



Organisation Name	Citizens Advice Chiltern
Project Name	Community based debt caseworker
Funding Stream	Community Area Priorities / Health & Wellbeing
Total Cost of project	£8,755
Amount of Match Funding	N/A
Amount being applied for	£8,755
Amount suggested	£8,755

Project Summary

Chiltern Citizens Advice are looking to provide a trained debt case worker who will provide one to one help to local people with severe debt in the Amersham and Little Chalfont area. The Caseworker will be available one day each week, initially from a Community Access Point and then at the office in Amersham which will be re-opening.

Debt caseworkers take ownership of client's debt and help them to find a way forward by attending appointments, presenting required paperwork and negotiating and advocating on the client's behalf. They often represent clients who are at court, or risk of homelessness and support them with budgeting and repayment plans as well as helping to file for insolvency or bankruptcy. The role is a long term and complex position and often involves reassuring the client to support them through a difficult time of their life.

Covid has had a significant impact on debt across the UK. In Amersham in particular, there has been an increase of over 400% in issues relating to redundancy and almost 200% in requests for food bank vouchers. This problem is only expected to worsen with a continuing rise in redundancies. Holiday periods on credit arrangements are set to end and evictions expected to increase as the ban on this has ceased.

How does the project address local priorities?

Coronavirus Recovery is a priority for the Amersham Community Board, and within this, debt and financial insecurity was raised as a key area of focus for the working-group. The debt-case work proposal was discussed in the working-group meeting which took place on 8 October and the group very much supported this activity which addresses a significant need in the local community.

All people impacted by severe debt will be able to benefit from this new service, including those struggling to pay bills or becoming reliant on welfare payments, or people who are in unreliable work or perhaps have been made redundant and are now unemployed.

How does the project align with the values, objectives and corporate priorities of Buckinghamshire Council?

Protecting the vulnerable: Often it is the most vulnerable people in our community who are most at risk of debt – as a result of low income, unreliable employment or being reliant on welfare benefits. By providing one to one support to those in severe debt we can prevent further crises such as eviction and homelessness.

Increasing Prosperity: The project will help those in severe debt by negotiating with creditors, arranging debt management plans and maximising clients' income by reviewing their eligibility for additional welfare benefits. The debt caseworker can also help clients feel more empowered to manage their money and avoid debt in the future.

How does the project achieve value for money?

Working closely with Council Access Points will enable CAB to offer this service at a reduced cost (avoiding additional costs for rent/building access).

In anticipation for the huge impact of coronavirus on the local community in terms of debt and financial insecurity, this small amount of funding can offer support to a significant number of local residents. For CAB services generally it is estimated that every £1 spent can provide a £16.33 financial benefit to clients, so this funding could provide a financial impact of over £140,000 to the local community.

Community Board Coordinator comments

Chiltern Citizens Advice received annual grants from Buckinghamshire Council which contributed towards core organisational costs and debt advice activities up to March 2022. The Casework role is not currently available in the Amersham area however is now needed more than ever.

CLLr Crisis funding was awarded by the Amersham Community Board in April 2020 to support with debt advice and coronavirus related activities.

Further conversations are taking place around debt advice in partnership with the CAB and the Council; however this particular activity will compliment what is already in place and provide vital support to residents at a time of significant need.

The applicant will be required to agree to terms and conditions, which include a monitoring agreement, as discussed with the Community Board Coordinator before the fund will be formally awarded.