

## CITIZENS ADVICE WOKING – APPLICATION FOR FINANCIAL ASSISTANCE

### Executive Summary

Citizens Advice Woking seeks to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. The Centre holds the Advice Quality Standard (AQS) quality mark at General Help with Casework in Welfare Benefits and Debt, and Specialist level in Housing. Core activities are 'individual' focused and aim to deliver advice and support to the community of Woking. The Centre also operates the successful Financial Capability Project, funded primarily by Woking Borough Council, a Court helpdesk and outreach services.

The Centre has approached Woking Borough Council with a request for continued financial support in the coming year. The request totals £239,500, broken down into the core service (£218,000), the financial capability project (£11,500) and the Guildford County Court Help Desk (£10,000). In addition it is proposed that the Council continues to cover the service charge of the offices in Provincial House (circa £54,000). The total requested grant is therefore £293,500.

Close working continues to take place with Council teams such as Housing Options, Sheerwater Regeneration, Social Prescribing, Family Support, Careline and Homelink. The Centre receives referrals from a range of organisations including New Vision Homes, Your Sanctuary, the York Road Project and The Lighthouse.

Citizens Advice Woking works with the Council to help support many of the most vulnerable residents. Demand for its services has increased as a result of the pandemic especially helping with court eviction cases and financial advice. The Organisation has applied for numerous other funding and grants, however still needs the Council's assistance. Citizens Advice Woking report that a 10% reduction in grant awarded would result in two full-time members of staff not being retained, adding that the only financial area it can reduce is staffing costs.

In light of the Council's financial position, it is proposed that the level of grant awarded (£293,500) be reduced by a total of 10% from last year (£29,000). The level of support towards core costs would be set at £189,000, with the sum of £10,000 being allocated towards the Guildford County Court Helpdesk at the same level as for 2020/21. It is proposed that the sum of £11,500 continues to be awarded towards the Financial Capability Project and that the Council continues to cover the service charge element under the revised lease (circa £54,000).

Accordingly, the total level of support proposed for 2022/23 equates to approximately £210,500, plus the service charge as set out above.

### Recommendations

The Executive is requested to:

**RESOLVE That**, subject to the outcome of the Council's budgetary process,

- (i) core funding of £189,000 be awarded from the Community Grants Budget to continue to support the core service of Citizens' Advice Woking;
- (ii) funding of £10,000 be awarded from the Community Grants Budget towards the costs of the Guildford County Court Help Desk;

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	<p>(iii) funding of £11,500 be awarded from the Community Grants Budget to ensure the continuation of the Financial Capability programme; and</p> <p>(iv) the Council continues to cover the service charge for the accommodation at Provincial House from the Community Grants Budget, which for next year will be circa £54,000.</p>
Reason for Decision	To enable the organisation to provide its services to Woking residents.
Confirmation of funding	<p>This award is provisionally made on the expectation that the Council's budgets for revenue and capital projects remain at the same level allocated for the current financial year. The Council's overall budget, including the sums allocated for community grants, will be determined by Council at its meeting on 10 February 2022. In the event the grant budgets are set at the anticipated levels, confirmation of the Council's support will be sent to successful applicants. Groups should not plan for the 2022/23 funding until this confirmation has been received.</p>
Conditions	<p><b>Accounts.</b> The Organisation must submit audited accounts for the year in which the grant is awarded, including an income and expenditure account and balance sheet. Please note that accounts for other years may also be required.</p> <p><b>Monitoring Information.</b> The Organisation must submit quarterly monitoring information as a measure of its achievements. Failure to provide details will jeopardise the award. E-mail requests will be sent to the applicant on a quarterly basis.</p> <p><b>Publicity.</b> Where possible, the Organisation is required to publicise the support received from Woking Borough Council, including on all literature and leaflets produced.</p> <p><b>Payments.</b> Unless exceptional circumstances exist all invoices must be received quarterly with details of the costs incurred and monitoring information for the previous quarter.</p> <p><b>Payment Period.</b> Final quarter claims must be made by the second week in March. Unclaimed awards will not be available at a later date unless exceptional circumstances can be demonstrated to the Council before the end of the award year.</p> <p><b>Joint Working.</b> WBC expects the Organisation to engage positively on health and wellbeing multi-agency joint work affecting Woking. Groups which refuse may place their Council support at risk, e.g. grant, concessionary rent and other assistance.</p> <p><b>Homelessness Reduction Act 2017.</b> Following the introduction of new legislation from April 2018, the council will expect the support of partner agencies in identifying people at risk of homelessness as early as possible to maximise the opportunities to prevent such. Partner agencies / organisations will be expected to be engaged in joint working arrangements to assist in finding suitable housing and support solutions, and where appropriate to undertake and respond to the new 'duty to refer'. Groups which do not support this new legislation and way of working positively, may put their Council support at risk.</p> <p><b>Venue Hire.</b> Woking Borough Council has a duty to ensure that publicly-owned venues and resources do not provide a platform for</p>

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	<p>extremists and are not used to disseminate extremist views. This duty extends to organisations that work with the local authority so this includes recipients of any grants from Woking Borough Council. If you hire out your venue/s you should ensure you have good processes in place for record keeping and checking if they are an appropriate group to be making the hire arrangements. The following are some of what should be considered:</p> <ul style="list-style-type: none"> <li>• Basic details should be recorded to include speakers address, mobile phone number &amp; organisation details.</li> <li>• Has the identity of the speaker been confirmed &amp; is their organisation bona fide? Are they known to you?</li> <li>• Is the speaker from the area? Are they UK citizens or from overseas &amp; will they travel specifically for this event?</li> <li>• Consider checks on the internet to confirm the status of speaker to include website, YouTube or social media sites.</li> <li>• How many people are likely to attend (check previous or similar events either locally or online).</li> </ul>
Performance Indicators	<p><b>Users.</b> The Organisation to provide a breakdown of the users in the past quarter.</p> <p><b>Activities.</b> The Organisation to provide details of activities and events held during the last quarter.</p> <p><b>Enquiries.</b> The Organisation to provide a breakdown of the enquiries received during the last quarter.</p> <p><b>Publicity.</b> The Organisation to advise how the Council's support has been publicised over the last quarter.</p> <p><b>Statement of Use.</b> The Organisation to provide a statement stating the use to which the grant money has been put.</p>
Future Support	<p>The financial pressure on the Council's budgets is expected to continue in the coming years and accordingly the overall level of support available in future years may be reduced. The applicant is therefore to be advised that the award of funding for 2022/23 does not imply that a similar application in 2023/24 would be supported. In particular, it is emphasised that the Council is unlikely to be in a position to award any sums above the 2022/23 levels.</p> <p>In view of this, the applicant is to be advised to ensure that contingency plans for the Group's operations for 2023/24 have been drawn up in the event that the Council is unable to continue its support beyond April 2023. All applicants are strongly recommended to pursue alternative sources of funding and are encouraged to approach Woking Borough Council's Community Support Team for advice and support.</p>

**The Executive has authority to determine the above recommendations.**

**Background Papers:**

2022/23 Application Form.

**Reporting Person:**

Julie Fisher, Chief Executive

## **Citizens Advice Woking – Application For Financial Assistance**

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30 November 2021

## Citizens Advice Woking – Application For Financial Assistance

<b>1.0 Summary of Application</b>	
1.1 Status and Aims	<p>Citizens Advice Woking (CAW) was established in 1939. It is a registered charity and a company limited by guarantee. CAW belongs to the umbrella organisation, the National Organisation of Citizens Advice Bureaux, and is audited every three years to ensure it continues to meet the membership standards and whether it should be awarded the Advice Quality Standard (AQS) quality mark for General Help with Casework in the areas of welfare benefits, debt and housing.</p> <p>The aims and principles of CAW are to provide independent, impartial, confidential and free advice to all of the residents of Woking and anyone who works in the Borough. CAW values diversity, promotes equality and challenges discrimination.</p> <p>There are two main objectives:</p> <ul style="list-style-type: none"> <li>• to provide the advice people need to manage the problems they are facing, to make them aware of their rights and responsibilities and to then support them to decide what options to take to make sure they achieve what they need to</li> <li>• to raise local and national issues to help improve policies and practices that affect peoples' lives.</li> </ul> <p>CAW's main activities are to provide information and advice offered at its main town centre offices and outreach sessions as well as its telephone and email advice service. It also operates the Guildford County Court Help Desk which supports clients who have been served with Possession Proceedings with the aim of keeping them in their homes.</p>
1.2 Employees	<p>14, including the Chief Executive, the Operations Manager, Training Supervisor, 4 x Advice Session Supervisors, Housing Caseworker, 2 x Court Helpdesk Advisors, 2 x Welfare Benefit Caseworkers, 2 x Home Visiting Welfare Caseworkers, Money and Financial Capability Caseworker, and Family and Relationship Specialist.</p>
1.3 Volunteers	<p>73.</p> <p>The volunteers provide over 42,000 hours of volunteering each year and have completed a 6-8 month training programme leading to the award of a Certificate in Generalist Advice.</p> <p>All volunteers have to train in the following topic areas: welfare benefits, family and relationships, money advice and financial capability, housing and employment. Volunteers also have knowledge about immigration, consumer, health and education queries.</p>
1.4 Clients/Users	<p><u>2020-21</u></p> <p>Clients – 6,623</p> <p>Issues – 18,093</p> <p>Activities – 22,902</p> <p><u>2019-20</u></p>

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	<p>Clients – 6,632  Issues – 22,192  Activities – 19,470</p> <p><u>2018-19</u></p> <p>Clients – 6,565  Issues – 20,278  Activities – 17,927</p> <p><u>2017-18</u></p> <p>Clients – 6,500  Issues – 16,912  Activities – 15,642</p> <p>Around 98% of clients reside in Woking, with the remaining 2% being those from Surrey Heath who call the Adviceline, as Citizens Advice Surrey Heath answer calls from the same number of Woking clients.</p> <p>The largest number of clients are based in Canalside, followed by Hoe Valley and Goldsworth Park.</p> <p>In addition to individual clients set out above, users include community groups, housing associations, faith groups, statutory organisations, local authorities, health organisations and voluntary organisations.</p>
1.5 Members	N/A
1.6 Sum Requested	£239,500 (Revenue) plus payment of service charge, circa £54,000 (Internal Transfer)
1.7 Project	<p>Citizens Advice Woking is applying for a grant to enable it to continue delivering the advice service it has been running for 80 years.</p> <p>The Group can be contacted in a number of ways, by telephone, email, website or by coming to the Town Centre office. There are two telephone services operated, the local office number, and national number called Adviceline service and run jointly with Citizens Advice Surrey Heath.</p> <p>Outreach sessions were closed in March 2020 and have recently restarted at the Maybury and Sheerwater Community Hub for advice sessions via Zoom. It is also intended to offer an outreach session at the Byfleet Methodist Church to be run at the same time as the Food Bank is open. Home visits have also restarted for people who are either physically unable or too vulnerable to travel. Each user would have an initial assessment with referrals where appropriate to caseworkers for specialist support.</p> <p>Close working continues to take place with Council teams such as Housing Options, Sheerwater Regeneration, Social Prescribing, Family Support, Careline and Homelink. The Centre receives referrals from a range of organisations including Your Sanctuary, the York Road Project and The Lighthouse.</p> <p>Operated since 2008, the Financial Capability Project increases knowledge of finance and empowers people to make the right choices when managing their money. It is aimed at clients experiencing debt</p>

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issues, young people and community groups. During 2020/21 390 clients were helped with debt issues, a 77% decrease on the previous year. However, on average £12,698 of debt was written off for each client and for each client an average of £2,398 of debt was rescheduled. The fiscal value of providing debt advice during 2020/21 to those 390 clients was stated to be £379,057.

The Guildford County Court Help Desk provides support to the most vulnerable in the community who are at risk of homelessness due to Possession Proceedings in the County Court being started by a landlord or mortgage advisor.

The aims of the Help Desk are to prevent homelessness and stabilise a client's housing situation, as well as improving access to legal assistance and maximising clients' household income. The number of clients assisted in 2020/21 was 344, in comparison with the previous year at 280, with homelessness prevented in 100% of cases. 329 of the 344 clients reside in Woking. The Group notes that there has been an increasing demand for the service year on year, particularly during the pandemic, and that the Homelessness Reduction Act provides the Council with a duty to help anyone at risk of homelessness within 56 days.

### 1.8 Cost breakdown:

The funding request for 2021/22 is £239,500, comprising:

A request for £218,000 to continue the core service;

A request for £11,500 to continue the financial capability project; and

A request for £10,000 to support the Guildford Court Help Desk Project.

### 1.9 Community Benefit

In the first 4.5 months of 2021/22 the Group has helped more than 2,200 clients with over 7,000 different issues. The main enquiry areas are as follows

Enquiry Area	Number of Clients	Number of Issues
Benefits and Tax Credits	647	1423
Housing	428	927
Universal Credit	289	845
Health and Community Care	349	759
Debt	187	593
Employment	199	406

Between April and June 2021, 11,000 people visited its website.

During the period 1<sup>st</sup> April – 12<sup>th</sup> August 2021 the following financial outcomes were achieved for individual clients:

Income gain	£623,430
Reimbursements	£13,255
Debts written off	£124,549
Repayments scheduled	£1,307
Other	£40,078

Close working continues to take place with Council teams such as Housing Options, Sheerwater Regeneration, Social Prescribing, Family Support, Careline and Homelink. The Centre receives referrals

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from a range of organisations including New Vision Homes, Your Sanctuary, the York Road Project and The Lighthouse.

Examples of the community benefit are set out below.

### Financial gain

The Centre aims to record as many outcomes as possible against a client's enquiry and one of these would be whether the advice resulted in them making a financial gain. This could be due to being awarded a benefit they did not know they were entitled to, a compensation following an employment dispute, or successfully suing a third party for a debt owed. During 2020-21, Citizens Advice Woking achieved one off benefit awards of £417,397, however 60% of benefit clients have an ongoing benefit award with an annualised ongoing benefit income of £5,013,026.

### Debt

Clients struggle to cope with debt, which can cause stress, anxiety and relationship breakdown. Helping people to manage their debts and finances has a benefit.

### Preventing Homelessness

The aim of the County Court Help Desk is helping clients avoid becoming homeless, stated to be achieved in 95% of cases. Clients are then helped to ensure they continue to live in their homes and not have to return to Court again. The 5% who do leave their homes are helped by the Adviser who asks the Court to allow as long as possible for finding alternative accommodation. Clients also liaise with Housing Options. CAW states that its work in preventing evictions had a total saving of £333,013 for the Council during 2020/21, even though for most of the year there was a stay on evictions due to Covid-19. In the first four months of 2021/22 the Court Desk Advisers helped 145 people with rent and mortgage arrears and from the middle of May have been back at Court supporting people with their Hearings.

### Sharing of Knowledge within the Community

CAW works with other agencies to share resources so that people in need can be helped. An example of this is the working relationship with the Community Mental Health team at Bridgewell House to assist people with a particular benefit or debt issue.

### Raising Awareness of Policies and Practices which need changing

Local and national issues are identified and raised with Citizens Advice nationally, with the aim of trying to achieve change. Social media is used to raise awareness of the issues or campaigns taking place. This year, the Group has been involved in campaigning to keep the £20 uplift on Universal Credit payment.

#### 1.10 Covid-19 Impact

In March 2020, CAW began the transition towards home working, for both staff and volunteers, and supporting clients by telephone and email, using their own IT equipment. In addition, a small team was working in the office to co-ordinate the teams working remotely, whilst also dealing with the Healthwatch Telephone Information and Adviceline (with some of the calls being diverted later on to home workers).

Calls and emails were received from new clients in financial difficulties



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	<p>and unable to pay their rent or mortgage. There were high numbers of Universal Credit – Help to Claim requests for assistance. Social media was used and posters displayed to advise people how to contact the organisation.</p> <p>Close working continued with Housing Associations, with referrals being received from Bridgewell House, Catalyst and the Bradley Unit at the Community Hospital. The Home Visiting Caseworker was also assisting clients by telephone.</p> <p>The County Court Helpdesk Advisors have continued to work proactively to help clients by contacting those who had a Suspended Possession Order to ascertain whether they needed further support, along with those who were struggling to pay their rent or mortgage.</p>
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<b>2.0 Financial Background</b>	
2.1 Budget	<p>At the time of the application, the Group held £270,758 in the bank. CAW administers the Wenceslas Fund on behalf of Woking Lions to assist those who are facing fuel poverty and meeting the criteria of the scheme. The organisation also has restricted Projects for which £26,460 had been allocated. Designated reserves of £85,653 are held for 2021/22.</p> <p>The Group has submitted a budget for 2022/23 which shows an anticipated income of £343,750 against an anticipated expenditure of £369,089, resulting in an anticipated deficit of £25,339.</p>
2.2 Accounts	<p>The Group has submitted accounts for 2020/21 which show an income of £418,620 (£359,285 in 2019/20) against expenditure of £374,221 (£351,842 in 2019/20), resulting in a surplus of £44,398 (a surplus of £7,443 in 2019/20). The sum of £232,116 was carried forward at the end of the 2020/21 year.</p>
2.3 Support over the past five years	<p>2021/22 – £239,500 plus service charge                  2020/21 – £239,500 plus service charge                  2019/20 – £231,500 plus service charge                  2018/19 – £231,500 plus service charge                  2017/18 – £231,500 plus service charge</p>

<b>3.0 Assessment of Application</b>		
3.1 Key Information	<ul style="list-style-type: none"> <li>○ Constitution</li> <li>○ Registered Charity</li> <li>○ VAT Registered</li> <li>○ Equal Opportunities Policy</li> <li>○ Safeguarding Policy</li> <li>○ Reserves Policy</li> <li>○ Quality Mark</li> </ul>	<p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>

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	<ul style="list-style-type: none"> <li>○ Other funding sources pursued</li> <li>○ Other support by the Council</li> <li>○ Fundraising</li> <li>○ Two quotes</li> <li>○ Regular monitoring provided previously</li> </ul> <p>* Mandatory rate relief, discretionary rate relief, concessionary rent, five year fixed term lease with a 12 month break clause for a peppercorn rent of £1 a year, ten voluntary sector car parking spaces. In addition, the Council pays the service charge and the buildings insurance premium under the terms of the lease.</p>	<p>Yes</p> <p>Yes *</p> <p>Yes</p> <p>N/A</p> <p>Yes</p>
<p>3.2 Assessment</p>	<p>CAW works closely with the Council to help support many of our most vulnerable residents. Demand for CAW services have increased as a result of the pandemic especially helping with court eviction cases and financial advice. CAW has applied for numerous other funding/grants available but still needs the Councils help. CAW report that even a 10% reduction in grant awarded will result in 2 FT members of staff not being retained. The only financial area CAW can reduce is staffing costs.</p> <p>In view of the Council’s financial position, it is recommended that the grant towards the core costs of Citizens Advice Woking incorporate a reduction of 10% (£29,000) of the total award last year (£293,500) and that funding of £264,500 should be awarded for 2022/23:</p> <p>Core costs – £189,000</p> <p>Financial Capability Project – £11,500</p> <p>County Court Helpdesk - £10,000</p> <p>Service Charge - £54,000 (internal transfer)</p>	

REPORT ENDS