

"Don't underestimate the work of Citizens Advice" *Hain*

Citizens Advice formally opened its new £1.2million Regional Headquarters for Northern Ireland in Donegall Pass on 10th October 2006. The building was officially opened by the Secretary of State for Northern Ireland the Rt. Hon Peter Hain MP who said:

"The valuable work of Citizens Advice in reaching out to the most vulnerable members of our community must not be underestimated. Focusing on some of the most disadvantaged areas of Northern Ireland its aims and objectives complement the Government's strategy to tackle social need."

Mr Hain also spoke of the significance of the location of the new headquarters which have been built on a previously derelict site in Donegall Pass, one of the key areas targeted in the Government's flagship regeneration strategy Neighbourhood Renewal.

"These new headquarters have been built in one of the Government's targeted areas of deprivation and is therefore an important element of our strategy for delivering Neighbourhood Renewal. In addition to bringing significant investment to the area the scheme has removed a derelict eyesore from one of the main arterial routes into the city."



Derek Alcorn, Chief Executive, Citizens Advice, The Rt. Hon Peter Hain MP and John Devine, Chair, Citizens Advice.

One of the major benefits of the new building is that it delivers a purpose built environment to host the range of Communication and Information Technology services now provided and supported by Citizens Advice. Hosting of the various organisational websites, including www.citizensadvice.co.uk and www.advisedirect.net, has now been brought in-house affording Citizens Advice a much more flexible and responsive approach to editing an expanding content and thus maximising the impact of using this media. In addition, the new dedicated server room provides a secure location for both the case recording system CARMA and its associated backup systems, which together help

deliver a high level of systems availability and business continuity – a necessary requirement as organisations become more technology dependent.

The new building also forms the hub of the Wide Area Network interconnecting all bureaux sites with Regional Office, the performance of which has improved with the provision of greater bandwidth into the premises.

Taken together, these improvements made possible by the new building mean that Citizens Advice is well positioned to continue to meet the ongoing challenges of delivering a high quality service in a rapidly changing world.

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46 Donegall Pass, Belfast, BT7 1BS. (028) 9023 1120

For further copies or to contribute to the next issue contact:

Editor:

Paul Herink, Director of Information Services
e-mail: herinkp@citizensadvice.co.uk

Editorial Team:

Siobhán Harding and Lucy Cochrane,
Information and Social Policy Officers
e-mail: cochranel@citizensadvice.co.uk
e-mail: hardings@citizensadvice.co.uk

Editorial Panel:

Valerie Adams, Manager, Antrim CAB
e-mail: antrimdistrictcab@citizensadvice.co.uk

Dave Murphy, Director of Development
e-mail: murphyd@citizensadvice.co.uk

Barry McVeigh, Specialist Support Officer (Advocacy)
e-mail: mcveighb@citizensadvice.co.uk

Angela Welch, Manager, Coleraine CAB
e-mail: colerainecab@citizensadvice.co.uk

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Staff News

Antrim CAB would like to welcome Advice 4 Health worker Tracy Sproule (this post covers both Antrim and Ballymena CABx).



*Tracy Sproule,
Antrim CAB*

Ards CAB would like to welcome Mairead Johnston who has just started as the Project Worker for its new Migrant Workers Project - see page 8.

Ballymena CAB would like to welcome volunteer advisers Denise Forde and David Hodsman, David and Denise are completing their ATP.



*Linda Robinson,
Cookstown and
Magherafelt*

Banbridge CAB welcomes Deirdre Nelson and Peter Crowe as volunteer advisers.

Coleraine would like to welcome Angela Mulholland as a new volunteer adviser.

Cookstown and Magherafelt would like to welcome new Bureau Manager Linda Robinson.



*Angela Doherty,
Regional Office*

East Belfast welcomes Amy Veale as a new volunteer adviser.

Newtownabbey District CABx would like to welcome Brian Mullan as its new Advice 4 Health worker.

Regional Office would like to welcome Angela Doherty as Director of Finance and Administration, Paul Herink as Director of Information Services and Jacquie Ritchie as Volunteer Coordinator.



*Paul Herink,
Regional Office*

Bureau News

Cookstown and Magherafelt CAB have commenced a new initiative with CDHN, who are funding an advice surgery in R A Glovers Pharmacy in Moneymore. This will provide funding for travel and expenses for a volunteer to service a clinic every Wednesday starting 6 September. The clinic is a new build and has an annex room which the bureau will use.

For Your Benefit!

Following a competitive tendering process, Citizens Advice has secured three contracts on a pilot basis to deliver benefit take-up services for vulnerable customers of Northern Ireland Electricity (NIE). The initiative, "For Your Benefit Programme," which has been developed and funded by NIE, will support five projects in total to assess how a range of interventions may assist customers maximise their benefit entitlement.

The first pilot project is being delivered by Citizens Advice in partnership with Extra Care, a voluntary organisation that provides a range of personal care services to people living in the community. These services are provided by trained care workers, 24 hours a day,

7 days a week, 365 days a year. During the course of their work the care workers will identify clients for referral to bureaux who will then undertake benefit checks and maximise benefit entitlement where appropriate.

The second project is the result of a partnership established between Citizens Advice and the Energy Savings Trust Advice Centre (ESTAC). ESTAC provides a range of advice services including a telephone advice line which provides guidance in relation to grants and discount schemes. This pilot will focus on telephone referrals made by ESTAC to CAB who will then undertake benefit entitlement and maximisation checks.

The third project funded under this initiative is a direct partnership between NIE and Citizens Advice which envisages referrals being made as a result of NIE led direct mail campaigns targeted at customers who may be in debt, or who are registered on NIE customer care registers. Customers will be asked to contact their local bureau who will then undertake a benefit check.

850 benefit checks are planned to be undertaken across all three projects by CAB. The three pilots are scheduled to begin at the end of October and will be fully evaluated in February 2007. NIE has also indicated that it intends to take this work forward over the next three years.

Volunteering Takes Centre Stage

Citizens Advice has been awarded funding for two and a half years through the Community Volunteering Scheme (CVS) to develop and diversify volunteering opportunities across the organisation. Citizens Advice will also implement a review of volunteering policies and procedures with the purpose of ensuring best practice in the management and development of volunteer staff. The CVS funding programme is managed by the Department for Social Development and administered by the Volunteer Development Agency.

The project will also focus on developing volunteering opportunities for the unemployed in both advice provision and in a range of other areas including, action research, administration, clerical work, information technology, social policy and campaigning. A key aim of the project is to enhance the diversity of volunteers deployed by Citizens Advice and the project is specifically committed to increasing volunteering activity amongst underrepresented groups in the organisation including Black and minority ethnic groups and the under 25's. New volunteer recruitment and promotional materials will also be produced and the project aims to enhance volunteering opportunities through the development of a range of

partnerships with voluntary and community groups.

The project will also enable Citizens Advice to review its volunteering policies and procedures to ensure that best practice is implemented across the whole CAB network. This will include, for example, reviewing the organisation's volunteer handbook and addressing quality assurance practices by pursuing the Investing in Volunteers Quality Standard.



Jacquie Ritchie, Volunteer Coordinator

For the first time, this CVS funding has enabled Citizens Advice to recruit a regional Volunteer Coordinator, who will be responsible for developing the organisation's volunteering strategy. This project builds upon research conducted on behalf of the organisation by the Volunteer Development Agency earlier this year. The report, "The Heart of the Matter" captured the views and experiences of volunteers throughout the service and made a series of recommendations in relation to the recruitment, deployment, management, development and retention of volunteers. As a consequence Jacquie Ritchie has been appointed Volunteer Coordinator and took up post at the beginning of October. For further information about the project, please contact Jacquie. Tel. 90231120 or email: ritchiej@citizensadvice.co.uk.

A Day in the Life of

David Gibson, Tribunal Representative

<i>7.15am Make lunches (ham sandwiches) for my daughter and myself.</i>	<i>disallowed based on factual</i>	 <p>David Gibson, Tribunal Representative, Antrim District CAB</p>
<i>7.50am Depart for work.</i>	<i>report completed by GP</i>	
<i>8.35am Arrive at the bureau in Antrim after dropping daughter off at school in Lisburn. Buy soda in local bakery on way to office to share with Hospital Advice Worker. Make tea and coffee for fellow workers in bureau 'canteen' whilst Hospital Advice Worker cuts and butters the soda. Can't help but observe that I got the smaller 'half'!</i>	<i>indicating no care or mobility needs. Ring GP about this and he is astounded and embarrassed - states client is a very genuine lady with care and mobility needs and he has obviously made a mistake. Consequently, advised GP that I would lodge an appeal against the decision on the client's behalf. Suggest that he could assist client by attending appeal hearing as a witness. GP states he would be glad to do so. Letter of appeal sent.</i>	
<i>9.00am Deal with telephone messages and e-mails. Handle a number of social security referrals from the Benefit Uptake Project, I don't mind as it keeps my benefit calculation skills well honed.</i>	<i>12.15pm Before lunch I tidy and complete case preparation prior to Income Support Overpayment appeal in the afternoon.</i>	
<i>10.00am Consultation with client regarding an Incapacity Benefit appeal.</i>	<i>1.00pm Go to chip shop for fish supper - it always seems to be my turn to go!. On my return to Bureau, Money Adviser divides food and hands me a plate with what appears to me to be the smaller 'half'. Decide that it is not worth complaining.</i>	
<i>10.30am Bureau adviser requests that I speak to a client who is unhappy about charges that her bank has levied against her account. Advised the client that the Office of Fair Trading has deemed that such fees may not be lawful and therefore I agreed to write on her behalf requesting that the bank refund these charges.</i>	<i>1.45pm Final case preparation prior to the afternoon's Appeal Hearing. Overpayment has been raised against the client based upon client's alleged failure to disclose a material fact. Will argue that client was not aware of material fact and therefore cannot fail to disclose same. Have GB case-law to submit which supports this argument.</i>	
<i>11.00am Take a telephone call from Conciliation Officer at the Labour Relations Agency. I had lodged a claim with an Industrial Tribunal on behalf of a client in relation to monies owed by his ex-employer. The ex-employer has agreed to settle the claim in full. Ring client with the good news.</i>	<i>2.30pm Travel to Ballymena for Appeal Hearing, the appeal succeeds and the client will not have to repay £4,000.</i>	
<i>11.15am Receive a telephone call from local GP who cannot understand why his patient/CAB client has had her claim for Disability Living Allowance disallowed. GP states that client has a copy of the medical evidence used. Advised GP to send the client over and I will see her.</i>	<i>4.30pm Return to Bureau in Antrim to complete case recording.</i>	
<i>11.30am Money Adviser suggests sharing a fish supper for lunch and as I appear to have only one ham sandwich left I reluctantly agree!</i>	<i>5.30pm Head for home.</i>	
<i>11.40am Client arrives from GP surgery. Claim has obviously been</i>		

RPA Consultation to Commence

Citizens Advice is about to embark on a wide ranging consultation process with all stakeholders in order to assess the far reaching implications that the Review of Public Administration (RPA) will have for the organisation as a whole. Currently, twenty seven local bureaux are funded by twenty four of the existing twenty six City, Borough and District Councils. The reduction in the number of existing councils will therefore potentially impact upon the future governance and service delivery

arrangements of bureaux. The Trustee Board of Citizens Advice has already taken a lead by setting out a key principle that the future governance arrangements of local bureaux should reflect the new council structures.

With support from the Department for Social Development's Modernisation Fund, Citizens Advice has appointed external management consultants, PA Consulting, to assist the organisation assess and prepare for the new

local government structures envisaged under the RPA. The consultation process is expected to be undertaken over the next six months with agreed recommendations being implemented prior to the establishment of the new local government structures in April 2009.

For further information about the consultation process, please contact Derek Alcorn. Tel. 9023 1120 or email: alcornd@citizensadvice.co.uk

Making a Difference

A client contacted Banbridge CAB in April 2006 regarding the process of pursuing First Choice recruitment agency for unpaid wages. He had been contracted by the Agency, as a self-employed driver, to work on the DRD Road Service Winter Maintenance Service (gritting roads), the recruitment agency having won the tender to provide this service. The client had to prove his self-employment status, submit invoices for the hours and amounts due and await payment. This was the second year the client had carried out this work and had experienced no problems previously.

The client had 4 unpaid invoices for various periods between 14th November 2005 and March 2006 with First Choice disputing some of the times on the invoices, totalling £36.17, yet the amount being withheld from the client was £998.13. The client provided both his invoice books and records of all times he had worked. He had also asked the local Road Service depot for copies of their timesheets but had received nothing.

The bureau sent a letter to the Manager of First Choice in Newry (where the client had to send his invoices) and another to the supervisor at the local Road Service depot requesting copies of time sheets to enable the client to

check his invoices. Neither letter received a response. The bureau then telephoned the Road Service, speaking to a senior officer responsible for all depots. He advised that there were many difficulties with this agency throughout Northern Ireland in relation to unpaid invoices. Road Service had advised First Choice to pay invoices and then raise any disputes with them, but this had not been acted upon. They had several meetings in the agency offices with promises that issues would be sorted out but to no avail. The bureau tried to contact the Manager of the Newry office again – she had resigned and no-one else could deal with the issues.

The bureau then received a call from the Area Manager at the Belfast office of First Choice. He informed the CAB adviser that payment of their direct employees took priority over any self-employed person and also queried if these drivers were even self-employed. He went on to say that no-one could work enough hours to warrant payment of such an amount.

The bureau advised the client accordingly and assisted in making a Small Claims Court application. The client rang the bureau to say that he had received notification to attend Newry Court and asked if the adviser

could also attend. First Choice had disputed the claim stating that the 'client had provided incorrect invoice details'.

On the day of the hearing there was no representation from First Choice agency. The CAB adviser representing the case provided submission notes on the client's case for the Judge and went through each individual invoice as well as the Winter Maintenance Rota. The Judge awarded in the clients favour for a total amount of £998.13 together with £62 court costs. She advised that First Choice could still dispute her decision and bring the matter back to court but would need to put forward a very good case for not turning up to the original hearing. The Judge praised CAB for their exemplary representation and for making her job much easier by providing concise notes on the case.

The client later rang the bureau to inform them that he had received a cheque for the full amount of the court award. He also stated that even though he had worked on this contract for the previous two years, agreeing to a call from First Choice last July to work the second year, he has not been contacted to work for the forthcoming 2006 winter. Other drivers have received calls asking them to work even some who are still owed money for last winter!

North Down CAB merger

Bangor and Holywood management committees have merged to form North Down CAB. Against the backdrop of the Review of Public Administration (RPA) mergers and consolidation are being encouraged by the Citizens Advice Trustee Board, which has stated in principle that it would like the same number of management committees as proposed new Councils – currently seven.

Attending an event to mark the merger of Bangor and Holywood CABs to form North Down CAB are from left to right: Bill Keery, Chair, North Down CAB, Claudia Gaw, Board Member, North Down CAB, Councillor Alan Leslie, Mayor of North Down, Oonaugh Harris, Manager, North Down CAB and Derek Alcorn, Chief Executive, Citizens Advice



The Northern Investing for Health Partnership - *Tackling Poverty*

The Northern Investing for Health Partnership is a local multi-agency partnership spanning the ten local councils that encompass the Northern Board area. The Partnership is responsible for taking forward the implementation of the Government's Public Health Strategy – Investing for Health, which aims to improve the health and social well-being of our population and reduce health inequalities by addressing the wider social, cultural, economic and environmental determinants that impact on our health and well-being.

The Northern Investing for Health Partnership has agreed a five year Health Improvement Plan (HIP) that sets out how the Partnership aims to take forward the Investing for Health Strategy at a local level. The HIP builds on the good work which is already being taken forward by partner organisations in improving health and wellbeing and seeks to progress other areas that will help achieve the long term Investing for Health targets.

Poverty is recognised as a major contributor to poor health and well-being within the local population and has been identified as a key priority area by the Partnership. Within the NIfHP area 33 wards are ranked in the 25% most deprived as identified by the Noble Measures of Deprivation.

The Advice 4 Health project has been developed in an attempt to reduce poverty and tackle disadvantage by maximising benefit take-up in the community, with a particular focus on older people, people with a disability, people with mental health difficulties and families living in poverty.

Developed in partnership between Citizens Advice, the Homefirst Community Trust and Causeway Health & Social Services Trust, Advice 4 Health provides advice, information, support and practical help to local people living within the Northern Board area. During the first year of the project Advice 4 Health responded to 8,500 enquires and accessed over £720,000 in additional benefit entitlement for clients.

Working across a range of health and social care settings, such as community rehabilitation centres, GP surgeries and



Stephen Murray, Investing for Health Manager

the inpatient mental health unit, four specialist Advice 4 Health workers are available to offer support to vulnerable clients who may not access traditional money advice services. An independent evaluation of the project found that a key factor underpinning the success of the project was the partnership approach that was taken in managing the development of the service and dealing with the clients needs.

In each of the Advice 4 Health pilot sites it was recognised that the relationships that have been built up between the advice worker and the health and social care professionals have been invaluable in making the project a success and providing a more seamless service for clients. The availability of the advice worker has also allowed HPSS staff more time to deal with direct care issues, as time

previously spent filling out complex claim forms has been greatly reduced.

Across all the pilot sites it was evident that significant time has been spent by the advice workers dealing with debt problems for clients. It is clear that many of the clients presenting with debt issues are under serious stress and in several cases experiencing mental health difficulties. Whilst the project did not specifically record the impact that resolving these debt problems has had, anecdotally it was recognised that it was a major factor in improving a person's health and well being and preventing them from accessing longer term care services.

The Advice 4 Health project has clearly demonstrated that using health and social care professionals as a point of referral for clients has been very successful. It is also clear that many people, most of whom are older vulnerable people, known to health and social care teams, are not accessing their full benefits which may be impacting on their overall health and well being and preventing them from leading a better quality of life.

In line with Governments commitment to promote benefit maximisation to vulnerable client groups every effort will be made under the Northern Investing for Health Partnership to secure longer term funding to continue this valuable service in the future.

POLICY PAGE

Financial Inclusion

In September John McFall, Chairman of the Treasury Select Committee, visited Northern Ireland for informal discussions on the issue of financial inclusion with a range of interested parties. As part of this visit he was provided with a briefing paper on financial inclusion issues in Northern Ireland and made a visit to L'Derry CAB to take first hand evidence from advisers on current issues.

In the year 2005 – 2006 Citizens Advice Northern Ireland dealt with over 46,000 money advice/debt queries accounting for one of the biggest areas of enquiry with the CAB service in Northern Ireland. Citizens Advice is well placed to comment on issues of financial inclusion given that many of our clients are on low incomes or are benefit dependant and are therefore affected to a large extent by issues of financial exclusion, debt and poverty.

Following a super-complaint on the Northern Ireland personal current account market in November 2004 The Office of Fair Trading referred the market to the Competition Commission because it found evidence of behaviour among the Big Four Banks leading to or demonstrating weak competition. John McFall was given details of the Citizens Advice contribution to the Commission's investigation showing the apparent large imbalance between the accounts available through banks in the rest of the UK and the accounts offered by the four main 'clearing banks' in Northern Ireland. These banks are overcharging customers in Northern Ireland for just about every service they offer.

Given the higher levels of mental health problems in Northern Ireland Citizens Advice believes that a lot of work needs to be done on the issue



Paddy Gray, Chair of L'Derry CAB, John McFall, Chairman of Treasury Committee, Mark Durkan MP, SDLP, Jackie Gallagher, Manager L'Derry CAB

of financial inclusion for those with mental health problems – one of the most excluded groups in society. John McFall was provided with information from "Advice in Mind" which presented CAB evidence on the issues facing clients with mental health problems in Northern Ireland. The second most common area of enquiry to CAB by clients with mental health problems was debt. The report highlighted how depression and debt are linked in a vicious cycle with the pressure of debts often causing or exacerbating a client's mental health problems. Citizens Advice suggested that in order to break this cycle a concerted effort from a range of different agencies working in partnership is required.

Northern Ireland has a very high proportion of people aged 16-65 with severe literacy and numeracy problems. This has wide implications for the financial decision making capability of people in Northern Ireland since literacy and numeracy are fundamental skills in managing money and understanding financial products. Citizens Advice believes that if clients had greater ability to deal with financial matters effectively and make better financial decisions the scale and nature of

their debt problems could be reduced.

Citizens Advice has an important role to play in helping people with debt problems, educating people on financial issues and preventing debt. To this end we have developed a range of partnerships with other organisations in order to help people with their debts and have initiated an important financial literacy project targeted at young people. We would like to move away from our traditional role of emergency help with debt to a more preventative one. The provision of free and independent financial advice to people on low and middle incomes would equip consumers with the necessary knowledge and skills to make informed financial decisions. This could include skills for budgeting, planning, understanding the types of products available and shopping around for the best deal.

There is a gap in service provision for this type of generic financial advice and we believe a huge area of unmet need. In order to ensure people become the confident consumers of the 21st Century it is essential that a long-term strategy for the provision of this generic financial advice is developed and adequately resourced.

New Dedicated Service for Migrant Workers in Ards

Advice provision to migrant workers has become increasingly familiar to bureaux across Northern Ireland. Ards CAB has identified this escalating need and has successfully secured 2 years funding for a full time project worker dedicated to advice and advocacy for migrant workers. Funded by the Local Strategy Partnership in Ards, this project is the first of its kind in Northern Ireland.

Mairead Johnston took up the post at the beginning of October and is working closely with Ards Intercultural Forum. One of the project's aims is to look at ways of meeting the needs of migrant workers and to assist people accessing services. In addition to this, the post will provide education to both

employers and employees alike educating them about rights of workers in Northern Ireland, as well as making available invaluable information such as how to register with a GP and how to tax a vehicle. In time the project will be producing a wide range of materials and will be liaising with the local health Trust, NIHE, PSNI and the local Jobmarket so as to pull together information into a single source. The ultimate aim is to attract migrant workers who would be willing to become involved with Ards CAB.

The project is available to all migrant workers in the greater Ards area and the project provides a full interpretation service.



Mairead Johnston, Migrant Worker Project, Ards CAB

