were helped through our service across **12,491** issues.

### How people get in touch with us:

**51% Face to Face**




**39% Telephone**



**11% Email / Letter**



### Our Value to the local community:

**£5,246,617\*** 

Total public value of Runnymede and Spelthorne Citizens Advice Services.



For every **£1** invested into our service we generate **£22.21** in public value\*.

### Top issues we helped people with:

**45% Benefits**



**12% Housing**



**11% Debt**



**8% Employment**



## Our Impact

**£785,150**

Total gains for our clients this year.

**£749,511**

Income Gain

**£15,183**

Debts Written off

**£8,721**

Reimbursements, loans and services

**£6,000**

Repayments Rescheduled

**£5,735**

Other

### Local Authorities

Savings through the prevention of homelessness and housing evictions (£352,469\*).

### NHS & DWP

Reducing use of mental health and GP services, and keeping people in work (£553,110\*).

### Wider Economic & Social Benefits

Beyond the tangible public savings our wider value can be seen through the improvement of clients' wellbeing and positive functioning (£2,832,453\*).

\*Treasury approved figures

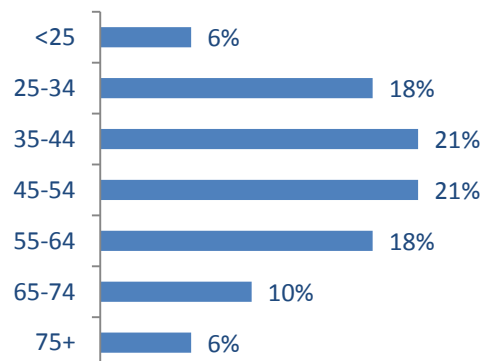
## Our Clients

### Gender

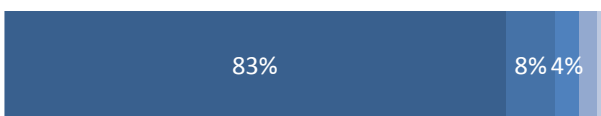


■ Male ■ Female ■ Other

### Age



### Ethnicity



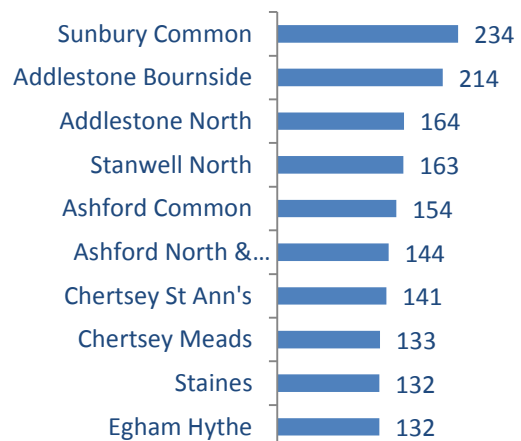
■ White ■ Asian ■ Black  
■ Mixed ■ Other

### Disability & Long-term Health



■ Disabled  
■ Long-term health condition  
■ Not Disabled

### Location (Top 10)



## Our Cases

---

### Universal Credit – Support to Claim

A recent client came with multiple health issues arising from a heart condition and severe respiratory problems. Living with his elderly mother they had just about managed to pay last month's fuel bills. The client had considered applying for Employment and Support Allowance but was daunted by the detail needed in the form so had not. We determined that he was eligible for Universal Credit but had no computer or mobile phone and no computer literacy.

We set up an email account for him and helped him input all the relevant details to complete the initial claim online. We discussed his options to access his account in future e.g. in the library, phoning the UC helpline, speaking with the Jobcentre or coming back to see us. We helped him book his appointments with the Jobcentre and discussed advanced payments as well as local support for emergency funds and local food banks. We arranged to check with him that his first UC payment had arrived.

### Health – NHS Charges

A client with long term health problems showed us an NHS Prescription Penalty Charge Notice he had received from the NHS Business Services Authority in relation to prescriptions he had recently obtained. He had been given three weeks to pay the fee otherwise he would face a £51 charge. The notification from the NHS said he was not entitled to free prescriptions at the time. However, he produced an NHS Tax Credit Exemption Certificate which covered the period the Authority was referring to and which was valid till October 2018. He wanted to know if he could contest the charge. The letter from the NHS referred to the ability to challenge a Penalty Notice online. With the client's permission, the adviser helped him complete the online challenge process. He was advised to contact the NHS Business Authority if he did not receive a response before the charge payment deadline. He has not returned for further help.

### Runnymede Rentstart

A client arrived at Rentstart with all her worldly belongings in a suitcase. She was suffering from ill health and struggling with stress. She had no money, no home and was very distressed. She had a very pro-active attitude and was determined to do anything she could to turn her situation around. Having just fallen short of priority need with the council she worked with us to find a supportive landlord and phoned us daily with updates.

Rentstart provided the Rent in Advance and a deposit bond. We assisted her with an application for universal credit for help with her monthly rent. We also assisted her with applications to charities to help furnish her new flat. Our client has been happily living in her new one bedroom flat now for over 6 months. She has benefits in place and is trying her best to get on top of her health conditions so that she can return to work.

## Advice & Support

---

We dealt with **12,491 issues** covering the following topics:



**You can see what people are searching for and trending topics over at the Citizens Advice website:**

**[Advicetracker.devops.citizensadvice.org.uk](http://Advicetracker.devops.citizensadvice.org.uk)**

### Top 5 Benefit Issues

1. Personal Independence Payments
2. Employment & Support Allowance
3. Housing Benefit
4. Other Benefit Issues
5. Council Tax Reduction

### Top 5 Housing Issues

1. Access to & Provision of Accommodation
2. Private Sector Rented Property
3. Threatened Homelessness
4. Environment & Neighbour Issues
5. Actual Homelessness

### Top 5 Debt Issues

1. Council Tax Arrears
2. Credit, Store, Charge Cards
3. Rent Arrears (Housing Associations)
4. Rent Arrears (Private Landlord)
5. Other Debt Issues

### Top 5 Employment Issues

1. Pay & Entitlements
2. Dismissal
3. T&Cs of Employment
4. Dispute Resolution
5. Employment Tribunals & Appeals

## Abraham Cowley Unit - Mental Health Advice Service

---

With increasing awareness of mental health, the service provided by Citizens Advice at the ACU remains as busy as ever. Last year we saw 287 clients and dealt with a total number of 1081 enquiries. Benefits remain the largest area of enquiry accounting for 64%, although other areas include housing (5%) and debt (8%). One of the most significant changes this year was the roll out of Universal Credit (UC), which has a number of implications that adversely affect people with mental health problems and long term illness. Initial appointments are taking much longer, clients are struggling to maintain their claims, appointments are hard for clients to attend, and follow up can be more difficult as access to staff through phone lines is a challenge.

In many cases UC can be paid at much lower rates to people with long term conditions, so we have been trying, where possible, to prevent claims being closed and get people on the right benefits to ensure that they are protected. Although all claimants will at some stage be moved to UC, being transferred over gives claimants transitional protection.

Ensuring our clients receive this protection has meant a lot of claims for Personal Independence Payment and making sure clients are receiving the correct premiums in their Employment and Support Allowance, Income Support and Housing Benefit. We regularly see people who are underpaid benefits. One example was an in-patient who had been too unwell to attend his medical for ESA so his benefits had been stopped. We were able to obtain excellent medical evidence from the ward and use the DWP's mental health safeguarding procedures to get his claim reinstated. We discovered that he never received the severe disability premium to which he was entitled. He has now received £11,000 in arrears and is likely to receive a further £17,000 when the case is resolved.

### Sue Basten – ACU Caseworker



### Top 5 Issues

1. Benefits & Tax Credits
2. Debt
3. Universal Credit
4. Health
5. Housing

### Top 5 Benefit Issues

1. Personal Independence Payment
2. Employment Support Allowance
3. Housing Benefit
4. Working & Child Tax Credits
5. Council Tax Reduction



## Court Desk – Staines County Court

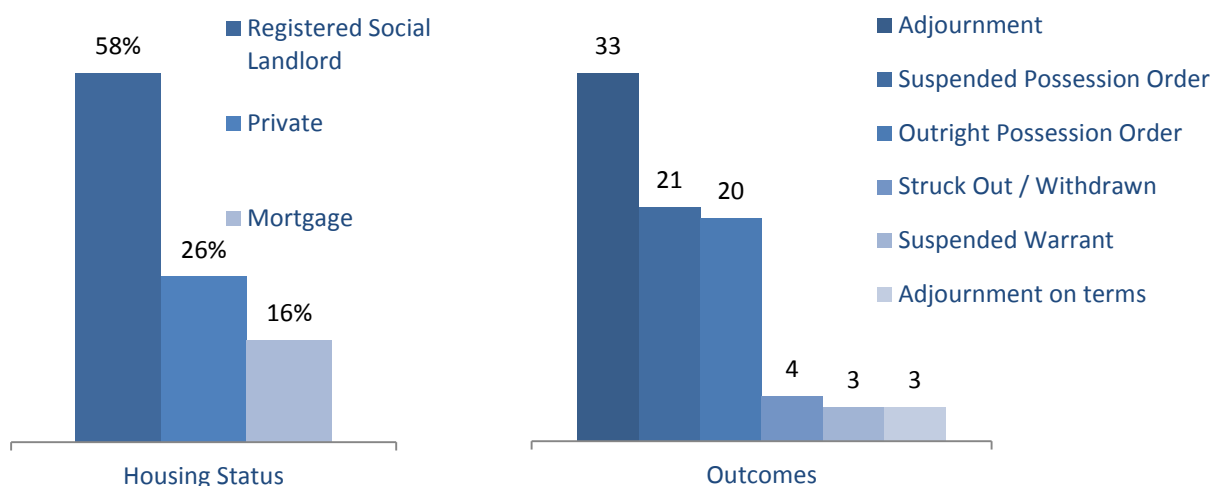
---

Thank you to all who have contributed to our Staines County Court advice and representation service for defendants facing possession claims, and to the judges who have welcomed our assistance in applying the legal process.

In 2018-19 we helped 84 clients. The majority were from the social housing sector and although overall there has been an increase in private sector renters, we have seen a check on the growth of the private sector due to more onerous conditions applied to private landlords. We have also seen more cases of disrepair. Mortgage repossessions have increased, driven in part by the expiry of interest only mortgages taken out in the nineties. The consequence to borrowers who failed to take-out endowment policies, or who have under-performing endowments is sadly likely to be a possession hearing. These householders are now often elderly and unwell and are stunned to find themselves in this position. In the last year, we have also seen an increase in possession cases in shared ownership properties, where a tenant buys a percentage of the property from the housing association. Possession cases in shared ownership become embroiled in legal technicalities and this is when we are especially thankful that we have the specialist back-up advice of the National Homelessness Advice Service, a coalition between Citizens Advice and Shelter.

Looking forward, the government is contemplating an end to Section 21 ‘no fault’ possession claims. There is no indication of when, or how, other housing legislation will be modified to compensate for this, if at all, which raises the concern that weakening the powers of landlords will result in a reduction of landlords and therefore of rental properties. There has been a government consultation concerning the possible creation of housing tribunals to replace the county court proceedings to achieve a cheaper, less formal and therefore more accessible system. We will endeavour to adapt our advice and support services accordingly to achieve the best possible outcomes for our clients.

### David Chatterton - Volunteer Housing Adviser



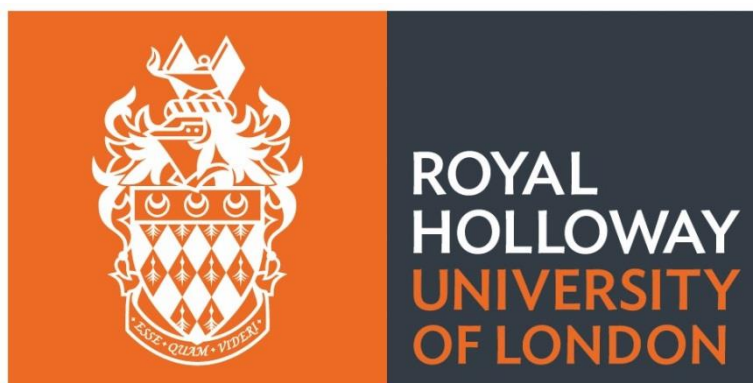
## The Housing Stability Project

---

We are incredibly proud to have won the Royal Holloway Community Partner of the year award for our Housing Stability work this year, fighting off competition from over 240 other community organisations. We were delighted by the success of the 2018/19 student summer scheme and another ten students are enrolled this summer. For more information please visit: <https://housingstability.uk/the-summer-scheme>

Our new Housing Stability Survey was rolled out in May and is due to end in September. We have a wonderful student volunteer Sadie Hall, who is supporting clients to complete the survey and to manage the data. A copy of the survey is available on the housing stability's website: <https://housingstability.uk/housing-stability-survey>

**Andrew Fraser – Research & Campaigns**



## Universal Support – Help to Claim

---

Universal Support - Help to Claim is a Local Citizens Advice service funded by the government following widespread concern about Universal Credit (UC). It launched at Runnymede and Spelthorne Citizens Advice in November and nationwide in April 2019. We check that Universal Credit is the right benefit for the client to claim. With some clients we need to find out more details about their situation and in some cases this will require a full benefits check. We assess an individual's needs at the first point of contact, some require light-touch reassurance but are capable of making a claim themselves while others need more intensive support. Universal Credit is digital by default but for some people completing an online claim won't be possible so we tell them about other options and help them to access the UC phone claim. There are a significant number of steps to take to complete a UC claim. Depending on a client's level of need, we can help them with verifying their identity, providing additional evidence, understanding monthly payments, accessing adaptations and easements and applying for additional financial support.

**Jo Watts – Help to Claim Coordinator**

Runnymede and Spelthorne Citizens Advice has been working with Healthwatch Surrey since 2013. Our role is to provide Healthwatch with our clients' experiences of local social services and healthcare. These experiences sometimes emerge during the course of an interview in an advice session. More often, our advisers will "signpost" a client to the most appropriate health or social service that best meets their needs. Twenty-six of our advisers did so this year to more than 150 clients.

In the year July 2018 to June 2019, clients told us of their experiences at twenty-eight different GP surgeries in northwest Surrey. Only a few clients were unhappy with the care they received from their GP. However, while in most cases getting an urgent appointment in an emergency was possible, getting a routine appointment can take anything from one to four weeks, particularly if the patient wants to see their preferred doctor.

Clients also told us of their experiences at nine hospitals in Surrey and south London; most at our two local hospitals. People were less satisfied with their hospitals than with their GPs although most felt positive about their care. The most common complaint was deferred or cancelled appointments.

A small number of clients told us of community based mental health care. In general, this was good although the delay in getting appointments remains a problem and this can be particularly stressful for young people. One mother told us the treatment her child receives with CAMHS is "good, but stretched". Her daughter "has to wait up to sixteen weeks for an appointment".

### **Maurice Long – Healthwatch Liaison**

## **Stanwell Outreach**

---

The Stanwell Outreach has run for some years now in Stanwell Library on a Monday. Residents of Stanwell can find it hard to get to Sunbury for help, as there are no direct trains and the journey can take over an hour by bus, so the outreach provides a vital service to residents who otherwise might not be able to access advice and support. Stanwell now has its own food bank so we can refer clients in their locality.

Appointments are pre booked and advice is given in a room at the back of the library. As well as being seen at Stanwell, clients are also given advice and support over the phone. One client with long term mental health issues was supported for several months to appeal his Personal Independence Payment award, resulting in an increase of over £10,000 per year. We helped another client with her housing, debt and benefits when she was relocated to Stanwell by social services, after her son became a victim of knife crime in London. Another client with physical health problems and on long term sick leave sought help with dealing with her employer as well as benefit entitlement.

### **Rachel Crewe – Advice Session Supervisor**

## **An interview with Beaujolais Rood – Citizens Advice volunteer for 37 years**

### **When did you join Citizens Advice?**

I started in Walton CAB in 1983. Walton CAB had just started up and we recorded our interviews on case sheets which recorded all the clients seen on a particular day with a brief summary of the advice given. I moved to Runnymede Citizens Advice in 1990.

### **What was your first role?**

All workers were trained as generalist advisers although we were not expected to do case work.

### **What are the biggest changes you have seen over the years?**

While people's rights have expanded in some ways, our clients have been hit by changes in the law, to their disadvantage. There used to be "fair rent" and generally tenants had greater security of tenure. On the benefits side, eligible claimants could be on a benefit indefinitely and the sick and disabled did not have to go through all the hoops they have to do now to prove that they are sick and disabled.

### **Before you could look things up on the internet how did it all work?**

When I started there were 9 hardcover files with information, either produced by NACAB or provided by DHSS leaflets to cover the various topics we were expected to deal with. The wording in the leaflets was pretty abstruse. The bureau would receive a very thick envelope of papers updating the information and we were expected to read them and take it in turns to add them to the system, literally cutting and pasting.

### **What are your most memorable moments?**

In particular I remember, the man whose GP had prescribed an ointment to rub on his back but he lived alone and he couldn't reach! Fortunately I was able to come up with some options which did not involve my rubbing it on for him. I remember the woman whose whole family were inflicted with serious health problems and had all sorts of housing and financial problems. I sat there just listening and thinking that I did not know where to start when she suddenly got up and thanked me for helping her so much. I feel that this "listening ear" part of our work is not sufficiently recognised these days.

### **What motivates you to work for Citizens Advice?**

I have learnt such a lot, not just about benefits etc., but also about people and I feel that I have developed as a person. Furthermore, I really value the people I work with and enjoy their company.

## Experiences of a Trainee Supervisor

---

A chance meeting in Shepperton High Street in February this year led to my application and offer of the role of trainee supervisor at CA Runnymede and Spelthorne. After 4 years as a Money Adviser at CA Epsom and Ewell, I needed a new challenge and this role has proved to be just that.

I have now completed 3 months and found it to be varied and interesting. Supervision requires knowledge across all advice categories. Experience in money advice gave me understanding across benefits, debt and housing but this role also requires me to build my expertise in employment and immigration. Working across two boroughs also requires an understanding of two different local authority benefit rules for Housing Benefit, Council Tax support and housing allocation policy amongst others.

Demand for our drop in service is high, issues are often complex and urgent, requiring follow up appointments for many clients. Insufficient resources in terms of volunteers and rooms makes it a hectic and intense day and we may have to turn some clients away and ask them to return the following day.

A 'typical' day of supervision can mean supporting assessors with up to 10-15 gateways plus supporting advisers with appointments, sorting urgent issues for clients, finding appropriate references to evidence advice and stepping into the waiting room to talk to clients as and when required.

At the moment my knowledge is growing through on the job training and reading cases but courses and paper based training also play a part. Training with other trainee supervisors on a 2 day course in June was very useful, discussing experiences and comparing notes.

By the way, my chance meeting was with Lorna, who trained me when I first volunteered in 2011. It proved to be a fruitful encounter.

### Fiona Miles – Advice Session Supervisor



**VOLUNTEER WITH US**

Our offices at Addlestone and Sunbury rely on our amazing team of volunteers to help run our service. Volunteering for Citizens Advice is a way of gaining new skills, provides the opportunity to meet new people, and makes a real difference to the lives of our clients. Full training and support is provided. We have a wide range of volunteer opportunities available: providing advice, reception/administration support, helping with research, publicity and social media.

**To apply to become a volunteer please visit:**  
**<https://www.citizensadvice.org.uk/local/runnymede-spelthorne/volunteer/>**

## Treasurer's Report

---

I was pleased to be offered the opportunity to serve as Treasurer of Runnymede and Spelthorne Citizens Advice in January of this year and I have now been able to spend several months gaining a better understanding of the great work that is carried out by the team. I would like to take this opportunity to thank the previous Treasurer, Trevor Mudd, for his hard work and commitment over the years. Fortunately, Trevor remains a Trustee of the Board and thus we are still able to make use of his significant experience. As can be seen from the summary financials shown below, although our budget for the year ended March 2019 was a deficit of £14,963, we were able to record a surplus of £25,419. The key reason behind the surplus is lower salary costs as a result of open headcount during the year.

The refurbishment of the Addlestone office was completed during the year providing a much needed meeting room and additional client interview rooms. The refurbishment costs have been treated as a Fixed Asset with a contribution of £30,000 provided by Chertsey Combined Charities. Additional expenses associated with the larger office space have contributed to the increase in costs for the year (compared with year ended 31<sup>st</sup> March 2018), however, the full rental value is covered by a donation from Runnymede Borough Council and thus this increase in cost does not impact the net surplus for the year.

	Year Ended 31st March 2019	Year Ended 31st March 2018
Incoming Resources	317,125	312,430
Outgoing Costs	291,706	259,944
<b>Surplus</b>	25,419	52,486
Unrestricted Reserves	203,681	151,805
Restricted Reserves	158,104	183,561
<b>Total Reserves</b>	361,785	335,366

As is always the case as we publish our financials at this time of year, the above numbers for the year ended 31<sup>st</sup> March 2019, whilst they have been agreed by the Board of Trustees, are yet to be discussed and finalised with our external reviewer and as such are subject to change.

**Wendy Brierley - Treasurer**

## Our Team

---

\*left during the year.

### Paid Staff

Zara Barber - Rentstart Co-ordinator  
Sue Basten - ACU Caseworker / Supervisor  
Simon Beecher – Research Support  
Rachel Crewe - Caseworker / Supervisor  
Carol Gibbs - Benefits Caseworker  
Dacil Gonzalez - Supervisor\*  
Clare Liddiard - ACU Adviser / Rentstart  
Co-ordinator

Fiona Miles – Supervisor  
Lorna Thomas – Advice Services Manager  
Pat Thompson – Chief Officer\*  
Marilyn Warrener – Court Desk Advisor\*  
Jo Watts – Office Manager  
Becky Whale – Chief Officer

### Volunteers

Tricia Ade  
Sue Allen  
Caroline Baldwin  
Sarah Blevins  
Adrian Browne  
Sandra Buck  
Richard Champness  
Liza Correia  
David Chatterton  
Pauline Connolly  
Diane Cowden  
Sara Cushing\*  
Dee Dodd  
Eileen Evans

Richard Fleming  
Lauren Frederick  
Alan Greig  
Peter Heydenrych  
Hana Jogee  
Gina Jeffery  
Alice Jones\*  
Ulla Joseph  
Charles Lauber  
Maurice Long  
Gabrielle Mansfield  
Terry Marsh  
Isabel Mullens  
Pat Murphy

Pat Peggie  
Catriona Portefaix  
Gill Rigg  
Beaujolaïs Rood  
Mick Smartt  
Parveen Sohal\*  
Charlie Tomlins  
John Turnbull  
Pam Unwin  
Barbara Walden  
Pam Wallin  
Mary Wildsmith  
Trevor Woolley

### Royal Holloway University volunteers

Lydia Aazadpour  
Sadie Hall  
Eleanor Jordan

Tina Khorram  
Mia McClenagham  
Shirin Muman  
Sarina Saini

Maria Santi  
David Utulu  
Armina Yousefi

### Trustees

Ian Blowers (Chair)  
Trevor Mudd (Treasurer)  
Wendy Brierley (Treasurer)  
Arvi Jassal\*  
David Kaphan\*  
Bernard Shelley  
Paul Thompson

Ian Bell\*  
Alison Dalton  
Roy Flood\*  
Andrew Fraser

### Council Representations

Cllr Peter Waddell - RBC  
Cllr Alfred Friday - SBC

## Do You Need Advice?

01932 827187 (press 1 for advice)  
Monday to Friday 10.00am – 12.30pm

### You can drop in to us at Addlestone:

Monday	10.00am – 12.30pm
Tuesday	10.00am – 12.30pm
Wednesday	10.00am – 12.30pm 1.15pm – 3.30pm
Thursday	1.15pm – 3.30pm
Friday	10.00am – 12.30pm

The Old Library, Church Road,  
Addlestone, KT15 1RW

### You can drop into us at Sunbury:

Tuesday	10.00am – 12.30pm	1.15pm – 3.30pm
Wednesday	10.00am – 12.30pm	1.15pm – 3.30pm
Thursday	10.00am – 12.30pm	1.15pm – 3.30pm

Sunbury Library, The Parade,  
Staines Road West, Sunbury, TW16 7AB



#### Statement of Internal Control

Runnymede and Spelthorne Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Runnymede and Spelthorne Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Charity Number 1128180 Company Number 06754766  
Registered office: The Old Library, Church Road, Addlestone KT15 1RW

---