

# Rushmoor CAB Annual Review – Casework

**This year, the three Rushmoor Bureaux dealt with over 35,197 issues.** The following describes some of the casework undertaken, with case studies as examples. Our caseworkers helped clients gain **financial increases of over £500,000** in the past year – without including work from our volunteers. This is more than the total funding received by the 3 bureaux.



## Debt

Meeting the increasing demand for help from clients with serious debt problems is a major challenge for the whole bureaux.

Changes to insolvency law have led to a continuing rise in the bankruptcy caseload. In Aldershot alone, where certain advisers have gained a reputation for expertise in this area, we have helped write off over £2.8 million in bankruptcy cases for around 95 clients in severe distress.

As bank accounts have now become essential the bureau is giving more help on opening basic accounts for people on low incomes or benefits, and dealing with the problems that arise.

## Debt Case study

Ms P came to the bureau very worried as she had a demand for a mortgage shortfall debt of over £30,000 from over 12 years ago. The bureau advised her that the debt was likely to be statute barred, but the creditors continued to threaten her.

The bureau took specialist advice and wrote to the lenders to ask for evidence of the debt, pointing out the time limits for recovery. No reply was received, but demands continued to be made of the client. The bureau has now made a formal complaint to the Office of Fair Trading and the client has heard nothing further ...



## Fuel Case study

Mr J had long-term health problems. He lived in a block of four newly built flats. When he moved in he made an arrangement to make regular payments to pay his gas and electricity bills

He was most surprised to receive an electricity bill from British Gas even though they did not supply his electricity. It was eventually established that the bills should have been sent to the landlord. After contacting the local MP, British Gas reversed their decision not to offer any compensation.

The same client also started to receive gas bills for another flat in the block, causing yet more distress. Again with the help of our MP, we eventually were able to arrange to have gas supply to all flats checked, revealing that Mr J had been paying for the wrong gas supply! Compensation of £125 was finally agreed.



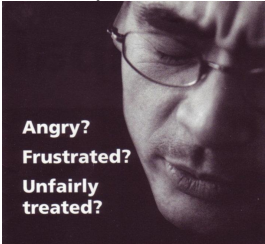
## Welfare Benefits

During 2004/5, bureau work has resulted in gains of over £500,000 in welfare benefits for our clients. This illustrates the massive problems experienced by benefits clients and the difference the right advice can make to individuals. Among the causes of problems have been:

- Restructuring of the Department for Work and Pensions
- Administration of tax credits causing severe hardship (as highlighted in recent press reports)
- Difficulties claiming disability benefits, causing major distress for clients with life threatening illnesses such as cancer.

## Benefits case study

- Mrs A suffers from fibromyalgia and depression – complex problems requiring a great deal of support. She needed help with a late appeal against the decision not to award disability living allowance (DLA). A successful outcome means she is due to receive £2547 in backdated DLA, as well as additional Income Support. She can now clear her Council tax and rent arrears, with both accounts now in credit.
- Mr B's Jobseekers Allowance was reduced because it was alleged that he had lost his job through misconduct. After a successful appeal, the sanction was lifted in full.

<p><b>Employment</b></p> <p>October 2004 saw the introduction of new statutory disciplinary and grievance procedures at work. Fundamentally changing the whole approach to disputes between employers and employees. All bureau staff are trained and have up to date information on the new procedures.</p>	<p><b>Employment case study</b></p> <p>Client had been working in a local branch of a national food outlet for just over a year, and her manager had constantly victimised and verbally abused her. Partly as a result of the stress, the client suffered a miscarriage, and could not bear the thought of going back to work.</p> <p>CAB advised her of her right to claim constructive unfair dismissal, and a possible sex discrimination case, but the client could not face doing this. She agreed to the CAB writing to the head office, to claim the pay that was due and giving reasons for her resignation.</p> <p>Two weeks later the client had a call from the Head Office and was offered her job back with a pay rise. She was told she had been a valued employee; the manager had confessed to his behaviour, and had been dismissed as a result. The client was happy with this and returned to her job, not wishing to pursue the case any further.</p>
<p><b>Mental Health</b></p> <p>The ongoing challenges for clients experiencing mental illness result in many long term and complex cases for bureau workers.</p>	<p><b>Case study</b></p> <p>Client received an unsolicited phone call, which resulted in her booking a holiday. She never received any information about the holiday and could not remember who the call was from. Her credit card was debited with the cost of a holiday.</p> <p>Heathlands CAB then complained to the credit card company, and provided medical evidence from the Community Mental Health Team, verifying the clients' mental ill-health. Following this, the full amount of the payment was credited to card. The credit card was also cancelled to prevent the client running up other debts.</p> <p><b>This demonstrates how successful outcomes can be achieved through joint working with health professionals.</b></p>
<p><b>Housing</b></p> <p>Housing needs in areas ranging from disrepair and tenancy problems, through to homelessness and repossession, continue to be a major challenge for advisers and caseworkers.</p> <p>Our work this year has included close liaison with Rushmoor Council on issues such as Supporting People and the local Homelessness Strategy. The secondment of a worker from the Pavilion tenancy support team has also been of great assistance.</p>	<p><b>Housing Case Study</b></p> <p>Mr A suffers from adult ADHD and depression. He was referred to the tenancy support scheme by his rent officer after his rent arrears increased.</p> <p>Tenancy Support assisted Mr A to apply for Housing Benefit and Council Tax Benefit but a request to backdate his claim was refused. Tenancy Support then referred Andrew to the bureau, and we assisted with an appeal against this decision.</p> <p>The bureau obtained medical evidence and discussed in detail how Mr A's health problems had affected him. The Council then changed their decision and backdated the Housing Benefit. This resulted in all of Mr A's rent arrears being cleared, as well as his Council Tax arrears being substantially reduced.</p> <p><i>This demonstrates how joint working can achieve excellent results when agencies working together.</i></p>
<p><b>Social Policy</b></p> <p>The three bureaux use the evidence from casework to help improve and influence social policy, locally and nationally. This CAB twin aim, is something we continue to work to prioritise.</p>  <p>Angry? Frustrated? Unfairly treated?</p>	<p><b>The Issues</b></p> <p>During the year the bureau's work on social policy issues has focused on these issues:</p> <p>Our work on <b>housing and homelessness</b> has continued to support development of new initiatives such as the rent deposit scheme for the over 25s, and the new housing assessment panel for adults with support needs. Our evidence has also helped make important links between <b>mental health and housing</b> strategies.</p> <p>Bureau casework on the problems caused by overpayment of <b>tax credits</b> has contributed towards the work of Citizens Advice nationally in successfully highlighting the severe distress caused in these cases.</p> <p>Further improvements in the law relating to the <b>downrating of benefits whilst in hospital</b> has been based on evidence from Heathlands CAB of the problems faced by in-patients.</p>