



Woking

# Annual Report 2019-20

# We are Citizen's Advice Woking

We provide free, confidential and independent advice to help people overcome their problems.

We work to fix the underlying causes of these problems. We are a voice for people on the issues that matter to them.

We value diversity, champion equality and challenge discrimination.

## Index

Page 1	Message from the Chairman
Page 2	2019 - 20 at a glance
Page 3-5	Chief Executive Officer's Report
Page 6-8	Research & Campaigns Report
Page 9-10	Training
Page 11-12	Welfare Benefits Report
Page 13-14	Home Visiting Caseworker
Page 15-17	Housing Report
Page 18-19	Guildford County Court helpdesk Report
Page 20	Universal Credit help to claim report
Page 21-23	Money Advice Report
Page 24-25	Financial Capability Report
Page 26	Immigration Report
Page 27	Fundraising Report
Page 28	The Wenceslas Project
Page 29	A Volunteer's perspective
Page 30-32	Staff List
Page 33	What some of our Clients say...

## Message from Charles Croker – Chair of the Trustee Board

Is it a sad reflection on society that there is an increase in demand for the services of Citizens Advice?

This year we have seen 6632 clients with a total of 22,192 issues. An increase of 9%. In 2019 CAW had been established for eighty years and during that time nearly every year has shown an increase in the demand for their services and the types of service delivered. The implementation of the Universal Support Help to Claim Project in the Woking area has now been running for a year with the teething problems gradually being ironed out. CAW has played a major part in helping clients complete their application forms to ensure the correct benefits are being paid.

The Court Help Desk has also seen an increase in the demand for their services. CAW have been able to continue with this service after receiving financial assistance from Woking Borough Council, Guildford BC, and the Office of the Police and Crime Commissioner. During the year we were able to negotiate with landlords and the Court and have been able to keep 279 families in their homes, thus saving the costs of re-housing.

During the year CAW has continued with their contracts from Healthwatch and Citizens Advice nationally to deliver the Energy Advice Programme; having exceeded their targets for delivery of the services in previous years. Needless to say, without the dedicated team of staff and volunteers and the hard work of the management of the Office these additional services could not have been delivered. CAW has continued to recruit and train volunteers to maintain the high standards of delivery.

Although CAW has generated over £100,000 from the above contracts, donations and fund raising, we are very grateful to Woking Borough Council to provide much of the funding. Without their support it would be very difficult for CAW to operate as effectively as it does.

At the end of the year 'lockdown' rules came into operation and the office had to close for drop-in clients. After much hard work by the Management of CAW, staff and the volunteers, the office was able to continue their services by telephone, e-mail and even in some cases face-to-face by Zoom. Within a few weeks CAW were helping over 80% of the normal number of clients. Management and some volunteers staffed the office on a strict rota basis. The layout of the office has not allowed clients to call in person unless they have had an appointment made for them.

I therefore end on thanking the staff, volunteers and the Trustees for all their dedication, goodwill and hard work in helping the residents of Woking to be able to access the services of the Citizens Advice office in these very difficult times. In particular, I would like to thank Lorraine and Carolyn for all the additional work and stress that they have had to endure over the last few months.

Charles D. Croker  
Chairman



For  
everyone,  
for 80  
years

## 2019-20 at a Glance

### Everyone experiences problems



### What people came to see us about (top 4 categories)



### How people contacted us



### How we add value to society



### It's people that make it all happen



## Chief Executive's Report

When I think back to our 80<sup>th</sup> AGM in November 2019, which we shared with over 100 staff, volunteers and colleagues from numerous statutory and voluntary agencies, I remember how proud I was of everything our team had achieved in the previous 12 months. At that time Covid-19 was a virus we had not yet heard of and the thought of not being in a room together, celebrating and sharing stories of all the work we were doing, was simply something we never thought would happen.



It goes without saying, the success of Citizens Advice Woking is not just about how many clients we manage to see in the year but about how we support those clients with however many issues they have. It does not matter if that takes one week, one month or one year. That client will be supported until their situation is stabilised. And if they need to come back to us again, they can. But our success is also about the team we have and the contribution it makes to the community. Our volunteers give so freely of their time and our paid staff work far more hours than they are paid for. What brings us all together is a desire to help our community and to ensure that everyone is aware of both their rights and responsibilities.

My Report for 2018 -19 concluded "Citizens Advice Woking changes people's lives for the better" As the country faces an uncertain future, we have a significant role to play to support people through the social, political and economic challenges ahead". This was certainly the case for 2019 - 20 and as that year ended the final 2 months were dominated by Covid-19 looming on the horizon. My Report once again demonstrates that Citizens Advice Woking is part of the Woking Community and is a place to turn to whenever necessary.

As I read my colleague's Reports for the year I am once again struck by the depth and breadth of the work we cover, the expertise and knowledge in each area and the caring and compassionate nature of each and every one of our paid staff and volunteers. The residents of Woking are fortunate to be able to access our service and with a 5% increase in the numbers of clients that received help from 2018 -19 there is no decline in the need for us to be available. What we can also tell from our data is there is an increase of 9% in the number of activities carried out on behalf of a client, indicating we are doing more work for each client.

We have also seen an increase by 9% in the number of issues clients are asking about. Welfare benefit and Universal Credit issues are still by far the highest number of queries we are asked about, followed by housing, debt and relationship and family issues.

---

We know that more women than men ask us for help and 46% of clients have a long-term health condition or physical disability.

---

We support clients from the age of 16 and this year have supported several clients who are over 100 years old. We help parents with disability claims for their children. Just over 23% of our clients are over the age of 65 and this number is growing each year as Woking's aging population increases.

For the first time this year, we achieved an income gain for clients of more than £2,000,000 and helped them to write off debts of £429,765. Being able to demonstrate our value in this way is not only useful for our Funders to know if we are value for money but confirms that the steps we take for clients are successful and without our support may not happen.

We continued to be available for clients to contact us 5 days a week with one late night evening session at our town centre office. We also continued with our outreach sessions at The Vyne in Knaphill, The Trinity Methodist Church in Woking and The Mascot Hub in Sheerwater and are extremely grateful to the volunteers who worked on the rotas at these sessions and for our partners at each of the locations who helped us to make this happen. For those who are not able to reach the town centre having an alternative location is essential and we are keen to offer more outreach sessions in the future.

This year we had built a partnership with the Byfleet Methodist Church and United Byfleet Charities to open an outreach session at the Methodist Church to reach those clients in the Byfleet, West Byfleet and Pyrford areas. Unfortunately, our opening date of 1<sup>st</sup> April had to be postponed as World events overtook us, but we will be starting our sessions there as soon as we can safely do so.

Clients still preferred to see us face to face, which can be demonstrated by the data which shows that 40% of clients were seen in person. But we are doing more work on the telephone and by email which is another development which makes it easier for clients to ask for and receive help. We have continued to run our telephone line, Adviceline, jointly with Citizens Advice Surrey Heath which means we can have volunteers answering calls 5 days a week.

We also started work on a new Project in April 2019 which was funded by Citizens Advice nationally to deliver a service to clients who need help to claim Universal Credit. We entered into a Grant Agreement to provide a wraparound service to clients from the first step of determining whether it is the correct benefit to claim, to making the claim and then supporting them until their first payment is received. Once again, our team pulled together to make sure we were prepared and ready to start delivering the service as we literally had a few weeks to put together our team of paid staff and volunteers. Universal Credit is a difficult benefit to claim for lots of people, for a variety of reasons, from English not being a first language, having low literacy skills, mental health problems, a learning disability to the more practical issues, like not having any internet access.

Working in partnership is an area Citizens Advice Woking is very keen to do and this is demonstrated once again by our relationship with Healthwatch Surrey. We delivered two different Service Level Agreements, the first to deliver the Advice and Information helpdesk 5 days a week and the second to collect client health and social care stories from our clients' experiences.



Citizens Advice Woking has always been an organisation which can identify where additional support is needed for clients and

which is not available elsewhere for free. This can be said for our County Court Help Desk Project. It has been running in its current form for 8 years and prior to that it was run by volunteers from local Citizens Advice offices who for 12 years had been the only available help for those who were at risk of homelessness. For each of those 20 years we have needed to secure funding to enable it to continue. This year we were fortunate to receive funding from Woking Borough Council, Guildford Borough Council, The Office of Police and Crime Commissioner of Surrey and individual donations. This is another wraparound service which helps the client who has been served with Possession Proceedings to remain in their home but also helps them with any other problems they may have, such as debt and claims for welfare benefits.

---

Our team of 86 volunteers and 13 paid staff always rise to any challenge that is asked of them.

---



Our team of 86 volunteers and 13 paid staff always rise to any challenge that is asked of them. They are the backbone of our service. Having a team which remains consistent is important when delivering our service and we are fortunate that our staff and volunteers do stay with us. But we are always adding to our team by recruiting new volunteers to join our training course to become advisers. This is going to become even more important as our work increases due to the impact of Covid-19. But not only do our volunteers and paid staff advise our clients, but they also help us to fundraise by contributing to any event we hold. Our Legal Walk and Quiz Night would not have been so successful without them taking part and donating to our fund.

As we moved towards the end of the financial year, we had only just begun to see the impact of Covid-19 on not only our clients but also our paid staff and volunteers. As we transitioned to a remote working service our team once again dug in and coped with whatever change was introduced, as well as managing their own individual circumstances. Our strength as a team has always been our ability to adapt and keep pace in an ever-changing world and to be a trusted and stable source of support. Today, people are again experiencing huge changes to their daily lives, navigating continued political and economic uncertainty as well as the impact of Covid-19.

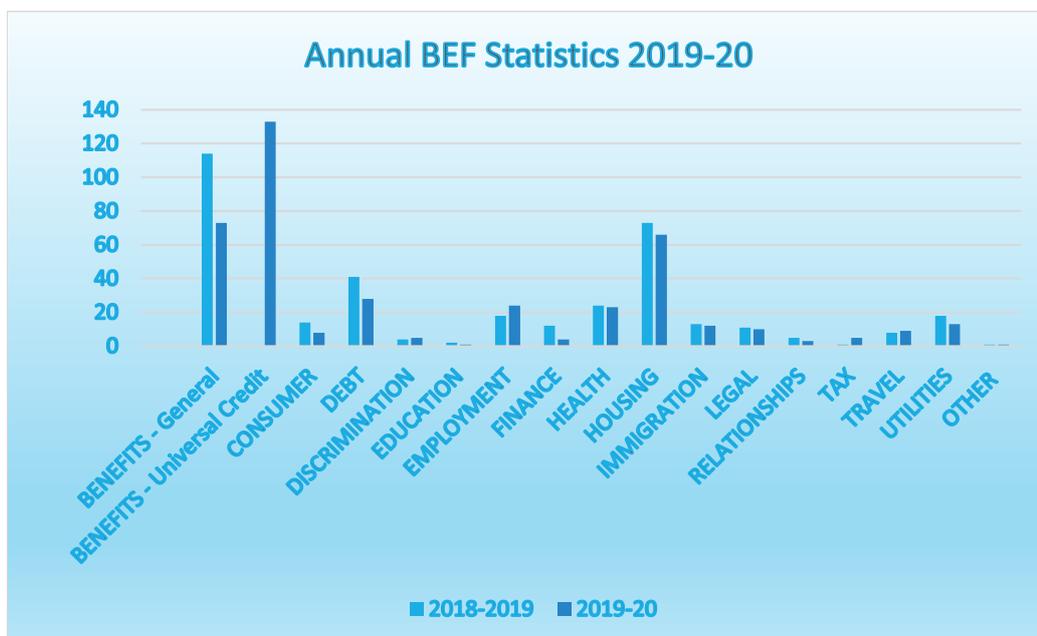
But I have no doubt that we will continue to do our very best to help everyone who asks us for help.

Lorraine Buchanan  
 Chief Executive Officer

## Research and Campaigns

'WITHOUT OUR CLIENTS' EVIDENCE, CITIZENS ADVICE HAS NOTHING TO SAY'

Over the past year we have gathered evidence and participated in both local and national research projects. Our advisers raised an amazing 422 Evidence forms that illustrated the issues that our clients are trying to deal with.



This year our main focus was on the introduction of Universal Credit. As you can see from the above graph, our advisers raised a significant number of local Evidence Forms for National, Regional and Local use. In addition, several of our clients claiming Universal Credit contributed to a regional survey by submitting their personal experience of the claims process.

### We highlighted: -

**Digital Exclusion** - our evidence illustrated the difficulties that our clients were having with the current system.

The client is IT literate and made a joint UC claim for herself and her husband. She attempted to complete online verifications but had several issues trying to complete them which resulted in her taking some weeks to complete the verifications. She received a message in her online journal telling her to book her claimant commitment appointment but when she called the helpline, she was told she did not need to do this. The client then received a message asking them to accept their claimant commitments which they did. However, their claim was then closed because they had failed to arrange their initial appointments with the job coach. The claim was closed after 5 weeks, which meant they had to start the process again and incur another 5-week delay before payment.

**Untidy Tenancies** - Several of our clients suffered unnecessarily when their partners moved out because the DWP only award 50% of the full housing costs in their UC claim. This is despite our clients being jointly and severally liable for the whole amount of the rent. We managed to get the DWP to re-instate this eventually, but meanwhile, the client accrued unnecessary rent arrears.

**Fit to work** - The DWP expects that a client is 'available to work' until they provide a fit note from their GP saying otherwise. This can delay a claim, can require trying to get an emergency GP appointment and puts unnecessary stress on clients, particularly those with mental health issues.

**No Recourse to Public Funds (NRPF)** - The DWP rules state that where one member of a couple meets all the basic UC conditions, but the other member has NRPF restrictions, the member who meets the conditions can make a claim as a single person. However, the DWP are incorrectly insisting that the member of the couple with NRPF claims UC (for both basic income and housing costs) in order to record their income and capital, even though the immigration rules prohibit this. That person is then at risk of breaching their visa if the DWP does not convert this couple claim to a single claim.

The client is eligible for UC, but her partner has NRPF. As UC has been set up as a household claim, the DWP forces the partner to make a joint claim for UC, despite the fact he has NRPF. The process should result in the partner being refused UC and the client being awarded a single claim considering her partner's income. This situation forces the partner to violate their visa conditions by making a claim for benefits, even though they are making it purely to provide information for the clients claim. In the event that the DWP erroneously awarded a joint claim, this would put the partner in more serious breach of their visa conditions and may endanger their ability to stay in the UK.

Citizens Advice adopted our local Call for Evidence around UC and No Recourse to Public Funds and promoted it nationally.

**Energy Advice** - This year's Campaign was very successful. We assisted over 100 clients and recorded savings of over £22,000, an average of around £250 per annum per client. Clients were assisted to claim the Warm Home Discount, register with the Priority Services Register and to change tariffs with their current supplier or switch to a cheaper company. Some also sought advice on managing their heating systems, accessing grants and charities and changing their methods of payment.

### Case Study:

The Client is separated from her husband. He is still on the tenancy agreement and therefore the client only received 50% housing costs in her UC payments. The untidy tenancy has been flagged and the additional 50% should be manually reimbursed. The manual step is frequently missed or delayed putting a very vulnerable client at risk of rent arrears and homelessness. In addition, had the client not contacted CAW for help in making a claim, it is likely that the untidy tenancy would never have been identified. The client has limited English and would not have understood what had happened and would have had issues resolving the situation.

### Case Study:

The client received a letter from Ashford Hospital with details of an appointment. As he had never been to Ashford hospital, he did not know what this was about. He had attended St Peter's hospital but was unaware that both hospitals operate under the same management team. We telephoned Ashford hospital who confirmed that the appointment was a follow-up to her operation at St Peter's hospital. We pointed out that the client was elderly and suffered from Alzheimer's and heart problems so the hospital suggested that he could contact patient transport. We telephoned patient transport and arranged for him to be taken to and from the hospital. He was very happy that the details of the appointment at Ashford hospital had been explained and transport organised.



We operate a helpdesk on behalf of Healthwatch Surrey. Healthwatch Surrey's role is to ensure that all voices are heard at the appropriate stages, across Surrey.

Our advisers provide advice and information over the phone, by email, and online. They listen to the clients' stories and capture their experiences. Last year, Healthwatch shared specific issues and concerns 668 times with commissioners, providers and regulators to help make health and care better in our community.

We would like to thank all the volunteers on the committee for their contribution to our Research & Campaigns work, in particular, Alison Hardwick who joined the R&C Team 15 years ago, originally as a staff representative and then taking on the role of social policy co-ordinator. Alison has decided it is time to move on and we thank her for her support and commitment in this area of our work.

Carolyn Hixson

#### Operational Manager

Alison Hardwick, Freddie Crane, Dinah Bisdee, Sally Long, Paul Shepherd, Phil Stubbs

#### Research & Campaigns team members



## Training Report

Training continues to play a key role in maintaining the competence of our staff and volunteers to deliver an effective, efficient, and up to date advice service to our clients, and to equip those new to the organisation with the appropriate knowledge and skills to be successful in their role.

Currently, we have around 80 volunteers completing many roles within the organisation, including Receptionists, Gateway Assessors, Advisers and Trustees. Without their valuable contribution, we would be unable to continue to advise and provide support to our clients.

Alongside this we require that our volunteers have the skills to contribute to all areas of our research and campaign work by recognizing and collecting information and recording the impact of government policies, local authority policies and business practices on the lives of our clients.



### Recruitment

Over the past 12 months, we have continued to develop and expand the volunteering opportunities at Citizens Advice

Recruitment of volunteers for both reception and adviser roles are on-going. Typically, we run two New Adviser Training Programmes each year, and encourage those potential advisers waiting to start the Adviser Training to help on reception first. This year we have recruited 9 new trainee advisers and 6 new receptionists.

### New Adviser Training Program

This year, our new volunteers in two cohorts, embark on the new Adviser Training Programme.

The Adviser Training Program typically lasts around 6 months and commences with topics such as Interview Skills, Advice Model, Legal Framework and Research and Campaigns. It then progresses to encompass all advice areas dealt with by CAW (Citizens Advice Working).

The courses are delivered via a series of face to face tutorials with the training supervisor, self-study packs, online study, and webinars, one to one training sessions, workshops, coaching and external courses. At the end of the programme, the trainee will complete an online assessment for each module studied.

After completion of the training programme, new trainees begin on rota as Gateway Assessors with full supervision and 100% case checking for around a further 6 months. When the trainee is considered competent, they receive a Gateway Assessor's certificate. If a trainee wishes to complete more in-depth client interviews, then they can complete additional training after they have been on the rota for a minimum period of six months.

## OTHER TRAINING UNDERTAKEN

### Receptionists

Training for new Receptionists consists of an induction, training on the casebook client recording system and shadowing of an experienced receptionist.

### GDPR

Each trustee, volunteer and member of staff is obliged to complete this once a year. After many initial problems with navigating the site and completing the assessments, the training programme now runs smoothly and should not be so onerous to complete next year.

### Healthwatch Surrey

This is a telephone-based consumer champion for health and social care. Training is provided by the Operational Manager on an ad-hoc one to one coaching basis.

### Energy Best Deal

CAW was successful in bidding for the Energy Best Deal project and early doors training was provided by the EBD (Energy Best Deal) adviser.

### Continuous Development

Further training and development needs of current advisers needs to be supported. Many of our volunteers attend external training courses provided by Citizens Advice and Surrey Welfare Rights Unit. This enables the volunteers to keep up with latest legislation and practice. In addition to the external courses, in house training and coaching is provided by the specialists, supervisors and the training supervisor on an ad hoc ongoing basis

Sue Jarrett

**Training Supervisor**

Nationally, our  
services are  
provided by over  
**23,000**  
Volunteers



## Welfare Benefits Report

It has been another extremely busy year for the welfare benefits team with Universal Credit (UC), Personal Independence Payment (PIP) and Employment and Support Allowance (ESA) enquiries and requests for help to challenge the Department of Work and Pension (DWP) decisions making up our case load.

### Challenging benefit decisions

We continue to be contacted by many clients who have had unreliable decisions made about their entitlement to sickness and or disability benefits. If a client wishes to appeal their benefit decision, they must start by asking for a mandatory reconsideration which involves the DWP reviewing their own decision. Mandatory reconsideration decisions often remain unchanged, and we then help a client prepare an appeal to The Tribunal Service. Due to the high volume of appeal requests there

are long wait times for hearings; 9 months to 1 year, at our local tribunal Centre, located in Aldershot.

#### Case Study:

A client with learning difficulties, who was awarded 0 points following assessment, was awarded 14 points, the enhanced rate of the daily living component and 10 points, standard rate of the mobility component, after a Mandatory Reconsideration was prepared by our team.

Such delays make an already anxious time more stressful for clients, however, we have been increasingly successful, during the year, at having PIP mandatory reconsideration decisions changed without the client's case having to be sent to Tribunal for an appeal hearing.

According to the statistics from the Ministry of Justice, for the period from July to September 2019, appeals have dropped by 22 per cent, to 36,000, as

compared to July to September 2018, driven by a fall in ESA and PIP appeal requests - which account for almost three quarters of all requests that fell by 54 per cent and 15 per cent respectively compared with a year ago.

It is interesting to compare our experience to national trends and hopefully this reduction in appeal requests reflects a response to the widespread criticism of the mandatory reconsideration process levelled against the DWP.

Appeal success rates during the year, nationally -

- ESA had a success rate of 77 per cent.
- PIP had a success rate of 76 per cent.
- Disability Living Allowance had a success rate of 67 per cent.
- Universal Credit had a success rate of 61 per cent.

## The Universal Credit assessment period

The recent High Court decision, that the DWP's method of assessing earned income under Universal Credit (UC) is unlawful, is an important one and affects many of our clients. The case examined the 'two monthly wages in one assessment period' issue, which arises in UC when monthly wages are paid early due to the regular pay day being a non-working day, or when four weekly payment cycle clashes with the UC income assessment period.

We have been advising clients, who have been affected by this process, to challenge UC payment decisions as they struggle to manage with wildly fluctuating monthly incomes and the loss of work allowances caused by this UC income assessment process. We have raised mandatory reconsiderations on behalf of clients, and referred to this High Court case, but the DWP have not responded to these challenges and have not made any changes to the assessment system.

### Case Study:

A client, who is a single mother, has had five out of 12 assessment periods, during the past year, assessed as receiving two monthly wages because her pay date fell on a weekend or a bank holiday. The Client has struggled to cope to meet her basic costs leaving her unable to afford her high housing costs and at risk of eviction.

### Case Study:

A Client who is a single parent, living with 4 children under 13 in a two bedroomed flat is subject to the benefit cap. Two of the client's children have ADHD and associated behavioural issues but had no disability benefits in place. We helped the client with an application for DLA for the younger child. The client needed a lot of support to get the medical and education evidence but with our help her son was awarded the middle rate care and lower rate mobility which gave her exemption from the benefit cap. She was then assisted to apply for carers allowance.

## Effect of the Benefit CAP

The benefit cap limits the financial support available to households who are not working, or not considered to be working sufficient hours, to £20,000 a year outside of London or £23,000 a year in London.

Because of their higher costs, families with children are more likely to be affected by the cap, with single parents living in privately rented accommodation disproportionately affected.

We have seen how the benefit cap leaves such families without enough money to pay their essential bills and leaves the parents with difficult decisions whether to pay their rent or their food and basic bills.

Throughout the year we have helped clients to try and reduce the impact of the benefit cap by helping them to secure additional qualifying benefits for their disabled children and or exemptions from the benefit cap.

## Home Visiting Caseworker

The home visiting service this year has seen yet again, an increase in the numbers of referrals and the work associated with each one. I must thank two volunteers; Sue and Robin, for taking on some attendance allowance and blue badge cases to assist with the workload.

One reason for the increase in referrals is the re-organisation of the health and wellbeing team at the Borough Council and this has led to many more cases related to younger clients with complex needs.

I have carried out some training with all members of the new team and working together with referring agencies leads to a better understanding of the information required to make the process as easy for clients, many of whom may have no experience or a bad experience of the benefit system. This has also led referring agencies being clear as to what help can be offered so clients expectations are not raised unduly. In turn this has given the new team members the confidence to discuss cases as they have a better understanding of the complexities of the benefit system.

Even with the support of the two volunteers, on occasion, it can take upwards of six weeks to see the client. Referring agencies and their clients are kept aware of the likely time lag in following up the referrals. Another reason for the increase in referrals is the continued success of the Bedser Hub and as always Woking Borough Council's Careline. With an ageing population I can see that the levels of referrals will continue to increase.

As well as general benefit and blue badge work there has been an increase in help being sought around care packages, care home funding and increased social service financial assessments. Many long-term disabled people, who have had care packages for many years with no financial assessment, have found themselves facing a charge for the service they receive. They often need assistance understanding what the charge can be, or an explanation of why they are now being charged for a service that has been received free for many years. This is due to increased pressure on social services budgets and changes to charging policies. This has impacted on many learning-disabled younger people. They may also see certain elements of their care e.g. transport costs removed. This has led to some people not accessing courses or day centre support and relying a lot more on family support that then leads to carers seeking advice.



This year there has been a sharp increase in PIP appeals for the home visiting service. This particularly relates to a drop from high rate mobility to standard mobility with many clients losing their right to a mobility car, something they may have had for years. It can take up to a year to get the case to tribunal and so far, all awards have been re-instated but by that time they are likely to have lost their mobility car.

### Case Study:

A client had a major stroke whilst on holiday with his partner. This led to over five months in various hospitals and he was left with no use of his right leg or hand, inability to climb stairs so had moved and severe communication problems (aphasia means he was unable to find the right words when speaking so had no useful speech). At the time he had been awarded both enhanced care and mobility rates for Personal Independence Payment. He had a six-month intensive course with major adaptations to a mobility car and had managed to be cleared to drive only to a stroke centre that he attended daily six miles away.

On renewal of his claim his partner completed the form indicating he could walk around fifty metres and explained how he achieved this. There was no medical examination, and the decision re-awarded the enhanced level of care with the standard mobility rate. His partner went through the mandatory re-consideration process which did not increase the award and I then was asked to assist. It was clear that the decision maker had not considered the manner, speed and safety of walking, which had been covered in the claim form. To walk 50 meters would take the client 15 minutes, stopping to re-balance after every step, using a brace to hold his leg in position, many times he could not use the brace because of the pain and sores and without the brace he was unable to walk. He fell repeatedly because with no use of his right arm he was only able to use one hospital crutch, so his balance was very poor.

No account had been taken of his inability to go anywhere he did not know because of his communication problems and inability to follow directions, another consequence of the stroke.

In this case the benefit was increased back to the enhanced rate three days before he had to hand his car back, the stress and anxiety this caused the client was extreme, but this case is just one of many that come up on a regular basis.

## Housing Report

In terms of legislative changes, 2019/20 Housing has been dominated by measures to protect tenants and their tenancies in the form of two new pieces of legislation and an important Government announcement.

The first piece of legislation was the Homes (Fitness for Human Habitation) Act 2018 which came into force on 20 March 2019, initially applying to secure and private tenancies of 7 years or less entered into after that date, and extending to all secure and periodic tenancies from 20 March 2020 (it does not apply to temporary accommodation or other licences). The Act provides that the tenant's home must be fit for human habitation according to a series of criteria including sufficiency of light and ventilation and freedom from damp. Tenants' rights under the legislation are enforced through a claim for damages from their landlord in the County Court, for which legal aid is only available in extreme cases. However the Act does now place the requirement for homes to be fit for habitation onto the statute books for both



private and social tenants, which is long overdue given that most people would assume that in the 21<sup>st</sup> Century, the law would have already required a home to be fit for human habitation.

On 15<sup>th</sup> April 2019 the Government made an announcement that campaigners, like Citizens Advice, have been waiting, for many years; namely their intention to abolish S.21 notices. Section 21 notices enable landlords to give tenants 2 months' notice to quit their property even when the tenants have done nothing wrong under the terms of their tenancy i.e. these notices enable 'no-fault' eviction. The use of section 21 notices is one of the major causes of households facing homelessness, hence the

increasing calls for the abolition of these notices. In the summer of 2019, the Government consulted on how the abolition of section 21 notices should be affected.



However, before legislative change could be introduced, the end of 2019/20 saw the

introduction of 'lockdown' due to the COVID-19 pandemic and emergency measures were taken to stay evictions for 3 months (which was subsequently extended to 6 months) and to extend the notice period required under a section 21 notice (initially increasing the notice period to 3 months and subsequently increasing it to 6 months).

**Case Study:**

The client entered into a 12-month private rental tenancy of a first floor flat in July 2019. Disrepair issues, which were thought to have their source in the common parts of the building, had been identified by the managing agent and the client had been reassured that these issues would be rectified by the time the client went into occupation. The client signed the tenancy agreement but on taking possession, the client found that the disrepair had not been rectified and, in fact, was worsening. The source of the issues was in fact a neighbouring privately owned flat. The client tried to involve the managing agent and the head landlord but despite efforts, the managing agents were unable to persuade the neighbour to take active steps to resolve the issue. The client was at the start of the fixed term of their tenancy and the early release break clause only operated in favour of the landlord. Leaving the property and 'handing back the keys' would have left the client liable to pay rent in full for the entire remainder of the term of the tenancy, with no obligation on the landlord to find another tenant to take the client's place. The Council's Housing Standards department could not assist because the disrepair did not fit one of the categories of hazardous issues on which they could act. The client had little chance of a successful claim under the Homes Fitness for Habitation Act because the landlord himself did not appear to be in breach of the tenancy (the source of the disrepair coming from another property) and in any event, such a claim, even if successful, would only have provided compensation and would not have fixed the disrepair or enabled the client to move. Life was becoming unbearable and the client felt trapped.

CAW assisted the client with his homelessness application, supported by the evidence from the Housing Standards department that the disrepair was such that the client could not reasonably be expected to remain at the property and should therefore be treated as 'homeless'. The Council subsequently accepted the client was owed the Relief Duty under the Homelessness legislation. In the event the client did not have to move into temporary accommodation as he found an alternative property to move to. CAW assisted the client to negotiate an early release from the tenancy without having to pay any additional rent, penalty fees or early termination charges (even though the landlord is entitled to charge reasonable costs for early termination under the Tenants Fees Act), arguing that the client had not had full enjoyment of the property during their occupation of it. CAW also assisted the client with negotiations with the managing agent concerning the exit inventory and helped the client to secure the release of the full amount of the deposit and the return of rent paid in advance.

Long-term legislative changes to the section 21 notice provisions are likely to have to wait until the pandemic is over, but the changes introduced as a result of the pandemic severely restrict the use of the section 21 mechanism, which is a positive interim step for tenants.

On 1 June 2019 the second important legislative change was introduced in the form of the Tenants Fees Act 2019. This Act restricts the fees that landlords and agents can charge tenants on entering in to, renewing or ending a tenancy.

---

This is a change for which [Citizens Advice has campaigned for a decade](#) and is a welcome protection for private renters. Breach of the legislation results in the landlord being liable to return any prohibited fees that have been charged before being able to serve a valid section 21 notice and leaves the landlord liable to a fine enforceable by Trading Standards.

The legislation introduced and announcement on section 21 notices referred to above, have placed an important spotlight on the need for tenancy protection which has been carried forward into 2020/21 to provide additional protective measures during the COVID-19 pandemic.

The pandemic has undoubtedly brought into even sharper focus the importance of home life, and the need for good quality secure housing as we spend more time in our homes.

Jakki Mimms  
**Housing Caseworker**

## Guildford County Court Help Desk Report

The Guildford County Court Help Desk has been helping clients who are at risk of homelessness due to possession proceedings since 2000.

The advisors on the Court Help Desk continue to provide free, impartial, independent, and confidential advice to residents who face losing their homes because of a possession claims brought against them by their mortgage lender or landlord.



Between 2018-2019 the Court Help Desk advisors assisted a total of 331 clients who were threatened with homelessness. Between 2018 to 2019 there was a 5% increase in the number of clients there assisted to 294, with 74% of the clients living in Woking and 12% Guildford residents.

Homelessness was prevented in 95% of the cases which meant a saving a total of £628,879 in homelessness prevention duties to Woking and Guildford Borough Councils. There was also a total income gain of £100,000 for those clients who were helped by the Court Help Desk advisers.

Clients can either self-refer to the Court Help Desk on the day of the Hearing or before or can be referred by a Local Authority, a Housing Association or another local Citizen's Advice office. We work with the client to negotiate with lenders/ landlords before their hearing. We also help to maximise the client's income and explore all strategies available to them to prevent their homelessness.



The Court Help Desk is funded by annual grant funding which in 2019 – 20 was provided by the Office of the Police and Crime Commissioner, Woking Borough Council, Guildford Borough Council, and donations from individuals.



Office of the Police and Crime  
Commissioner for Surrey



GUILDFORD  
BOROUGH

## Case Study:

The Client self-referred to the Court Help Desk when they were served with a Notice Seeking Possession by their landlord for rent arrears. The client lived in a private rented property with her husband and children. One of the client's children has Autism which made it difficult for them to cope with changes in environment such as moving to a new house, so it was vital for the client that the family did not become homeless. The client had experienced a change of circumstances which triggered a migration from legacy welfare benefits to Universal Credit.

Unfortunately, the client and her partner failed the habitual residence test because neither of them had Settled Status at the time of their UC application. The client had applied for Settled Status but there had been a significant delay by the Home Office in processing their application. The family income for 6 months was only child benefit. As a result of this, the family accrued substantial rent arrears.

The landlord issued Court Proceedings and was granted Possession on Mandatory Grounds. The client subsequently received Settled Status after the Possession Order was granted and was able to successfully claim UC. The Court Help Desk adviser managed to negotiate with the client's landlord to hold off from making an application for an eviction warrant while the client's UC claim was in payment. The Court Help Desk adviser was able to make a Discretionary Housing Payment application to Woking Borough Council.

This was successful and reduced the clients rent arrears by 50%. The Court Help Desk Adviser was then able to negotiate with the client's landlord further to arrange an affordable repayment plan for the client to clear the rest of the arrears on condition that the family were able to remain in their home.

The Court Help Desk adviser helped the client's vulnerable family stabilise their finances, reduce rent arrears and prevented the family from becoming homeless.

Jakki Mimms and Hamdi Dahir

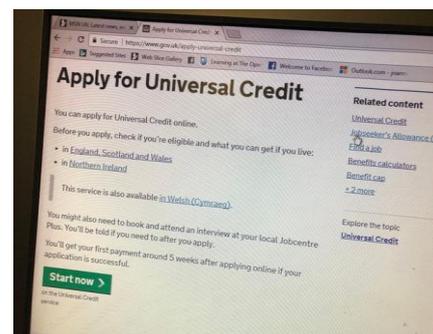
**Court Desk Advisers**

## Universal Credit Report

2019-20 marks the first full year of the Citizens Advice Universal Credit Help to Claim (HTC) service. Despite the Government hailing this new benefit as a simplified, more efficient improvement on the patchwork of existing legacy benefits, it was quickly evident that Universal Credit (UC) introduced its own set of problems. The HTC service was launched in a bid to resolve some of these issues, particularly in relation to the claiming process.

One obvious issue is the strong focus on UC being a digital claim process. This causes immediate problems for anyone lacking confidence or experience with the internet. Consequently, a large part of HTC is about familiarising people with the application and giving them the knowledge and the confidence to use it.

The ongoing management required of the online account is a big departure from previous benefits



### Case Study:

We provided substantial guidance and support to a couple who needed to go on Universal Credit due to the rapidly deteriorating health of the husband. The couple found it initially difficult to grasp how the benefit worked and were intimidated by the online format. Over a number of appointments, we helped them gain the confidence to manage an online account and they are now successfully receiving and maintaining their UC claim.

and can be particularly demanding for people with language difficulties, learning difficulties or mental health difficulties. This applies to a large number of our clients and many of the clients we have helped through HTC continue to return for further advice and support in managing their claims.

The payment structure is another huge departure from previous benefits, the key issues being the initial five weeks wait for payment

and the payment of all money in one monthly lump sum payment. People in insecure employment or those receiving earnings on a different payment cycle from the assumed monthly payment can find it difficult to manage their money and budget over a longer period. Through Help to Claim we are working to ensure clients are able to manage the initial five weeks wait and understand how UC is calculated and paid.

Roz Ferguson

Universal Credit Help to Claim Adviser

## Money Advice Report

This has been another busy year for supporting clients with their debts. For those with debts it is stressful with pressure from creditors to make payments and insufficient money to make them. Recovery action, interest and other charges often increase the amount owed. For some clients the stress leads to ill health.

The situations that clients with debts find themselves in are often complex which takes time to understand before appropriate support can be given. CAW can help a client to deal with personal debts and to those who have 'business debts' from self-employment, i.e. sole traders. (If a client is a director of a limited company that is having difficulty paying its debts, the client will be referred for free advice to the national organisation, Business Debtline.)



Through working with each client CAW looks at the whole situation so that the correct debt advice for their individual circumstances is given. This is done by initially ensuring clients are receiving the correct benefits and have maximised their income and reduced their expenditure as far as possible. With a full financial picture, which will include a budget sheet that shows their household income and expenditure as well as a list of creditors, the client can be given their options for dealing with all their debts. Most clients will request on-going help to work to achieve their chosen option. This takes time and regrettably some clients have had to wait for support as the demand for help with debts increased this year.

Many of the clients that come to CAW for support have low incomes or their income is from benefits. For these clients the most likely option will be an application for a debt relief order (DRO). I am an Authorised Debt Relief Order Intermediary and as such I help clients to apply for a DRO, provided that the client meets all the strict eligibility criteria which include having debts under £20,000.

If an application for bankruptcy is appropriate for a client, advice will be given on the implications of doing so. Clients often then ask for help to complete the online application form which can only be submitted after the £680 fee is paid. For many finding this money is very difficult. Unless family or friends can help there are very few charities willing to pay the bankruptcy fee.

A successful application for a DRO or bankruptcy will mean that debts are written off as part of the formal insolvency process. In this financial year the support given has resulted in debts totaling £328,365 being written off for clients with most of this amount being from successful DRO and bankruptcy applications.

Where clients have a surplus income (after payment of household bills) the options for dealing with debts is more likely to be a debt management plan (where the client makes monthly payments to each creditor to clear the debts in full). CAW helps clients produce a standard financial statement that can be sent to creditors to confirm their financial situation.

The 5 weeks wait for payment from the time an application for Universal Credit (UC) is made until the first monthly payment is received is continuing to cause hardship and debt. It has been widely reported that there has been a rise in the reliance on foodbanks this year. It remains the situation that those claiming UC can have a wider spectrum of debts repaid by deductions from benefits compared to deductions that could be taken from legacy benefits such as income support and job seekers allowance. The limit set for deductions for debt recovery was 40% of the standard allowance (£251.77 for those under 25 and £317.82 for those 25 and over). In October 2019 this was reduced to a maximum of 30%.

### Case Study:

A vulnerable couple came for support where there were joint debts as well as debts each owed as individuals. Their income was from benefits including Personal Independence Payment, which enabled the other to receive Carers Allowance. Deductions from benefits to repay the debts was causing hardship. It was necessary to do a joint household budget and then to separate this to show the income and expenditure for each individual. It is important to assess each person separately to be able to give the appropriate options for dealing with their debts as individuals. In this case one partner successfully applied for bankruptcy and had debts of over £30,000 written off. Much of this debt was for benefit overpayments because the client found understanding and dealing with benefits very difficult for health reasons. (Support was given to apply to a charity to pay the £680 application fee but success with this is very rare.) The other partner obtained a debt relief order which wrote off £17,000 in debts. Following the bankruptcy and the debt relief order deductions from benefits stopped enabling the couple to have a fresh start.

Towards the end of this financial year the Government put the country into lockdown on 23 March 2020. We began to see the devastating impact of the virus sadly through the loss of loved ones, reduction in incomes and the huge changes to our everyday lives.

The Government, Financial Conduct Authority and others acted quickly to put measures in place to protect people from the financial impact of the virus. This has included support through Government schemes for employees and the self-employed as well as enabling individuals to apply to their creditors for payment deferrals or holidays for arrears of mortgages, credit cards, loans and other debts. Debt recovery through the courts was stopped, including for rent arrears and mortgages (with limited exceptions) and recovery action by Enforcement Officers (bailiffs) was suspended.

This is beneficial in terms of taking the pressure off clients to deal with their debts during what will continue to be a very challenging time in so many ways. It is predicted that there will be a 'cliff-edge' when creditors are able to start to recover debts and support put in place comes to an end. Also of concern is the number of people who will either lose their jobs or have a reduced income leading them to take on new debt and for many it will mean they have debts that they can no longer afford to repay. The prediction is that there will be a large rise in the number of people seeking help to deal with their debts in the months and year ahead.

Gill Cossey

**Money Advice and  
Financial Capability Caseworker**

## Financial Capability Report

CAW has been running this Project since 2008 and has received funding from Woking Borough Council every year since, when it was recognised there were many people who struggled to budget with the money they received. This has a knock-on effect on the rest of their lives. The aim of the Project has always been to improve their financial capability so they can manage all areas of the lives, including their overall physical and mental wellbeing.



The Project is fully entrenched in the way we work with clients who come to us with debt and money issues. Our volunteer advisers and our money and financial capability caseworker have helped clients to address all the factors which influence their behaviour with money. Financial capability gives people the power and the confidence to make the most of their money and improve their lives. It gives them the ability to manage money well, both day to day and through significant life events, like having a baby, getting divorced or moving home. Being financially capable means people have the resilience to handle times when life is financially difficult, like losing a job unexpectedly or not being able to work due to illness.

It also involves helping people to gain confidence to put their money skills into practice and understanding the value of doing so. But in the UK, far too many of us are struggling to manage our money well, with far reaching consequences for families and society.

Different life stages influence people's ability to manage their money and therefore we aim the Project at the following groups -

- **Individual Users -**

During 2019 - 20 14% of the Users we saw had an issue with debt and 432 of those Users received specific financial capability information and advice. This will have been given by one of our volunteer advisers who has developed a special interest in this area or by our money and financial capability caseworker

- **Community Groups -**

CAW works with community groups who wish to learn more about financial capability in group settings. This could be a mother and toddler group, a church group or any other voluntary or statutory organisation who contacts us

- **Young adults -**

Since 2014 it has been a compulsory element in every child's education and is part of the national curriculum to teach them about financial capability. The FCP supports local schools to deliver this message by taking part in budgeting and financial capability sessions.

---

The UK's Financial Services Authority distinguished there are 5 components of financial capability. Making ends meet, keeping track of finances, planning ahead, staying informed about financial matters and making the right choices. Helping a client to achieve this is the aim of our Project.

---

As one of our clients said 'Everything in my life has got so much better since I first came to see you... you have shown me how to manage my money and I now understand what I need to do to make sure I pay my bills each month'

---

## Immigration Report

Brexit has had the largest effect on the immigration workload this year, both before and after the Covid-19 lockdown and subsequent alterations to the way we work. Requests for advice on the EU Settlement Scheme and British citizenship both increased, together with the complexity of the cases.

Fortunately, the Citizens Advice Adviser Immigration Helpline now gives us an easily accessed source of advice on any immigration queries that we do not have the authority at CAW to advise on. This has been particularly useful on several cases.

We did see a fall in requests for advice immediately after the lockdown in March, but there has been a steady increase in clients accessing advice by phone and email since, with numbers of queries now near pre-COVID-19 levels.

### Case Study:

Most EU Settlement Scheme applications are done online and are usually dealt with very quickly. However, there are some instances where the online application cannot be used, and a paper form is required.

Our client came into one of the categories where a paper submission was needed and had submitted their application in January this year. They were given instructions by the Home Office to submit their biometric details in March and they did this on the 10<sup>th</sup>. However, even with several phone calls by the client over the next 4 months to the EU Settlement Resolution Centre (EUSRC) run by the Home Office, nothing seemed to be happening.

By August, the client's current residence card was due to expire and circumstances had occurred that meant that it was important for the client to make a trip abroad. This would not be possible without the client having great difficulty on their return if their residence card had expired.

After some effort and numerous phone calls to the EUSRC by CAW to try to get them to accept the client's authorisation for them to speak to us on the client's behalf, some extremely helpful people there agreed to flag up the particular case for urgent action by their caseworkers, resulting in the client receiving settled status a day after.

Steve Saviker  
**Immigration Caseworker**

## Fundraising Report



### CAW Quiz Night 2020

The quiz night at Chobham Golf Club was held just before lockdown in March so for many of us it was possibly the last large social occasion we attended. The evening raised many questions, provided all the answers and posed many riddles in the form of the table quiz.

Helen's excellent organisational skills ensured that everyone turned up, the question and answer sheets were all in order and the raffle table contained an excellent array of tempting prizes. On the night, Michael Smith was the quizmaster, Anne Smith was in charge of marking, Lorraine and family did all the running around and Carolyn sold lots of raffle tickets.

Fifteen teams of volunteers, friends, staff, local businesses and trustees answered questions on subjects ranging from sport, art, food and drink to the letter Z. The interval was a time to tuck into table picnics and stock up on drinks from the bar.

Going into the last round it was neck and neck between two teams and we realised that we didn't have a tiebreaker prepared. We kept our fingers crossed and luckily the final round, General Knowledge, was obviously more suited to one of the teams so we ended up with a clear winner – "We're sorry, we haven't a clue", headed up by Xenia Norman.

The quiz raised some much-needed funds for CAW and along with all the helpers on the night a big thank you must go to the Chobham Golf Club who provided the excellent venue free of charge.

We plan to run another quiz sometime in the future so do please come along and support us.

Anne Smith  
Trustee



The winning team 'We're sorry we haven't a clue'

## The Wenceslas Project



Project Wenceslas was set up by Woking Lions to help the people of Woking who may be struggling to pay their fuel bill and have possibly built up debt to their energy supplier.

There are two parts to the Project. The first is to invite the residents of Woking to donate all, or part, of their winter fuel payment to the Project, which is named after Wenceslas, a ruler in the tenth century, who was known for his charity work. The winter fuel payment is received annually and is paid automatically to those who are in receipt of state pension. As it is paid irrespective of income, some people feel able to donate some or all of it to the Project.

The second part is to use the money donated to help households, who for whatever reason, are in fuel poverty. CAW works jointly with Woking Lions to administer these funds. Applications are made to CAW by completing a form which gives details of the people in the household, their family income and what help they need from the fund. This could be short term help by putting money on their key meter cards for a week or so or by paying a gas or electricity bill in full. Each application is looked at individually and clients can be helped on more than one occasion. In addition to financial support clients can be advised on any other issues they may have which may help them to stabilise their situation in the future.

During 2019 – 20 the Woking Lions gave £4,000 to the Project and £3,605 was paid out to help those households who needed assistance.

### Case Study:

A client, who had recently become a single parent after her partner left the household, had made a claim for Universal Credit as she had no income apart from the child benefit. The client had applied for an advanced payment, but she had used that to pay part of her rent. The client had been referred to CAW by the Job Centre because she did not have enough money to buy food and put money on her gas and electricity key card. Her UC was not going to be paid for another 2 weeks. The client was referred for a Food voucher and was also awarded £50 from Project Wenceslas, £30 to put on her gas meter and £20 on her electricity meter.



## A Volunteers perspective



I resigned from my most recent corporate role in June 2019 – telling my boss I thought I could get a feeling of appreciation and self-worth outside of paid work – and was soon accepted to start CAW training with Sue Jarrett and a happy band of 4 others in September 2019. Having an interview after so many years, required me to think about what I know and how I operate!

Little did our training cohort know, that 1 year later we would have completed the formal training modules, been guided through new vocabulary and systems, to then learn a new way of working remotely, through ever changing COVID regulations, while still feeling we can support those who need our help.

We have gone from our small training room, I recollect steaming coats on days we all got drenched on the way in, to completing our last face to face interviews in March, taking care not to sit and ensure the rooms we used had all the windows open.

The home working support – through a very colourful WhatsApp group and the ability to be back in the office to tap into colleagues' knowledge soon became an accepted way to support clients. I do look forward to seeing our clients face to face again, which is for some, the only way they feel able to access our help. Often the way a client will add "...and another thing"… as a throw away comment towards the end of a discussion, shows how open and engaged they are – which often leads to the most valuable way of helping them.

The organisation is bigger than I ever believed when I joined; we are a big engine with even bigger hearts – and as Sue says, we don't necessarily need the big brain all at once – we just need to know the best way to research the details and refer to fellow colleagues....who are all so supportive.

I feel very fortunate to have joined such a welcoming group of likeminded folks at a time when it's more important than ever to be part of a community, helping the community.

It really is part detective, part counsellor...and another thing...

**Ellie George**  
**Volunteer**





## Training

Sue Jarrett Training Supervisor

## Supervising

Shelley Grainger Advice Session Supervisor

Susan Denning Advice Session Supervisor

Juliet Olsen Advice Session Supervisor

## Volunteers

Our highlights show this years' long service awards

Ali Kidd

Alison Hardwick 20 years' service

Alison Watson

Andrea Foley

Andy Ballard (Left Feb'20)

Angus Paton

Anne Lamb 5 years' service

Anne Pitt

Anthony Fiddleman

April Nelson

Barbara Barklem

Barbara Potter

Bob Ewen

Brenda Doherty

Brenda Fitzgerald 5 years' service

Carol Harvey

Caroline Ashford (Quality of Advice Assessor)

Chirantan Shukla

Christina Katsanou

Christine Shortland

Clare Challis

Colin Bonsey

Dinah Bisdee

Ellie George

Emmanuelle Labeca-Gordon

Fiona Robotham

Freddie Crane

Geoff O'Dell

Gill Horrell

Gillian Olsen

James Bamford

Jane Marsden

Jane Walton

Jean Macleod

Jeff Dawson

Jenny Sexton

Jill Franklin 20 years' service

Joe Rogers

John Moore

Josefina Bundy

Julia George

Julia Kipling

Juliet Olsen

Karrun Sharma

Katherine Adams 5 years' service

Keshav Masani

Lesley Taylor

Lewis Crowley 5 years' service

Lyn Ryan

Margaret Gower (Wenceslas Fund)

Maria Bonnici

Marie Worthington

Martin Wooley

Michael Durcan

Michael Hipkins

Michelle Pilsworth

Moumita Roy

Nikki Sheppard

Noreen Golding

Patricia Renwick

Patricia Wilson

Paul Crane

Paul Sheppard 5 years' service

Paula Davies

Penny Charles (Left Jun'19)

Philippa Galloway

Rebecca Haddow 15 years' service

Richard Broughton

Robin Spice 5 years' service

Robina Khan

Roger Clark

Roger Harrison

Ron Hymers

Ros Hollands

Sabine Zanker (Immigration)

Saimah Mehdi

Saiqa Zakir

Sally Long

Simon Creed

Steve Saviker (Immigration) 10 years' service

Sue Champion (Welfare benefits Home Visiting)

Sue Mobey

Sue Rimay-Muranyi

Susan Groves

Talitha Frohn

Terri Skilbeck

Tina Stimpson

Tracey Morey

Trevor Woods

Xenia Norman

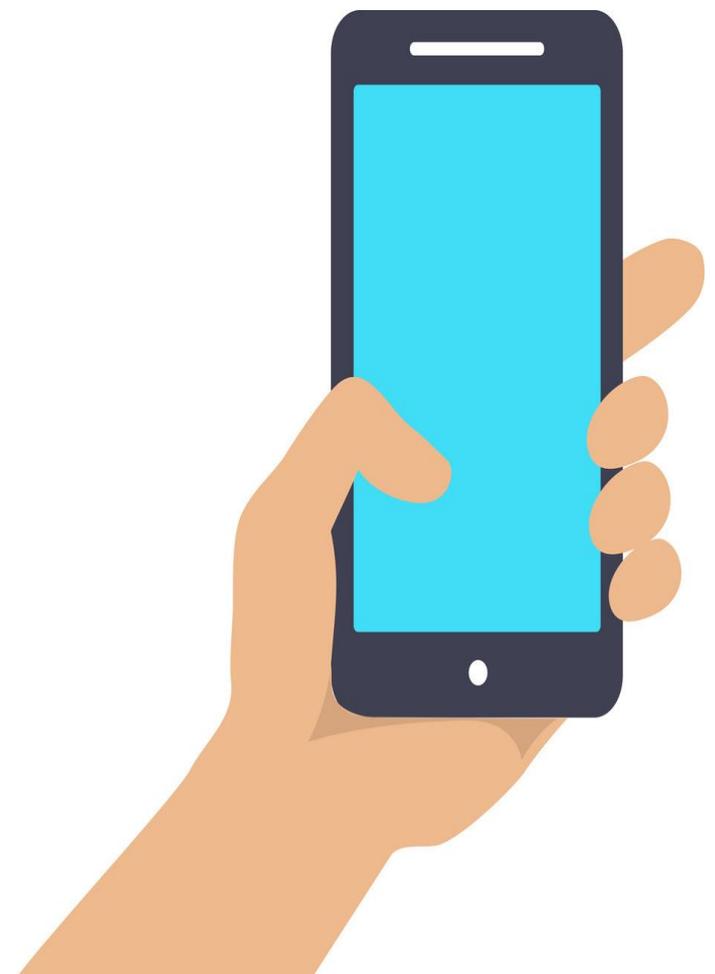
Yvonne Osprey (Left Oct'19)

Zahra Ali

**Why not follow us on:**

**Twitter:** @wokingcab

**Instagram:** citizensadvicewoking



Volunteering can be  
challenging and rewarding.

**Why not come along and be  
part of our friendly team?**

For further details, please  
contact Sue Jarrett

by email:

[sue.jarrett@wokingcab.org](mailto:sue.jarrett@wokingcab.org)

# What some of our Clients say.....

Thank you very much for all the help you have been to me in getting the PIP payment. I would never have managed without your help.

Thank you so much for helping my Mum complete the form, it was really helpful.

You have really fought my corner and gone beyond what you had to do and I thank you so much.

Million thanks for your efforts in seeing that we get this hook of debt off my neck. I will look into the clauses that may affect my future. Thank you

OMG you are amazing! My PIP has been reinstated and I will receive a back payment today. What an absolute relief. Now I can have my phone and internet back on and buy some shopping. Thank you so much.

I appreciate your time and your efforts helping me complete this application process.

Thank you so much, I have no words to say how happy this makes me. I couldn't have done it without your help.

I am so very grateful for all your help. I am in a very different place now than when I first came to CAB rather distraught at the beginning of the year.

I would like to thank you for your assistance in applying for Universal Credit. Without it I would be very much lost wondering where and what to do. My sincere thanks.

You have done such a fantastic job dealing with all the rubbish that people like myself struggle with and it is really invaluable, so thank you so much. Finally I can relax a little.

Just a note to thank you very much for all your time and trouble in helping me get some assistance for my Mum. It's a very difficult stage in life and I have felt unsupported, but I have taken comfort that you are assisting us both.

Thank you for all the help you have provided for all these years. I'm amazed by your knowledge of the benefit system and I truly appreciate it.



Woking



**Provincial House, 26 Commercial Way, Woking, Surrey.  
GU21 6EN**

**For Advice Tel: 0800 144 8848**

**For Admin Tel: (01483) 725192**

**Email: [bureau@wokingcab.org](mailto:bureau@wokingcab.org)**

**[www.wokingcab.org](http://www.wokingcab.org)**

**Supported by  
Woking Borough Council**

Charity registration number: 1004585

Company Number: 2638741



**easyfundraising**  
.org.uk