

New Premises For *CITIZENS ADVICE*

Seven years of planning, fundraising and hard work came to fruition in May when Citizens Advice took possession of new premises in Donegall Pass. The premises, which incorporate purpose built training facilities, are fully accessible and have substantially increased the space available for training, new technology and projects. In addition they will provide important financial stability to the Association while underpinning the growth and development of CAB's work in Northern Ireland.

Chief Executive, Derek Alcorn said that the building was an important resource which would support the important range of social interventions which CAB makes across Northern Ireland:

The additional space and facilities will act as a springboard for the future of Citizens Advice in Northern Ireland supporting the developments which are necessary to provide a flexible, modern service to the greatest number of people. Our rights based approach and commitment to social justice



across all communities in Northern Ireland have been instrumental in the development of CAB as a central part of the social infrastructure in Northern Ireland and will continue to drive the future of the organisation.

We could not have delivered this project without the encouragement

and practical help of many individuals and agencies and we are very grateful for all the help which we received."

The completion of the building, which follows closely on the publication of an Advice and Information Strategy by the Department for Social Development represents a maturing of the advice sector at a time when the potential of the voluntary sector to deliver public services has moved very high up the agenda of all political parties.



MOVING IS HARD WORK!

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Staff News

Antrim CAB welcomes Kelly Farrell as volunteer adviser, Kelly is currently completing her ATP.



Ballymena CAB would like to welcome Selina Martin as a volunteer adviser, Selina is currently completing her ATP.

Coleraine CAB welcomes Nicole Hoffman who is currently completing her ATP.

*Nicole Hoffman,
Coleraine CAB*

Craigavon District CAB has recruited two new volunteer interpreters and would like to welcome Malgorzata Koszelnik and Vera Ferreira. Malgorzata speaks Polish, Russian and German. Vera speaks Portuguese. They will help staff communicate with the growing migrant population and will translate notices and information in bureau.



*Colin Russell,
Down District CAB*

Downpatrick would like to welcome Colin Russell who is currently completing his ATP.



Newry CAB would like to welcome new volunteer adviser Christine Winters who has recently completed her ATP.

*Des Dickson,
Regional Office*

Regional Office would like to welcome Des Dickson who has recently been appointed National Minimum Wage Information Officer and also Alanya Grace Hill who has been appointed PA to the Chief Executive.



*Alanya Grace Hill,
Regional Office*

Bureau News

Antrim District CAB is pleased to announce that the Local Health and Social Care Group have funded its Hospital Advocacy Worker post for one year. The advocacy post is based in Antrim Area hospital and takes referrals from Homefirst Social Workers.

Congratulations to Holywood and Bangor bureaux who have now merged to form North Down CAB. This marks a momentous achievement for both bureaux and with combined resources will achieve a stronger profile for the new bureau in this council area.

East Belfast is settling into its new premises (see full story on page 8).

Newtownabbey, Larne and Carrickfergus CABx, Antrim and Ballymena CABx, Coleraine CAB and Cookstown CAB and Magherafelt External Extension have all successfully secured funding for their Advice 4 Health posts.

NMW Contract Extended

Citizens Advice has successfully tendered for a 3 year extension to the National Minimum Wage Helpline project, funded by the Department of Trade and Industry in London. The Helpline has been in operation since 2001 and has already helped the HMRC Compliance team identify nearly £2million of arrears for low paid workers in Northern Ireland.

Diane Wilson, NMW Project Manager said:

"We are delighted that the DTI has decided to re-commission Citizens Advice to operate the helpline project in Northern Ireland. The 3 year contract will give the project team the opportunity to make longer term

plans and implement new initiatives. The non- payment of minimum wage is still a large problem for workers in Northern Ireland and the project has a lot of work to do to try make sure that all workers receive the pay that they are entitled to."

Over the next three years one of the projects priorities will be to educate the many small business employers of their obligations to their workers and to proactively promote the minimum wage legislation amongst migrant workers who have newly arrived in Northern Ireland.



Diane Wilson, NMW Information Supervisor with Des Dickson, NMW Information Officer

For more information on the minimum wage, contact the helpline on 0845 6500 207, Monday to Friday 9am – 5pm.

New Contract with DETI

Citizens Advice has recently been awarded an £800,000 contract by DETI to provide face to face money advice in Northern Ireland. The contract which will run to March 2008 was awarded by public tender and provides for some 12 full time money advice workers and a central research and development post in Citizens Advice. The award of the DETI contract complements a grant to Citizens Advice from YESIP for the development of financial capability work with young people who are outside the education system (see page 8).

Jimmy Hughes of Consumer Affairs with Scott Kennerley, Money Advice Training and Development Officer, Citizens Advice



Benefit Uptake Contracts

Citizens Advice has been awarded three of the four Benefit Uptake contracts put out to tender by the Social Security Agency (SSA) as part of its 'Antipoverty Strategy'. The contracts aim to increase the numbers of clients claiming social security benefits and the amount of benefit being paid.

The SSA will be writing to 17,000 customers under three categories: Pensioners over 75, Disability and Carers and Women. Customers will be invited to contact CAB for an assessment of what additional benefits they may be entitled to. Customers who do not make contact with CAB following a set period after the initial mail shot will receive a

reminder letter or phone call encouraging them to contact CAB for advice on benefit entitlement. Customers will receive a full benefit assessment from CAB advisers including information on the Government's Warm Home Scheme and Housing Benefit entitlement.

The SSA's welcome initiative has its origins in the direct interest of the DSD Minister David Hanson in maximising benefit take up. Its engagement with the voluntary advice sector via contracts to take this work forward is a welcome acknowledgement of the skills and knowledge which the advice sector can bring to the table in dealing with socially vulnerable people.

A Day in the Life of

Gary McIntyre, Borderwise Worker

9.00	Arrive in bureau, Enniskillen (or Monaghan CIC), colleagues will suggest that arrival is at 9.15 or later but I refute this. Quick cuppa after having washed up yesterday's cups, again this will be refuted.		
9.15	Check e-mails and any messages, letters.		
9.30	Prepare appeal submission for cross border Incapacity Benefit appeal, client lives in Donegal. Try to argue that Department for Work & Pensions should not have disallowed benefit as department doctor from South of Ireland and not familiar with rules (argument rejected at subsequent appeal hearing in Derry, although partial success as tribunal ordered further medical examination in North, case ongoing).		
11.00	Phone call from Newry CAB regarding the exportability of Irish sickness benefit for a client moving from the South to the North. Phone call from Citizens Information national helpline in Cork regarding benefits for pensioner couple moving back to the South from England.		
11.30	Coffee, followed by appointment with cross border worker about to be dismissed from her employment in the North, draft standard grievance letter and advice regarding entitlement to and claiming Unemployment Benefit in the South.		
12.30	Check Borderwise e-mail, reply to query regarding taxation of a worker living in the North, employed in the South.		
1.00	Lunch, followed by quick trip to the bookies to place a bet on 'No Frontiers' and money adviser Kevin's tip; 'Deeper in Debt'. Both horses beaten, Kevin's tip came last!		
2.00	Return call to Letterkenny CIC regarding frontier worker having problems with tax credit claim, payments suspended by HMRC		
			and client cannot contact International section directly to enquire why. Send form of authority to client with view to negotiating on client's behalf. Don't you just love bureaucracy!
2.30		Cross border consumer query, referred from Cavan CIC. Cavan client unhappy with cost of kitchen bought in the North (there's a joke in there somewhere!). Advised regarding statutory consumer rights in the North and referred client to the European Consumer Centre in Dublin, three cheers for the EU!	
3.00		Call from an employer in Kerry, referred by Citizens Information national helpline in Cork. Employer thinking of taking on an employee with a previous drug conviction in the UK, queried whether conviction spent. Advised conviction spent and in any event no equivalent legislation in the South.	
3.15		Call to Pension Service, Newcastle upon Tyne, regarding Severe Disablement Allowance appeal for client living in Co Donegal. Department agree to transfer the case to the North for hearing as they accept that there may be some difficulty for the client getting to Newcastle from Rosstownagh.	
3.30		Start case recording, again this will be refuted, but I do of course record all queries!	
4.45		Never earlier, pub!	



Gary McIntyre,
Borderwise
Worker

Endorsement of CAB Training

To obtain the necessary level of knowledge to advise clients CAB advisers must complete the Adviser Training Programme (ATP) accredited by the Northern Ireland Open College Network (at level 3). The ATP has now been recognised by the University of Staffordshire, and has been added to the University's Faculty Standards List. Holders of an accredited ATP will be granted 60 exemption credits, equal to four modules of learning (a student on a full-time degree course takes eight modules of learning per year, which illustrates the significant level of the exemption).

The exemption can be used towards the Certificate of Higher Education, the Diploma or the Degree in Advice Studies from the University of Staffordshire and thus has become a route into third level education.

The accreditation process gained additional

enhancement when Citizens Advice successfully submitted its Social Security Advocacy programme to the University of Staffordshire. The University will award 15 credits at diploma level for the programme, and a module entitled Certificate of Credit in Social Security Advocacy will be available from September 2006.

Mr Mark Savage, Senior Lecturer in Advice Studies at Staffordshire University said "The successful accreditation is due largely to the logical presentation of material and quality of the learning and teaching experience. The University is looking forward to being an active partner and will be involved in ensuring the quality assurance aspects of the module."

The BA (Hons) in Advice Studies is a fully

electronic distance learning award and further details can be found at www.staffs.ac.uk/courses/gateway/advice_studies/



Meeting to agree Staffordshire University accreditation and progression links are from left to right: Barry McVeigh, Specialist Support Officer, Derek Alcorn, Chief Executive, Genevieve Murphy, Training Officer and Mark Savage, Senior Lecturer in Advice Studies, Staffordshire University

Making a Difference

Newry CAB -100% success at Social Security Commissioners Appeals.

Since successfully completing the Citizens Advice accredited training module in Social Security Advocacy the volunteer tribunal representative in Newry CAB has represented a significant number of appellants at appeal hearings. Appeal tribunals are independent from the Social Security Agency and deal with cases where a client disputes a decision on entitlement to benefit. It is worth noting that represented claimants are six times more likely to succeed than those who attend without representation.

Clients who have been unsuccessful at a social security appeal tribunal may be able to take their case to a Social Security Commissioner. A case may be taken to a Commissioner if it can be shown that the tribunal has made a decision, which is wrong in law.

Armed with Citizens Advice accredited training and a qualifying law degree the volunteer tribunal representative took 11 cases to a Social Security Commissioner in 2005 on behalf of Newry and Mourne CAB. All 11 cases had successful outcomes with all cases being referred back to newly constituted tribunals for a re-hearing. These cases were then successful at the subsequent hearings.

In one case the Department were alleging that a client (a lone parent) had deprived herself of £12,500 (a personal injury claim) in order to secure an entitlement to income support. This view was upheld at the first tribunal hearing. This was appealed to a Commissioner on the basis that the client did not possess a significant operative purpose i.e, she did not know the benefit rules on savings and

capital, and consequently she could not therefore fall foul of the rules. The Commissioner upheld this view and the client's benefit was subsequently reinstated.

In another case a client was refused benefit on the basis that he owned a half share in his grandmothers' house. His grandmother was in a nursing home suffering from Alzheimer's disease and the Department was trying to argue that he should be able to sell the property. It was successfully argued that there was no market value in a half share of a house. A Commissioner upheld this view and consequently the client received backdated money of over £9000.

It should be stressed that appealing to a Commissioner involves a great deal of time and effort but the results can be rewarding.

North Down CAB Domestic Abuse Partnership

In partnership with North Down and Ards Women's Aid and the local PSNI, North Down CAB has launched a one stop shop for sufferers of domestic abuse. The aim of the project is to ensure that people get the help they need when they, or someone they know, are victims of domestic abuse. In developing this one stop shop North Down CAB has built on the experience of Armagh and Banbridge CABx who have similar successful projects.

The one stop shop for sufferers of domestic abuse runs in the Bangor office of North Down CAB every Wednesday from 2pm to 4pm. A CAB adviser will see a client in the

bureau as an initial step and nominated staff members from Women's Aid and the PSNI will also be available during this time so that an immediate referral can be made.

The Local Strategy Partnership funded the production of leaflets and posters as well as advertising and official launch costs. Initial feedback at the early stage of the project has been very positive.



Oonaugh Harris, Manager Bangor CAB, Josie Shields, North Down and Ards Women's Aid, Constable Mary Penton, PSNI

Building Human Rights and Social Justice

Professor Monica McWilliams, Chief Commissioner, NIHRC

I am delighted to contribute to this edition of "Advice" as it gives me an opportunity as the new Chief Commissioner to explain the work of the Northern Ireland Human Rights Commission and to invite advice agencies to work with us in promoting human rights standards.

I have spent many years working with Citizens Advice Bureaux and know of the valuable work that volunteers and staff perform in the community. What this work has taught me is that it is possible to introduce a set of human rights standards that ensure that what was once thought to be a private issue, such as abuse inside the home, can become a public responsibility. When the individual's behaviour is judged unacceptable by a new set of standards, and enforced by the law, then this can lead to a new set of attitudes. For example, seeing an abused woman as someone with human rights hopefully promotes a culture where women are no longer treated as less equal. The same human rights approach should apply, for example, to child abuse, racial abuse etc. Of course, it is often an unfinished business and we have to continue promoting such a culture either by taking cases to court or by education and training. I am one of those who believe that it is possible to create such change especially with a strong Human Rights Commission. That is why I wanted to do this job.

What I also bring to this job is my experience working with political parties across the political



Monica McWilliams, Chief Commissioner, NIHRC

divide in Northern Ireland. Two years ago, I had the opportunity to chair a round table of political parties on human rights, as part of the implementation of the Agreement. This process lasted for a number of months and, although it was missing the input of some of the main parties at the time, it promoted the idea of a Round Table of political parties and civil society as one of the ways to seek consensus on what the proposed Bill of Rights should contain. I still believe that the Round Table is the way forward and I hope that the government will encourage the parties to come around the table in September to address this vital issue. When they do, then Northern Ireland politicians will have a 'healthy' problem to face – discussing how to offer

advice on a Bill of Rights which will be there for generations to come. What better foundation could we ask for a country coming out of conflict?

Finally I look forward to working with the network of advice workers in order to share experiences and skills in protecting the rights of all sections of our community. Bringing this kind of partnership approach to our work, especially within the current political context of Northern Ireland, is a challenging one but one, I hope, will stand me in good stead during my term of office. Building human rights and social justice makes it all worth doing.

Policy Section "A New Deal for Welfare" – Deal or no Deal?

In April Citizens Advice responded to the Green Paper consultation "A New Deal for Welfare: empowering people to work." The green paper sets out the proposed changes primarily to Incapacity Benefit and further support for lone parents and older workers.

A panel of Citizens Advice specialists consisting of advisers from bureaux across Northern Ireland together with policy staff and the Specialist Support Officer for Social Security held a round table discussion on the proposed reforms. The findings from practitioners concluded that Citizens Advice welcomed the overall objective of helping people into work while maintaining proper support for those who are unable to work. However, while the ethos of providing more

positive and individual support to claimants and the proviso that people who are genuinely not able to work will not be forced into it was welcomed, the panel had a number of concerns with the proposals outlined in the Green Paper.

The main concerns included:

- the level of uncertainty generated as to how the proposals would work in practice
- the increased workload the reforms will create for Government staff and how this will be managed given the current staff cuts within the Social Security Agency
- Is the proposed system robust enough to deal with fluctuating

health conditions and mental health problems?

- the implications of the increased role of GP's and financial incentives for deeming a person capable of working
- people aged under 25 could potentially receive a lesser amount than the current benefit

Given that Northern Ireland has higher poverty rates and a higher percentage of people in receipt of Incapacity Benefit than the rest of GB, the subsequent response made it more pertinent for us to raise these significant concerns to the Government at this stage in the legislative process.

Volunteers Week 2006 - The Heart of the Matter

Citizens Advice annually celebrates Volunteers Week which not only provides the chance to recognise the hard work and dedication of all our volunteers but also this year saw the launch of a most timely piece of research. 'The Heart of the Matter' involved a study carried out by the Volunteer Development Agency into the views of CAB volunteers. The report highlights that most CAB volunteers were motivated to join the organisation by a desire to "learn new skills" and "do something for the community".

Sandra Adair, Assistant Director of the Volunteer Development Agency, presenting at the event said: "Volunteers really are "The Heart of the Matter" in CAB, they are the life



blood of the organisation. This report demonstrates the importance of maintaining standards of practice in volunteer management to keep volunteers motivated and maintain their enthusiasm."

(Back row left to right) Una Graham, North Down CAB, Eithne Burns, Belfast Group of CABs, Lynd Roper, Armagh CAB, Margaret Proctor, Carrickfergus CAB, Maureen Tone, Lisburn CAB, Agnes Donald, Lisburn CAB, Helen O'Donnell, Dungannon CAB, Anne Corr, Dungannon CAB and Muriel Aughey, Craigavon CAB
(Front row left to right) Philip McKernan, Dungannon CAB, Cecil Shaw, Craigavon CAB, Martin Busch, Lisburn CAB and Peter McMullan, North Down CAB

Money Wise

Citizens Advice has been successful in securing funding for a 2 year project to develop and deliver an accredited financial capability programme for marginalised young people aged 14-25 from across Belfast who are outside the mainstream education system. Completion of the course will provide young people with increased financial awareness and skills in financial understanding, competence and responsibility as well as providing a formal qualification.

This project will specifically target those young people who are most socially

excluded, marginalised and seen to be at risk of financial exclusion and will include young parents, young people in and leaving care or the juvenile justice system, young homeless people, non school attendees and young people with special educational needs.

Citizens Advice will deliver the programme across local communities in partnership with a range of organisations and groups currently working with at risk or marginalised young people. The young people themselves will have a key role in advising on the course content and

materials and will therefore be enabled to take direct action to improve their own life situation while also educating their peers.

Money Wise builds on the success of the Money Talks project, a partnership initiative with the Northern Bank, which has developed financial literacy resources for schools in consultation with a wide range of stakeholders including young people, bank and finance staff, teachers and money advisers. The Money Talks resources have been incorporated into the GCSE curriculum in Northern Ireland.

Money Wise has been funded by the Youth Education Social Inclusion Partnership (YESIP) under Measure 2.2 of the Peace II extension programme Developing Children and Young People.

ONE STOP SHOP for Health

An innovative three-way partnership between Citizens Advice and the South East Belfast Health and Social Services Trust (SEBHSST) has led to East Belfast CAB relocating to the Arches Centre. The Arches Centre is a new Community Treatment and Care Centre (CTCC) combining services in healthcare, local government and voluntary sector advice provision.

This is a radical innovation creating a one stop shop to bring together under one roof a wide range of treatment, care and information services into the centre which is focused within and on the local community and which is attracting interest from health authorities across the UK.

The SEBHSST reached a strategic alliance with Citizens Advice based on CAB's investment in new technology and therefore each CTCC within the Trust's area of responsibility will have a CAB office to give advice. As part of these developments an electronic kiosk will be placed in The Arches CTCC to give web assisted access to advice and information on a self help basis including access to the Citizens Advice self help website www.adviceguide.org.uk.

In addition to CAB services GP surgeries, physiotherapy, chiropody and outpatients clinics are also available. The development reinforces the vital role CAB plays within the community of East Belfast.



From left to right the staff of East Belfast CAB in their new premises in The Arches Centre: Paul Bready, Sharon Thompson, Rose Henderson, Bill Donaldson, Pat Elliott, Linda Williamson and Gary Massey