

# GOSPORT CITIZENS ADVICE BUREAU ANNUAL REPORT 2012



Five day opening

Daily drop-in service

Wednesday Evening Drop-in

Macmillan Supported Advice



Gosport CAB is a registered charity number: 1116994  
A donation to Citizens' Advice is an investment in your community

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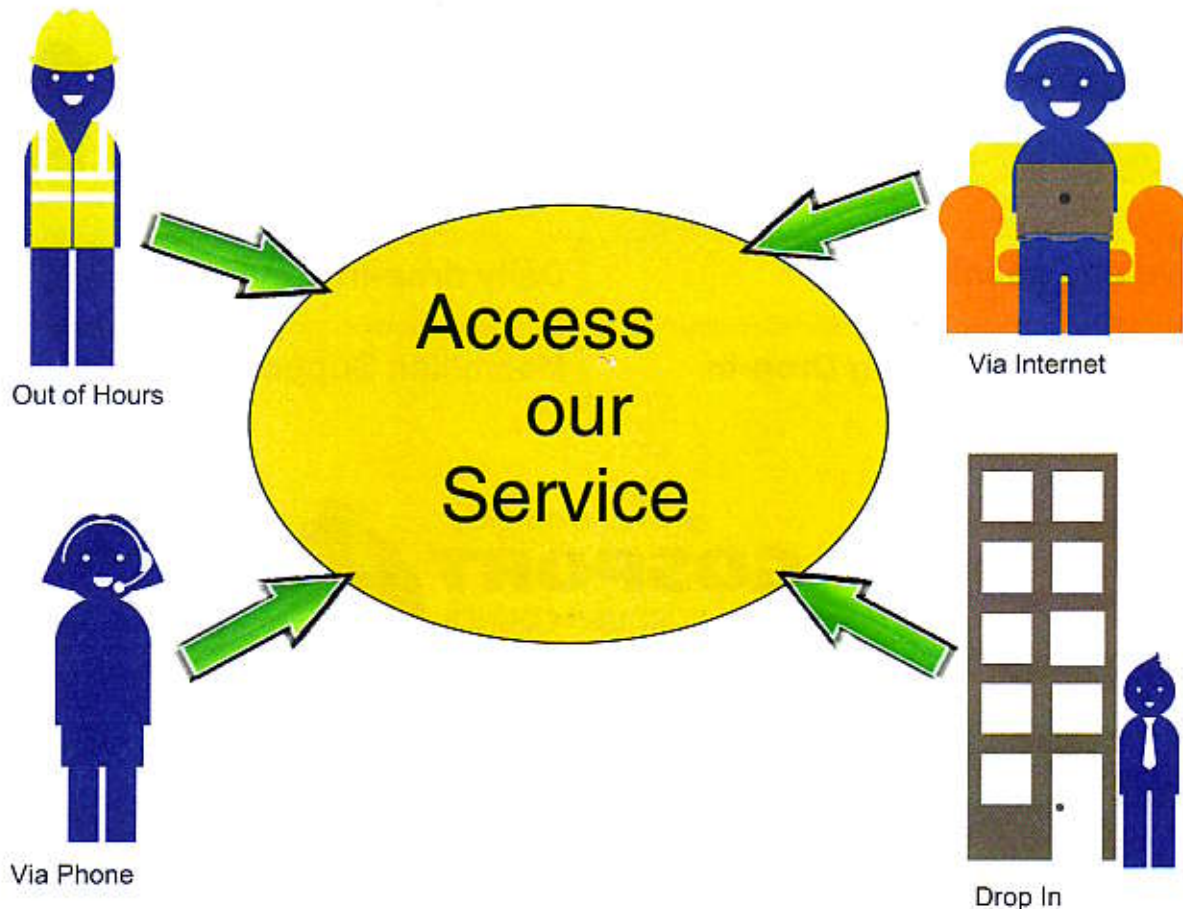
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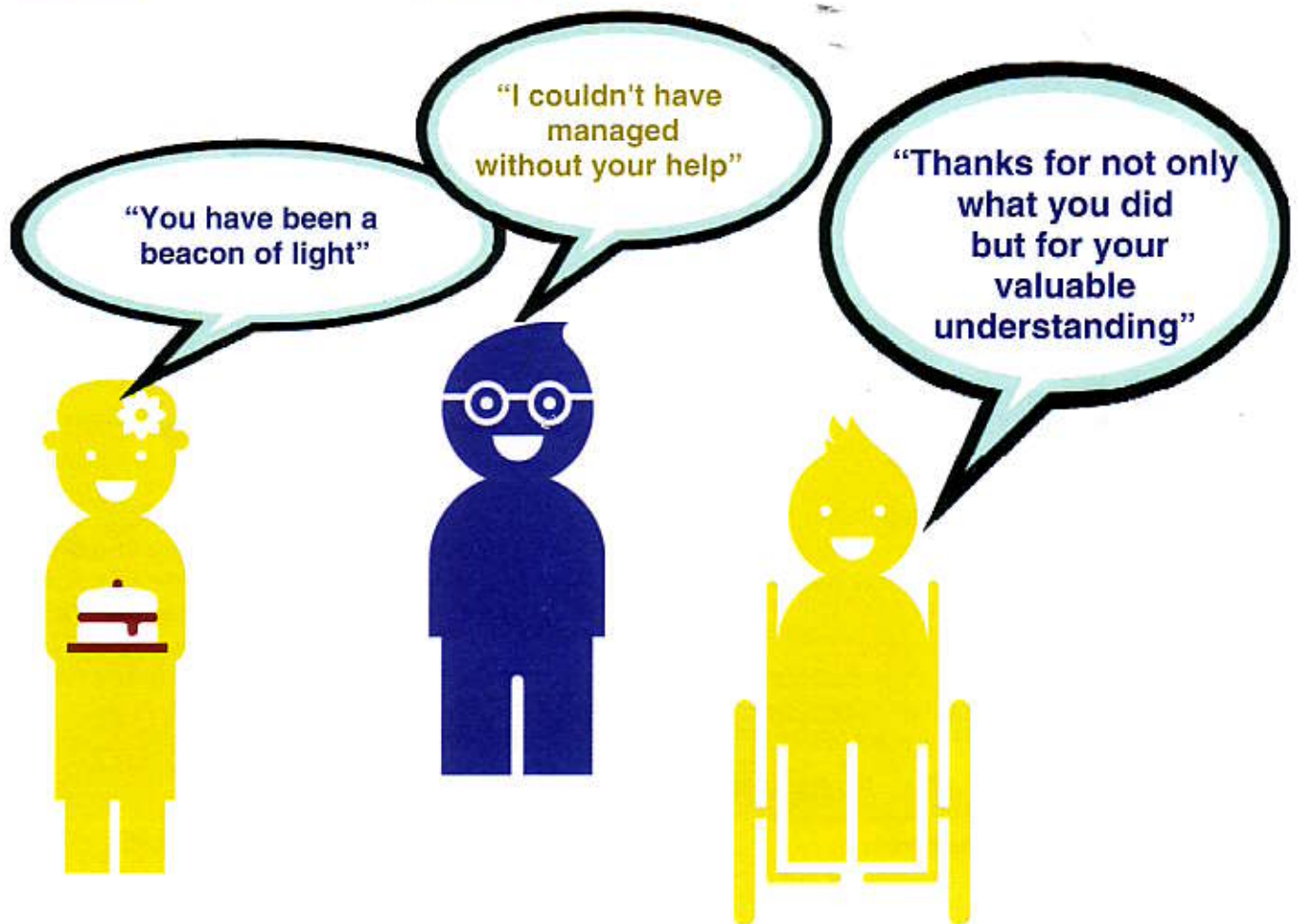
## Our mission statement

The Citizens Advice service aims to provide the advice people need for the problems they face and equally to improve the policies and practices that affect peoples' lives.

We are an independent service providing free, confidential and impartial advice to everybody regardless of age, race, sex, disability, sexuality or religious beliefs



# Testimonials



After taking the reins from the previous manager in November, it quickly became apparent that I was going to have a challenge to continue the service to our clients.

However, despite a severe cut in funding by central Government, Gosport Borough Council were able to ensure the bureau's annually reviewed core grant was increased slightly. This was seen by all as an accolade of the difference we make to the local community.

As Gosport borough has 4 wards of its 17, ranked as the most deprived in Hampshire\*; the first stage of Welfare benefit changes contributed significantly to the advice sought by many households increasing the demand for our service in this area of advice.

Despite this backdrop of increased need and complex enquiries requiring casework, the bureau has managed to improve its service and the client experience. With the support of the volunteers and a handful of paid staff our client satisfaction surveys came in at 99%; confirming the confidence felt by our service users.

The bureau was also successful in obtaining a small grant from Citizens Advice Hampshire to improve access to debt advice for those most vulnerable in the community (the MAIM project). It was thought that this service may end because of lack of funding but with a last minute furore, was supported by local businesses and individual contributors to ensure the service could continue for an extra 3 months when further trust grants were obtained from Zurich to save the project.

It is with immense thanks to the volunteers, staff and supporters that I end my report; I know that Gosport CAB will continue to advise and campaign for those affected by change, empower those they can and advocate for those that need it!

### **Anita Muff - Bureau Manager**

The tough economic times we are experiencing are likely to continue for some while and there is no painless way for any government to address the problems the country faces. At the same time significant changes to welfare, housing and other benefits have been introduced or are proposed.

We are grateful to Gosport Borough Council who have not only maintained our grant but slightly increased it. However a grant of £23,000 per annum financed by Central Government to enable us to open for additional hours ceased during last year resulting in a reduction in the paid staff we could employ.

This means that the demand for our services is growing at a time when our financial resources have reduced.

By altering the way we work and due to the unstinting support of our paid and volunteer staff we have managed to address more issues than we did last year.

Our new management team recognises that not only do more people need our help but that they wish to obtain it in the most convenient way. For this reason we are planning to recruit and train more volunteer advisors and implement a responsive and effective phone advice service.

The amount of change that our new management team and volunteers are facing at a time of reduced resources is unprecedented. Without their dedication and willingness to go "beyond the call of duty" we could not provide the level of service we do.

### **Richard Mackay- Chair of Trustees**

\*ONS Indices of deprivation

## Co-ordinated by volunteers - Social Policy is the twin aim of Gosport CAB!

We use client experiences to influence services and policies. We collect evidence of our clients' problems and use these to campaign for changes in policies and services both locally and nationally.

Last year the Bureau sent off 120 evidence forms (EBEFS) to Citizens Advice head quarters. Each of the cases sent came as a result of an advisor thinking '*this just can't be right or fair*' when told of a client's problem. So our campaigning advisors 'don't get mad, they do an EBEF'!

By far the biggest number of problems (46/120) is connected to Benefits. Delay in processing claims, inaccurate figures and increasingly harsh disability assessments have left clients feeling frustrated and angry. The next two most common areas were Debt (23/120) and Housing (22/120) problems. This came as no surprise given the current economic climate. They were usually very complex and time consuming to deal with.

One client came to see us because they had not had any payment of their disability benefit for 3 months. Due to maladministration, they had no food, heating or clean clothes. This continued throughout the winter months and he relied entirely on charitable donations until the DWP agreed he was entitled to some benefit.

We have also been gathering evidence county wide on various common areas of concern. One of these involves logging how long it took for various agencies to answer the phone. This is a 'bugbear' to all of us – who said it was good to talk?

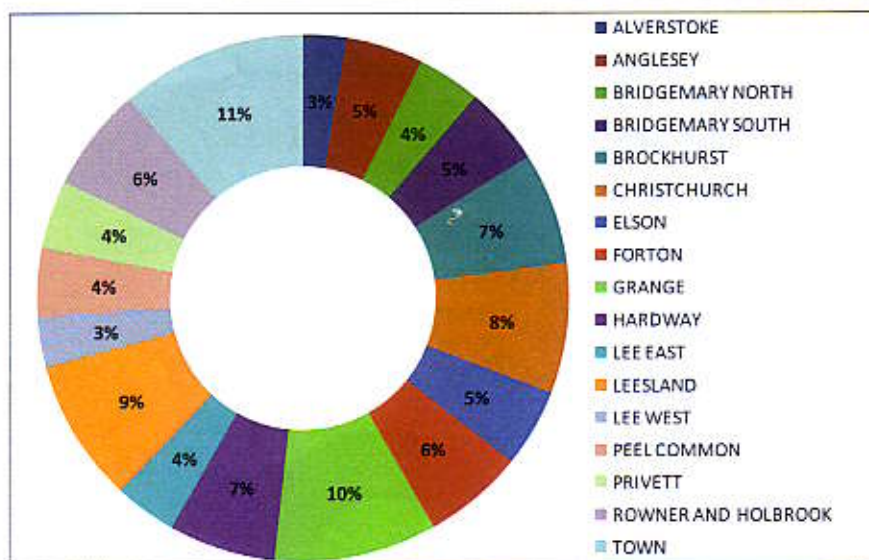


**Judy**  
Social Policy  
Co-ordinator



**Ian**  
Social Policy  
Co-ordinator

**Volume of evidence forms sent per Ward**



## Jane Beer

Thanks to the continued support of Gosport Borough Council the money advice service is still available full time supporting advisors helping people in Gosport and Lee on the Solent with debt problems.



I have my own case load where I try to assist people who are particularly vulnerable or are in danger of losing their homes because they cannot afford to pay their rent or mortgages. The bureau has also worked with creditors when our clients are suffering from mental health problems and by doing this we have reduced the pressure on such clients from debt collector harassment.

Good relationships with Gosport's Housing Benefit department and our Job Centre have helped when people are really struggling with getting help after becoming ill, losing their jobs or the breakdown of their relationships. We also work closely with the "YOU Trust-supporting people team based in Gosport Business Centre when either we feel that our clients could cope better with their support or they believe that the people they support could benefit from our advice.

We also work with Gosport Borough Council's Housing Options team to try to use all weapons at our disposal to keep people in their homes; one of which is the government mortgage rescue scheme. At the time of writing, over 70 homes have been saved by this scheme in Gosport since its implementation because of this partnership working.

One success story is that of a young woman, Frances Osborne\*, who visited the bureau for help after her husband left her with her four year old daughter and she was 5 months pregnant with her second child. She did not have access to a bank account and did not know that her husband was no longer paying the bills until he left.

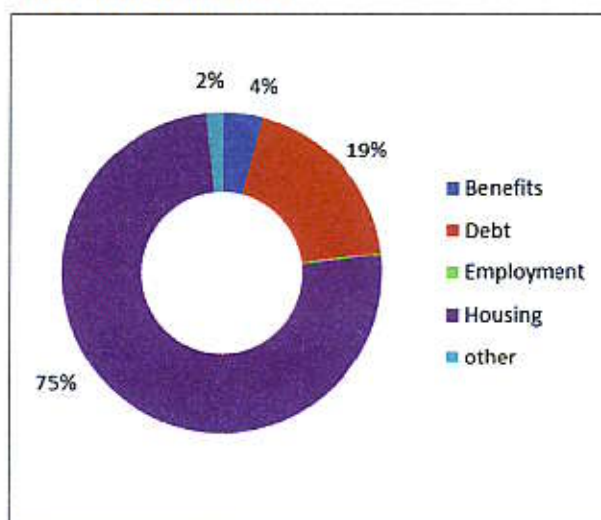
She managed to sort out many of the utility bills herself and we assisted by writing to her creditors including bailiffs to stop their action and by helping her claim benefits which would help pay some of the mortgage.

We supported her successful application to the Government mortgage rescue scheme and as a result, she and her two children are able to remain in their home permanently.

(\* name changed)

Number of client contacts	2064
Cost per issue dealt with by specialist	£15.32
Cost for specialist help per client	£89.93
Unique clients seen by Fast Track service	355

### Fast Track Issues



### Contacts

