

## **ANNUAL REPORT TO POLICY & FINANCE COMMITTEE**

### **RE- OUTSIDE BODY- RIBBLE VALLEY CITIZENS ADVICE BUREAU**

**NOVEMBER 2011**

**Prepared by Councillor Lois Rimmer JP**

The advice service is governed by 13 trustees of which four are Borough Councillors, although one is there as a representative of the Town Council.

It is operated by 8 part time employees (3.8 full time equivalent posts) and 17 volunteers who give a commitment of at least 7 hours a week each.

#### **Quality Mark Award**

In September 2011 the national membership organisation, Citizens Advice carried out its 3 yearly audit of quality and membership standards. The auditor complimented the strength of staff commitment and has verbally confirmed membership and the award of Community Legal Service Quality Mark at General Help level with debt casework until 2014.

**The principal advice area** is debt (30% of enquiries). Two employees are **Insolvency Service - qualified Debt Relief Order intermediaries**. This level of support in debt case work distinguishes the service as a leading CAB resource for clients. The service also supports clients directly at Employment Tribunal and can ensure representation at Benefits Appeal Hearings.

**NB. See separate sheet** which shows a full breakdown of the advice areas for each RV ward.

#### **Funding**

The voluntary agency grant from RVBC for 10/11 was £60,000 and from a range of sources the CAB expects to bring in a further £68,000 this year. Most of this sum is from local charitable donations.

Project money from Ribble Valley Homes supports the outreach work to tenants in Clitheroe and Longridge.

#### **Outreach**

The bureau is committed to maintaining the outreach service to enable access to the service, to those residents who can more easily reach the face to face advice in Longridge.

Telephone advice is also a key part of the service to enable advice to be accessed by people in all Ribble Valley communities. 44% of our clients do not live in Clitheroe and 40% of clients first contact us by telephone.

**Absolute commitment**

The organisation is passionate about serving Ribble Valley people and the trustees have resisted proposed changes by Citizens Advice to share resources with other East Lancashire bureaux.

The trustees believe the advice team performs well for local people as a locally organised service. The board states that it will only consider changes on evidence that they would benefit people in the Ribble Valley.

Citizens Advice now accept this position and are no longer putting forward arguments for joint working. The CAB is pleased to see confirmation of this position as they enjoy working to deliver a dynamic, value for money service for local people.

Councillor Lois Rimmer JP

Councillor Noel Walsh

Councillor Mary Robinson

The top line (Ben, Con etc) describes the main enquiry made by the client – Benefits, Consumer, Debt, Education, Employment, Financial, Health, Housing, Immigration, Legal, Other, Relationships, Signposting, Tax, Travel or Utilities

Local Authority: Ribble Valley																
LA Ward	BEN	CON	DEB	EDU	EMP	FIN	HEA	HOU	IMM	LEG	OTH	REL	SIG	TAX	TRA	UTI
Aighton, Bailey and Chaigley	4	1	2	1	4	1	1	0	1	7	0	4	0	0	1	0
Alston and Hothersall	4	1	3	1	2	0	0	2	0	1	1	1	0	0	0	1
Billington and Old Langho	9	3	10	1	6	2	0	10	0	6	1	3	0	2	1	2
Bowland, Newton and Slaidburn	4	1	4	1	1	1	0	2	0	3	0	3	0	1	0	0
Chatburn	14	2	13	1	8	5	0	6	0	5	2	8	0	3	0	3
Chipping	1	0	1	1	0	2	0	2	0	1	0	1	0	0	0	0
Clayton-le-Dale with Ramsgreave	6	1	2	0	1	2	1	0	0	0	2	1	0	0	0	0
Derby and Thornley	9	1	8	0	3	0	1	2	0	3	1	1	0	2	0	0
Dilworth	5	3	1	0	3	1	0	2	1	3	0	1	0	2	0	1
Edisford and Low Moor	50	9	38	2	24	5	5	14	3	13	3	9	0	3	1	12
Gisburn, Rimington	6	0	2	0	7	2	1	5	0	4	0	4	0	1	0	0
Langho	4	0	5	0	4	0	1	4	0	3	1	1	0	0	2	2
Littlemoor	52	8	40	4	29	5	3	8	2	5	4	7	2	5	3	10
Mellor	8	0	5	0	0	0	0	0	0	0	0	1	0	0	0	1
Primrose	56	9	41	2	31	10	6	21	2	17	3	11	0	3	2	15
Read and Simonstone	3	1	6	0	3	2	0	6	0	2	0	3	0	1	0	0
Ribchester	4	3	2	0	3	0	0	1	0	2	0	0	0	1	0	1
Sabden	15	2	10	1	3	0	2	3	0	2	1	3	0	0	0	11
Salthill	47	11	31	6	25	7	3	16	1	17	5	7	0	7	4	10
St Mary's	21	6	9	1	14	1	1	6	0	2	4	9	0	7	0	0
Waddington and West Bradford	14	6	14	1	9	3	1	5	0	10	0	3	0	2	1	4
Whalley	14	5	12	0	7	2	0	5	0	3	2	1	0	3	2	5
Wilpshire	5	2	2	0	1	0	0	2	0	4	0	0	0	0	0	0
Wiswell and Pendleton	10	7	4	0	4	3	2	2	0	3	0	2	0	1	0	2
<b>Total Clients</b>	<b>365</b>	<b>82</b>	<b>265</b>	<b>23</b>	<b>192</b>	<b>54</b>	<b>28</b>	<b>124</b>	<b>10</b>	<b>116</b>	<b>30</b>	<b>84</b>	<b>2</b>	<b>44</b>	<b>17</b>	<b>80</b>

The 5 Clitheroe wards are St Mary's, Salthill, Primrose, Littlemoor and Edisford & Low Moor. As the bureau office with 24 hour per week face to face drop in service is located in Clitheroe, and the wards with the highest deprivation are all in Clitheroe, it is expected that a majority of service users reside in Clitheroe. This table shows the residence of Ribble Valley Citizens Advice Bureau clients for this financial year, to date.

For example, the 3 Longridge wards of Derby/ Thornley, Dilworth and Alston/Hothersall is home to 72 clients who mainly enquired about benefits.



# Citizens Advice (England and Wales) - advice statistics by client's home local authority

2010-11 (April 10-March 11)

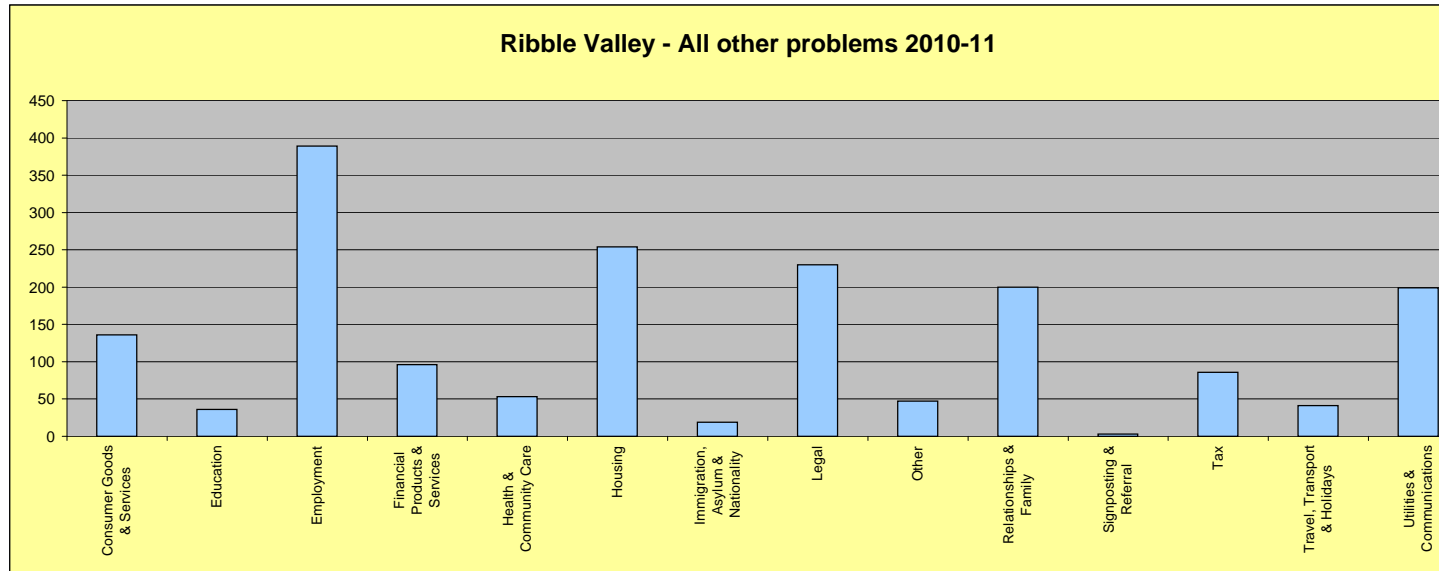
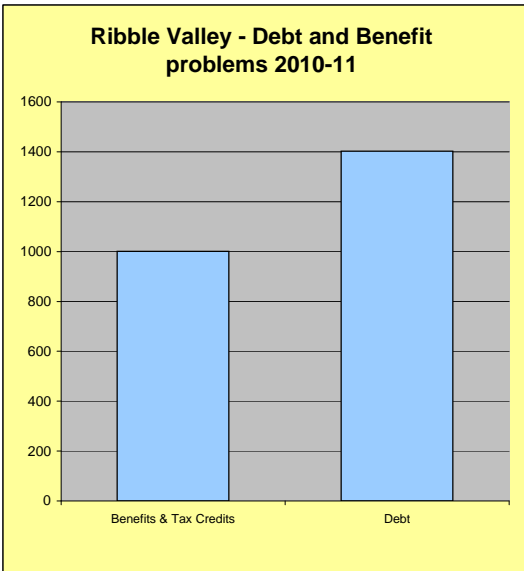
NOTE: Statistics exclude any 'Daysheet' enquiries without full client records.

Local Authority
Ribble Valley

Total Number of Clients starting a new Enquiry in the Year	1,866
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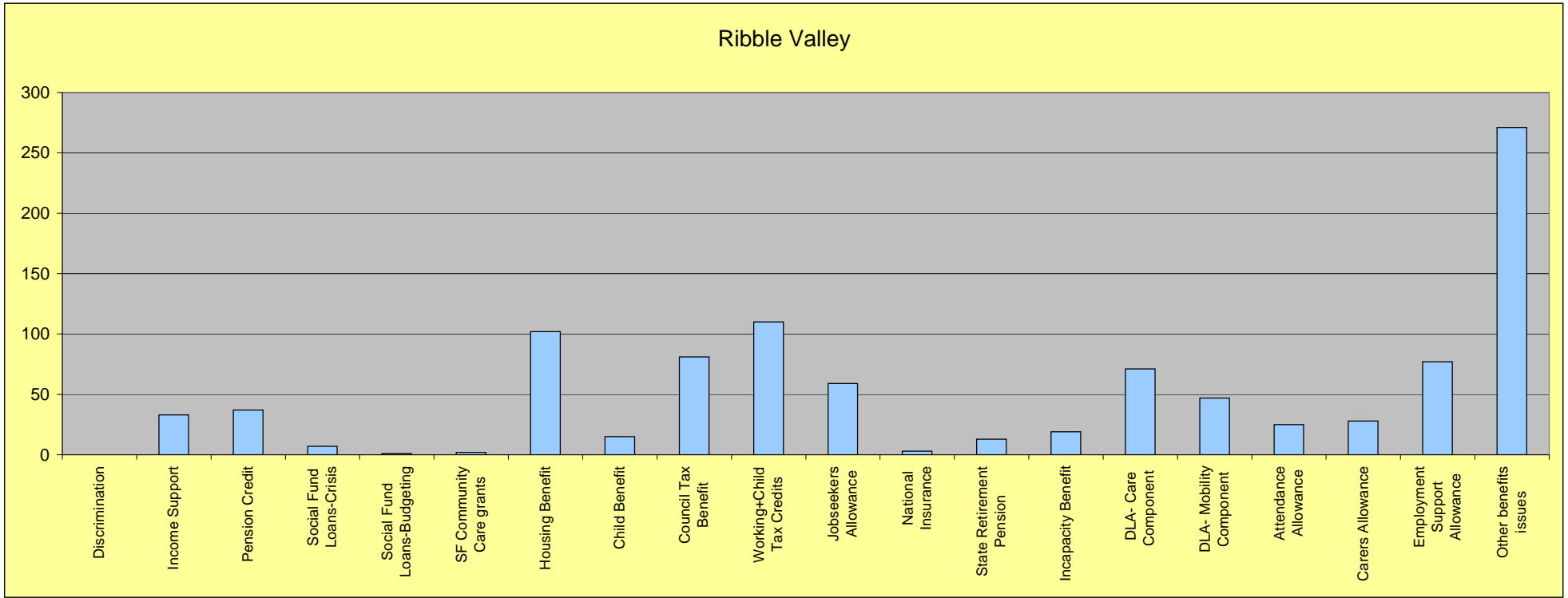
## Summary of problems

Local Authority	Benefits & Tax Credits	Consumer Goods & Services	Debt	Education	Employment	Financial Products & Services	Health & Community Care	Housing	Immigration, Asylum & Nationality	Legal	Other	Relationships & Family	Signposting & Referral	Tax	Travel, Transport & Holidays	Utilities & Communications
Ribble Valley	1001	136	1403	36	389	96	53	254	19	230	47	200	3	86	41	199

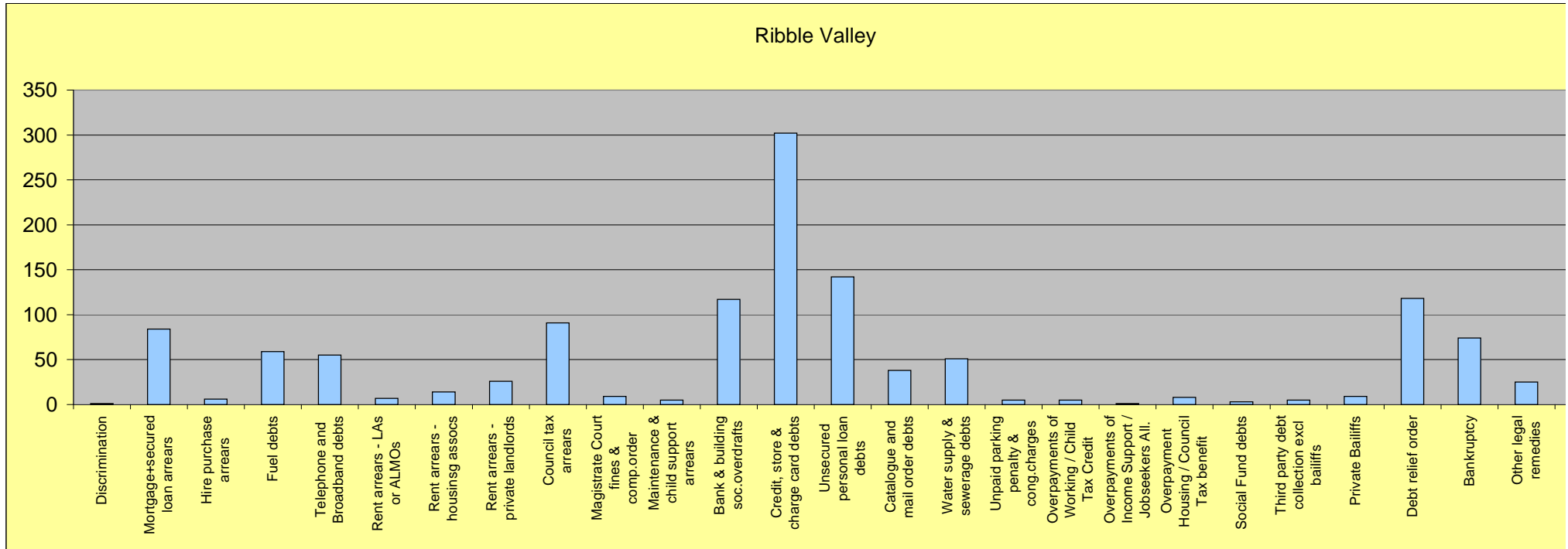


**Breakdown of main problem categories**

BENEFITS																				
Local Authority	Discrimination	Income Support	Pension Credit	Social Fund Loans-Crisis	Social Fund Loans-Budgeting	SF Community Care grants	Housing Benefit	Child Benefit	Council Tax Benefit	Working+Child Tax Credits	Jobseekers Allowance	National Insurance	State Retirement Pension	Incapacity Benefit	DLA- Care Component	DLA- Mobility Component	Attendance Allowance	Carers Allowance	Employment Support Allowance	Other benefits issues
Ribble Valley	0	33	37	7	1	2	102	15	81	110	59	3	13	19	71	47	25	28	77	271

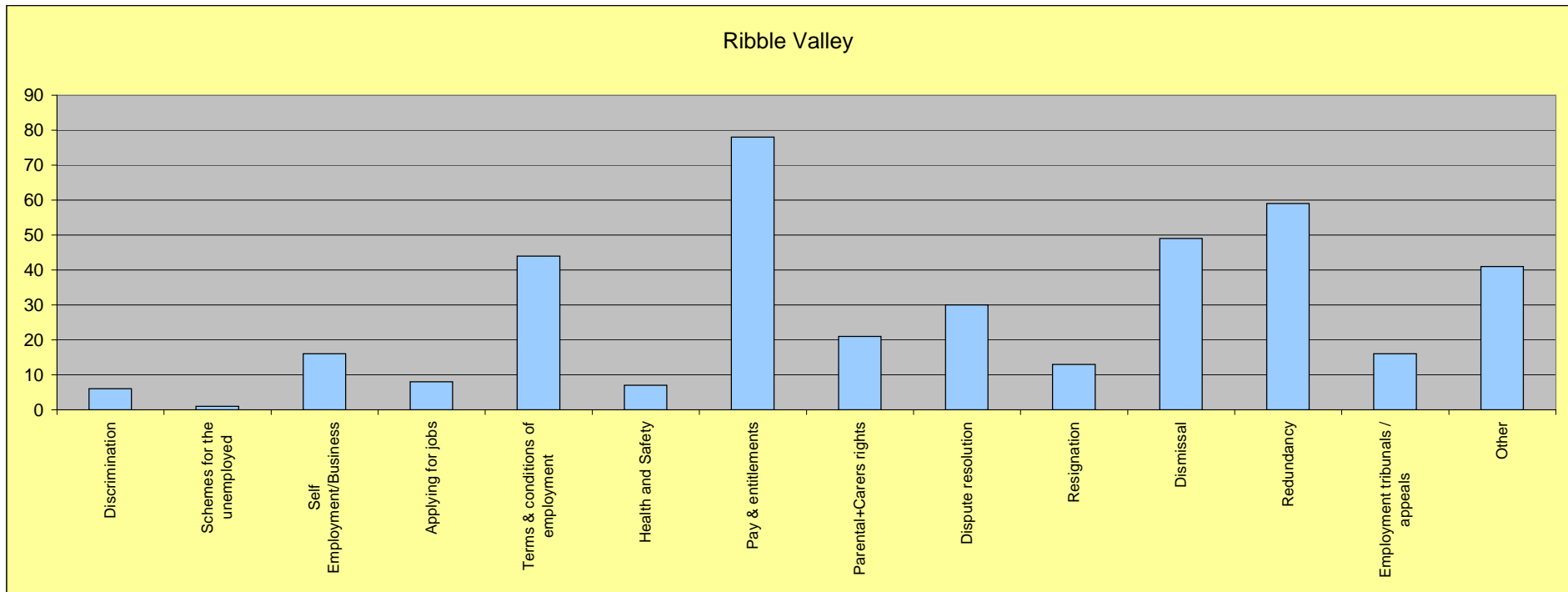


DEBT	
Local Authority	
Ribble Valley	1
Discrimination	84
Mortgage+secured loan arrears	6
Hire purchase arrears	59
Fuel debts	55
Telephone and Broadband debts	7
Rent arrears - LAs or ALMOs	14
Rent arrears - housings assocs	26
Rent arrears - private landlords	91
Council tax arrears	9
Magistrate Court fines & comp.order arrears	5
Maintenance & child support arrears	117
Bank & building soc.overdrafts	302
Credit, store & charge card debts	142
Unsecured personal loan debts	38
Catalogue and mail order debts	51
Water supply & sewerage debts	5
Unpaid parking penalty & cong.charges	5
Overpayments of Working / Child Tax Credit	1
Overpayments of Income Support / Jobseekers All.	8
Overpayment Housing / Council Tax benefit	3
Social Fund debts	5
Third party debt collection excl bailiffs	9
Private Bailiffs	118
Debt relief order	74
Bankruptcy	



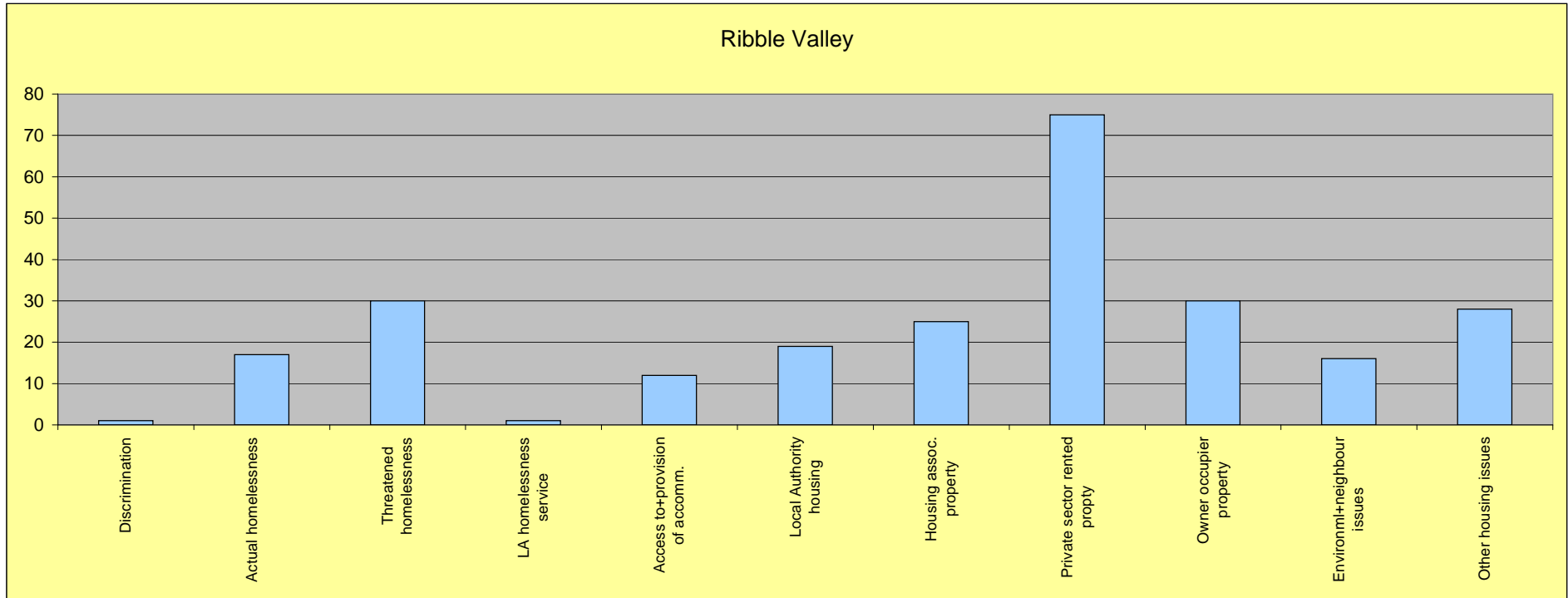
**EMPLOYMENT**

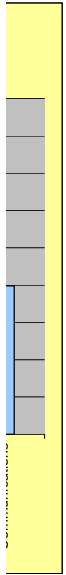
Local Authority	Discrimination	Schemes for the unemployed	Self Employment/Business	Applying for jobs	Terms & conditions of employment	Health and Safety	Pay & entitlements	Parental+Carers rights	Dispute resolution	Resignation	Dismissal	Redundancy	Employment tribunals / appeals	Other
Ribble Valley	6	1	16	8	44	7	78	21	30	13	49	59	16	41





Housing											
Local Authority	Discrimination	Actual homelessness	Threatened homelessness	LA homelessness service	Access to+provision of accomm.	Local Authority housing	Housing assoc. property	Private sector rented propty	Owner occupier property	Environml+neighbour issues	Other housing issues
Ribble Valley	1	17	30	1	12	19	25	75	30	16	28







Other legal remedies	Other
25	143

