Note from the Chair

My first and pleasant duty is to express our sincere thanks to Katherine Saunders who stood down as Chair in September 2014. Her service to Citizens Advice, initially as a Trustee and later as Chair, has been positively outstanding.

Last September, Nigel Hopkins handed over the reins of Treasurer to Ian Andrews. The Trustees wish to record their appreciation for all the hard work Nigel put in over many years in preparing budgets, producing Management and Annual Accounts and keeping a watchful eye on the figures. I am pleased that we will continue to benefit from his wise counsel in his ongoing Trustee role.

In the last year we have become members of Citizens Advice Surrey, a county wide consortium of all local Bureaux in Surrey which serves to explore ways to coordinate activities and enhance our service delivery and performance. It is also a wonderful forum for exchanges of ideas between CAB Managers.

The quality of advice given by our Bureau is extremely high and this is driven by the professionalism, efficiency and high level of training of our staff and volunteers. Thanks to all of our highly qualified team for a job well done.

John Bowers

2014/15 IN REVIEW

- 1232 contacts with the public
- 96% client satisfaction
- New services: signposting to Pension Wise; participating in Healthwatch
- Updated IT and rejuvenated office equipment
- 24 trained staff & volunteers
- 81 food boxes handed out

ANNUAL REPORT 2014 – 2015
Manager’s Report

Last year was a period of consolidation following a very busy 2013/14 when we updated procedures and systems in preparation for the external three year audit and quality check, by the central Citizens Advice organisation. We monitor our service and efficiency levels by management and Trustee scrutiny, by annual assessment from Citizens Advice management reviews (all positive) and by our client feedback forms.

2014/15 figures show our service activity was similar to that in 2013/14, with advice on benefits the most common topic, followed by housing, debt, work, family and legal. The majority of our clients obtain what they require in a single consultation.

Benefits are a complicated subject which involves some 160 different types of benefit payment.

It is essential that our volunteer advisers keep up to date with constant changes to the law and regulations over all our topics and we invest in mentoring and training time, plus internal and external courses for all our workers. All recruits have to follow a set training and familiarization programme before becoming fully trained, thereafter it is a continuous process of updating and retraining.

We continue to act as agents for the local Foodbank scheme. We keep a stock of food boxes and allocate these to help people overcome emergency situations. We also operate the Local Assistance Scheme (LAS) in conjunction with Surrey County Council, to provide emergency goods and cash to help people with temporary problems. In the past year
we have handed out 81 food boxes and referred 178 requests for LAS help, compared to 38 (year one) and 181 respectively last year.

New this year is our participation in the Surrey Healthwatch. More information on this programme is provided overleaf.

We work with other local charitable organisations, including Link Porter Trust and Royal Oak. Also, we have worked with training Churches Together in order to establish financial capability awareness talks to selected groups.

Looking forward, following changes in the law to remove restrictions in the use of personal pension monies, from April 2015 all Bureaux can assist with public access to the national Pension Wise guidance service. We will refer the public as appropriate, however, advisors will not provide any sort of personal financial investment advice.

At the national level, projects designed to improve public access to CAB services will trial email information and advice, a phone helpline and a web chat system. Our own participation in these initiatives has not yet been decided and we continue to keep up to date with the developments.

Finally, I wish to thank the Trustees for their continuing support and to all our staff and volunteers who give up their time to provide a public service, to make our Bureau efficient, and thereby provide a high quality of service to the public in Oxted and the Tandridge District.

David Tucker

NEW TRUSTEES NEEDED –
Oxted & District CAB are looking to recruit two additional Trustees. If you are passionately committed to the aims, principles and values of Citizens Advice and have experience in Strategic Planning, Business and Change Management, Social Media, the Voluntary Sector or any associated skills – then please get in touch: 01883 717525, email: admin@oxted.cabnet.org.uk
Healthwatch

Since October 2014, the bureau has participated in Healthwatch Surrey, a social enterprise and independent consumer champion that ensures the voices of people in Surrey help to shape and improve health and social services.

The work of Healthwatch ranges from general signposting, to informing clients of their rights to service access, to assisting clients with more complex enquiries like exploring the options (and costs) associated with residential care or caring for someone in their own home. Patient complaints can be referred to the dedicated NHS Complaints Advocacy Service for Surrey.

Often the client provides feedback on their experiences, good or bad, of using health or social care services. Anonymised case details are passed on to the wider Healthwatch Surrey team. This growing body of information provides insight into which services are operating well and which require improvements. Healthwatch Surrey uses this evidence to influence commissioners and service providers in deciding where and how improvements can be made.

Some of our team
CASE STUDY – EMPLOYMENT ISSUE

A client came to us with an employment problem. She had not been paid Statutory Sick Pay (SSP) for a three-week period when she was unwell, despite having provided the appropriate doctor’s certificate. Shortly after returning to work, the business was taken over by a different employer. The client ‘felt’ that the employer at the time of the illness owed her the money, however, this employer had informed her that the new employer would settle any unpaid wages etc. The new employer had told the client that she should get the SSP owed from her former employer. To whom should the client pursue her claim? We confirmed that the business had been transferred under ‘TUPE’ rules (Transfer of Undertakings (Protection of Employment) Regulations 2006) which protect employees' rights when the organisation or service they work for transfers to a new employer. We informed the client that her new employer is responsible for all employee liabilities, including what she was owed in SSP, and confirmed this in writing to the new employer. The new employer agreed to settle the outstanding SSP and said they would make a claim against the previous employer.

Research & Campaigns

During 2014/15, we submitted 23 Bureau Evidence Forms (BEFs) to the central Citizens Advice Research & Campaigns unit, providing examples of problems experienced by Citizens in Tandridge.

Benefit Sanctions

We continue to see a number of cases where the Department for Work and Pensions (DWP) has suspended benefits, in some cases in error, by stopping payment and subsequently writing to the claimants afterwards, causing hardship.
During the time it takes for the client to receive the letter of explanation and present their case for reinstatement, clients have been in need of food parcels as well as emergency funds from Surrey County Council’s Local Assistance Scheme. Compounding this issue, DWP informs the local Council that the benefit has been withdrawn without stating the reason and Housing Benefit may also be withdrawn. A successful campaign by Citizens Advice Head Office (CitA), using evidence of real cases (as submitted by Bureaux across the country) has resulted in DWP agreeing to inform Councils of the reason for benefit suspension, which in some cases will not affect Housing Benefit.

**Personal Independence Payment delays**

Further problems with DWP were reported to us by clients who have applied for the Personal Independence Payment (PIP) benefit to help disabled claimants bear the extra costs associated with mobility problems and/or care needs. Benefits to some clients have been significantly delayed whilst the clients wait, in some cases for more than 10 months, for a medical assessment appointment to confirm their eligibility. Towards the end of this year, the waiting times have improved somewhat, with 3 months being the norm.

**Hidden letting agents’ fees**

A recent report by CitA research, ‘Still Let Down’, shows that letting agents continue to hide the ‘rip-off’ upfront costs of renting a home. We conducted our own research in Tandridge and found that some prospective tenants are having to find up to £500 to pay lettings agents fees to carry out credit checks, prepare a tenancy agreement and cover administration fees. These costs come on top of advertised rent prices and deposits and can force some renters into debt. CitA is highlighting this problem in the national media and calling for the ban of Letting Agents’ fees to tenants.
CASE STUDY – EXCESS UTILITY FEES

A client had received a bill of more than £2000 from his energy supplier, despite having made payments and being informed that he was in credit. The client was told that the bill covered a 2 year period based upon estimates, and the latest one on a customer reading of the meter. They agreed a repayment plan. We contacted the energy company on the client’s behalf and asked for the payment plan to be reduced to an affordable level, and requested a statement of account. We also established that the meter was located outside and that there had been no reason for the client to receive estimated bills over such a long period. We asked the energy company to consider the application of Energy UK’s Code of Practice for Accurate Bills. The code is a voluntary standard and aims to protect customers from back-dated charges. We also pointed out that energy companies have an obligation to read/inspect a meter once every 15 months. The supplier agreed to apply the code and waived unbilled charges over the previous 12 months. They also wrote a letter of apology and made a ‘goodwill’ payment of £50 to the client’s account. We worked with the client over a period of 4 months on this matter.

Advice interview
The Trustees – John Bowers (Chair), Ian Andrews (Treasurer), Michael Grimes, Nigel Hopkins, Carol Jordan and Sandra Vegeris – would like to thank:

- **The Staff and Volunteer Advisers** – for maintaining an excellent advice service for the local community
- **Tandridge District Council** – for their continuing financial support
- **Surrey County Council** – for the provision of premises and assistance with training costs
- **Parish Councils of Bletchingley, Godstone, Limpsfield, Oxted, Tandridge and Tatsfield and Oxted and Limpsfield Chart Rotary Club and Titsey and District Rotary Club** – for their grants and donations towards essential bureau items
- **The Management Committee**
- **All our other Donors and Supporters** – for their continued help to the Bureau and our clients

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Oxted & District Citizens Advice Bureau
1st Floor Library Building
14 Gresham Road, OXTED, RH8 0BQ

**Opening Times**
- Monday 10.00 – 16.00
- Tuesday 10.00 – 16.00
- Wednesday 10.00 – 13.00
- Thursday 10.00 – 16.00
- Friday 10.00 – 16.00

**Appointments Available**

**Telephone:** 01883 730259

Text: 07746 946029

[www.citizensadvice.org.uk/oxtedcab](http://www.citizensadvice.org.uk/oxtedcab)