



citizens advice

Sedgemoor

Annual Report 2018/19

80 Years of Citizens Advice

We can all face problems that seem complicated or intimidating. No one is an expert on everything. When you look for advice it's often difficult to know what information is true, or if someone's just trying to sell you something. It can be stressful trying to work things out on your own.

At Citizens Advice we believe no one should have to face these problems without good quality, independent advice. We give people the knowledge and the confidence they need to overcome their problems. We help people find their way through complicated processes and difficult situations they may never have faced before. With the right information and support people can make the best choices for themselves.

Our network of charities offers confidential advice online, over the phone and in person, for free. Whether it's benefits, faulty products, unmanageable debt or discrimination at work, 7 in 10 of the millions of people who come to us each year say we helped solve their problem. If we can't help directly we will always make sure people understand where they stand and what their options are.

For many people all they need to feel confident and informed is to use our website. Thousands of people use it every day and it takes people through the hundreds of different problems they might face, what their choices are and what the next steps might be.

But we know that sometimes people will need one-to-one advice. That could be in person in one of our local offices or in places like GP's surgeries or community centres. Increasingly we provide detailed advice over the phone or through webchat, which for many people is an easier option. If we can we provide the advice ourselves, but if it's not an issue we can offer advice on we'll do whatever we can to help someone move forward in another way - for example, by directing them to the right local service that can give them the support they need.

When we say we're for everyone we mean it. We try to reach as many people who need our help as possible and we understand that different people require different kinds of information and support. We never judge anyone who comes to us.

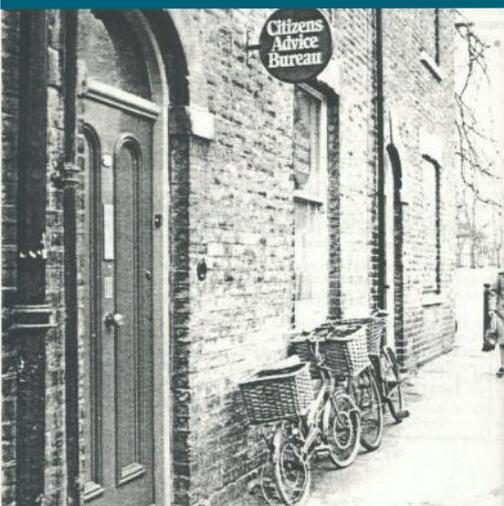
People rely on us because we're independent and totally impartial. We aren't paid to recommend any course of action, ever. Everything people tell us is confidential and we'll never sell anyone's data. We're run by a mixture of dedicated staff and highly trained volunteers. And while we're often funded by local or national government, it doesn't stop us telling them when we think they're getting something wrong.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. We see how problems can be linked. By helping people with the underlying cause of their problems and making sure they don't get worse, we save the government and public services hundreds of millions of pounds every year.

With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people. Our data often challenges prejudices and assumptions. Government, regulators and companies have all made changes when we've shown that they are causing problems or making people's lives harder.

As the problems people face have changed over time, so has the advice we offer. Benefits, debt and housing are areas we have worked on throughout our 80 year history - and they will always be central to what we do. But we're increasingly working on very different kinds of problems too: from consumer rights and understanding pension choices, to helping people who are acting as a witness in court.

That's why we're here – to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.



Welcome to Citizens Advice Sedgemoor

Advising, supporting, empowering people and driving social change

Our aims:

- To provide free, independent, confidential and impartial advice to the people of Sedgemoor on their rights and responsibilities.
- To empower people to exercise their rights and resolve their problems.
- To use client evidence as a force to improve local and national policy.



**We value diversity,
promote equality
and challenge
discrimination.**

The Value of Volunteering

Volunteers are vital to the service, working in partnership with staff to provide quality advice and support to the citizens of Sedgemoor every year. Our volunteers provided the equivalent of **£196,899** in economic value to Citizens Advice Sedgemoor in the past year.

In order to deliver a high-quality service for our clients we continually invest in volunteer recruitment, development and management, enabling a range of people with different skills and backgrounds to volunteer.

By training and investing in our volunteers we help individuals to use their abilities to develop existing skills, learn new ones and to know that they are helping people in their local community. This can have a significant impact on volunteers lives, for example:

- All Citizens Advice volunteers gain at least one practical skill from volunteering
- 4 in 5 believe that they have increased their employability
- 9 in 10 have an increased sense of purpose or self-esteem
- 4 in 5 believe volunteering has had a positive effect on their health
- 9 in 10 feel more engaged with their community

VOLUNTEER

For more information about volunteering contact
Recruitment & Training on 01278 459009 or email
training-recruitment@citizensadvicesedgemoor.org.uk
or visit www.sedgemoorcab.org.uk



Chairs Report

It would be fair to start this report by saying that it has been a challenging year. It would also be fair to follow that statement by saying Citizens Advice Sedgemoor has risen to the challenges and ends the year offering more appointments and advice with easier access to more people than ever before.

Funding cuts announced by the County Council in September created considerable concern about maintaining staff levels and opening hours. These were difficult times for the staff, volunteers and the trustee board. Sedgemoor District Council provided us with extra funding and receiving money from the Hinkley Community Impact Mitigation fund, for new project work, allowed us to continue our service, and in many respects some reorganisation has produced an even more effective service.

With that year behind us we are of course looking to the future and the possibilities of improving our service through digital means, not to the detriment of giving face to face advice but rather to answer and deal with some of the more routine issues, thereby allowing advisors more time to deal with the complex issues that present themselves at our front door.

Demand for our service has increased year on year, with Universal Credit continuing to be a key issue that brings people to our office and outreach centres. Benefit payments, debt, mental health issues, housing and assistance with various tribunals continue to be the core areas of work and this is not likely to change.

Key to meeting challenges as they arise is the close working relationships the bureau has with other agencies, especially with Sedgemoor District Council and the DWP. Close ties with organisations concerned with, for example, equality, challenges facing young people and issues associated with rural locations aim to identify and supply solutions for individuals that need extra help.

The staff and volunteers are special people and we know clients appreciate the work that is done on their behalf, with enthusiasm, skill, knowledge, patience and empathy. I am proud to have the opportunity to use this page to say a huge 'Thank You' to all the people who make this bureau the success it is.

Lyn Goodfellow

Chief Officers Report

Reflections on our service during the 80th year of the existence of the Citizens Advice service reinforces to me that we are truly unique—powered by over 50 staff and volunteers who help thousands of people find a way forward in Sedgemoor. In a year of uncertainties, including the changing local, national and international political landscapes and preparations to deal with Brexit, we've continued to be a source of reassurance and stability for people, no matter the problem they face and despite the funding challenges that we have faced.

We've seen the impact of these changes in very real terms. Whether dealing with a single issue or a complex set of problems that require more specialist support, this year we provided advice, support or information to over 6,600 people directly, whether face-to-face, over the phone or by email, with many tens of thousands more viewing our advice pages. That reach and scale gives us the data which means, along with our subject matter expertise and research, we're able to represent the voice of the people we help and tackle the root cause of key issues. We've seen this in our work on Universal Credit, where we secured important changes and investment in a flawed system together with raising awareness around rural transport issues and the impact this has on people accessing the advice and support they need. We've also made important progress in the way we operate, implementing a full cycle of our membership agreement and a performance framework that focuses on continuous improvement.

We've reviewed and evaluated our service delivery model and made changes to the allocation of our resources into front-line service delivery. As we begin to consolidate our service after a period of uncertainty and significant change, we're putting our focus on making sure we continue to evolve and provide the best service we can for the people we help. We have started crucial conversations across our service about the future of advice and our place in society in the years ahead. There's a lot to be proud of in this report, and for that I'd like to thank the staff, volunteers and trustees across this service. Their hard work and dedication means we can help more people to solve their problems, fix the underlying causes, and continue to challenge ourselves to provide an outstanding service.

Amy Jones

Supporting Hinkley Advice Needs - A Community Impact Mitigation Fund Project

This year saw the approval of our Community Impact Mitigation Fund bid. The purpose of our project is to ensure that Citizens Advice Sedgemoor can provide a service to comprehensively meet the advice needs of communities either involved in the delivery of the Hinkley Point C (HPC) project or that those communities impacted by the development are met.

Our project has three key outcomes:

Maintaining Business as Usual

- Retaining the provision of advice to local established communities
- Maximising existing advice resources and infrastructure
- Ensuring that current residents do not suffer a detriment in terms of accessibility of service or quality of delivery
- Implementing service improvements to support growth and development

Increasing the Availability of Advice to New Populations

- Meeting changing advice needs
- Increasing organisational capacity to deliver joint services
- Scoping and developing different forms of advice delivery with a focus on technology and digital channels
- Promoting and supporting the use of self-help tools

Workforce Development

- Additional staff to facilitate the successful delivery of the project
- Recruitment, training and supporting 40 new volunteers
- Providing opportunities for volunteering, employment and training

We will be working with the local authorities in Somerset, EDF and other third sector partners to ensure that we can advise and support clients in these key areas:

Economic Impacts

- Removal of barriers to employment
- Financial capability
- Money Advice
- Maximising Income
- Welfare Benefit claims

Housing Market and Services Impacts

- Accessing assistance from other agencies
- Accessing sustainable tenancies
- Claiming help with housing costs
- Preventing eviction
- Specialist Housing casework
- Managing rent arrears
- Identifying available housing
- Individual's "Rights & Responsibilities"

Integration Impacts

- Access to local services
- Access to specialist advice
- Challenging discrimination
- Combatting isolation
- Integrating into the local community
- Value of Volunteering

Health and Quality of Life Impacts

- Access to health services
- Specialist tailored support to vulnerable groups
 - People with Mental Health Problems
 - People with learning disabilities
 - Older people
 - Young people
 - People whose first language is not English
- Personal Independence Plan

Pressure on Key Services

- Crisis prevention to minimise pressure on services
- Trend analysis to identify "Pinch Points"
- Working with local agencies to find local solutions
- integration with already established initiatives such as 'Under Construction' and 'Sydenham Together' in Sedgemoor which will provide additional value to the investment, maximising the benefits to the existing population, new workers and their families, the local authorities and other stakeholders.

Client Statistics

35

ID & loan-
a-phones
issued to
clients

641

LASS
applications
made

344

universal
credit
appointments

187

money
advice cases
dealt with

£1,947,044

debt
managed on
behalf of
clients

63

Wessex
Water cases
dealt with

587

specialist
welfare
benefit
cases dealt
with

£2,429,434

welfare
benefit
income
generated

703

universal
credit
issues dealt
with

Year on year comparison of clients seen:

2015/16

6317

2016/17

6872

2017/18

6889

2018/19

6692



Vulnerable Clients/Mental Health

Following changes to our funding this role has evolved to provide general advice and assistance as well as specialist benefit casework and representation to any vulnerable clients having trouble meeting their own advice needs. This is through our general drop in service; a weekly session held at Glanville House Community Mental Health Team and via referrals from other local statutory and non-statutory organisations. Equally many clients will self-refer each time a new issue arises.

As one of four partners of the Sedgemoor District Council funded 'Ambition Project' we provide assessment, advice and assistance to a small group of clients with complex needs at various locations. These clients are ultimately experiencing or facing homelessness and we provide immediate help as needed through:

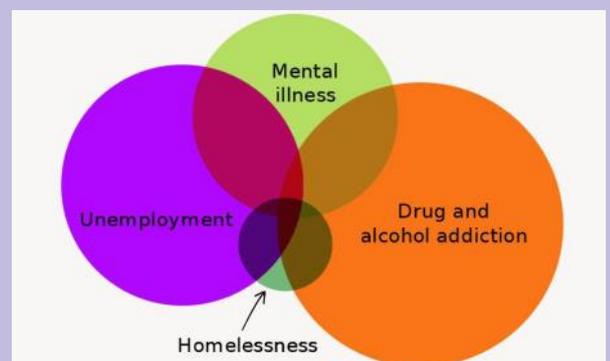
- Loan a phone and ID scheme
- LASS
- Specialist Casework
- Signposting and referring to other organisations where appropriate

This unique Citizens Advice role has been funded to support the other agencies to secure and sustain long term housing by addressing peripheral needs.

We also chair and administer the Sedgemoor Inclusion Panel on behalf of the local district authority where clients with complex needs facing homelessness are initially referred. Following multi agency discussion and planning the clients are then assisted by whomever is agreed as most appropriate to their needs.

As the nature of our vulnerable client's needs change, this varied role has and will continue to adapt to meet these needs with continued participation in local and national campaigns.

Sarah Bowden



Benefits & Tribunals

In the last year welfare benefit casework has continued to be as busy as ever. Tribunal cases have lessened in the time that people are waiting from over twelve months to an average of six to nine months now.

In the last few months we have also seen an increase of change of decision before it reaches the court stage. This is following the tribunal service receiving a copy of a submission, sent from us in support of the client's appeal. Our involvement in helping clients with their appeals by submitting a supporting submission seems to have a good impact. This means the client is offered a more favourable decision than the original one they received, and most clients are usually happy to accept the new decision as it takes away the stress of them having to attend court. This also resolves the problem much quicker.

The success rate of benefit appeal hearings has remained high at around 99%. There are still cases of clients being awarded zero points after assessment and then being given enhanced level at one or both components of Personal Independence Benefit.

ESA hearings have lessened in the past twelve months but have now been replaced with Universal Credit appeals. These are also achieving a high rate of success when taken to appeal.



Universal Credit

There have been some changes to Universal Credit during 2018/19. Managed migration where all current legacy benefit claimants will be moved onto Universal Credit has been pushed back more than once and now not likely to happen until 2020 at the earliest. Some of the changes/planned changes to Universal Credit are detailed below:

January 2019

Claimants in receipt of Severe Disability Premium will stay on legacy benefits until managed migration, when they will receive transitional protection of the element.

February 2019

Claimants with more than 2 children can claim UC and will no longer be directed to legacy benefits. Pension Credit will include an element for dependant children, as tax credits no longer available.

April 2019

Work allowances have been increased, this is only available to claimants who have children or receive Limited Capability for Work element.

May 2019

Mixed age couples, 1 above pension age and 1 below can no longer make a joint pension credit claim but will have to make a Universal credit Claim instead. Loophole now closed.

July 2019

Under managed migration those who are self employed will see minimum income floor period extended. (currently 12 months). Managed migration will be piloted in Harrogate.

October 2019

Maximum deductions from Universal Credit will be reduced from 40% to 30%.

Universal Credit continues to be an “agile” benefit. Tweaks and small improvements happen regularly both with the rules and online screens. Claimant’s statements have been redesigned so they are clearer to read and claimants can see the amount and date of payment clearly. From April 2019 a ‘help to claim’ service through Citizens Advice has been introduced to support clients to first payment.

At Sedgemoor we continue to be committed to providing a wrap around service for our clients beyond their initial Universal Credit payment and they will continue to receive this service as long as we are able to provide it.

Margaret Woodward

The logo for Universal Credit, featuring the letters 'UC' in a large, bold, blue font, followed by the words 'Universal Credit' in a smaller, blue, sans-serif font.

Debt & Money Advice

The last year has seen a steady increase in clients attending who are in receipt of Universal Credit. Half of our debt clients are in receipt of full or partial Universal Credit.

Many clients struggle, due to the large and/or number of deductions they have deducted from their monthly payment. Universal Credit deductions can include repayments to historical social fund/budgeting loans dating back many years. Tax Credit overpayments also take high deductions. Generally, we can negotiate these lower for clients for a period of 6 months. For example, reducing a repayment of £79.89 per month to £5 per month but this is dependent on client's circumstances. Clients can also have deductions in place for current rent arrears, council tax and water arrears.

Universal Credit Advances cannot be reduced, however in some circumstances they can be deferred for a period of 3 months. The advance repayments are over 6 or 12 months.

Initially at a debt appointment we look at the client's income, firstly establishing the payments / deductions from their UC account. Client's rarely know what their deductions are for, particularly regarding the outstanding balance. We often telephone the DWP on behalf of the client to establish this and it provides us with a clearer picture of their income situation and the time payments are likely to carry deductions.

Clients continue to present with a variety of debts including both priority and non-priority. Most of our clients attend with arrears on their accounts having missed a few repayments and finding it difficult to manage their circumstances. Having completed an income and expenditure form with the client we will discuss all the options available to them such as affordable repayments, Debt Relief Order or bankruptcy.

We continue to work alongside Wessex Water by making applications for their various schemes to help clients repay their water debt at an affordable rate. This also ensures that clients are not in hardship because they have high water bills and a low income.

In February we started the Fed and Watered project. Clients who receive a food voucher are asked if they are struggling with their water payments or having any debt. The idea being that if clients are struggling to buy food then they are struggling to pay their water. We are currently trying to promote this at our Burnham on Sea outreach.

The debt team will continue to provide support to the clients of Sedgemoor, exploring income maximisation and debt resolution. We will continue working closely with our partners Sedgemoor District Council, Wessex Water and the DWP.

Abi Black



Local Assistance Scheme

The LASS scheme is facilitated by Citizens Advice Sedgemoor and funded by Somerset County Council and Sedgemoor District Council. It is designed to help people with unforeseen emergencies when there is no other help available to them. It is a discretionary scheme with a limited amount of funding attached to it and is only used to help those in the greatest and most immediate need. The applicant must be in such high priority that the award will have a substantial and immediate effect.

In 2018/19 Citizens Advice changed the way we recorded food vouchers issued under the scheme. Previously, an application form was completed for every food voucher. However, this was amended to 1 application form per applicant for food voucher only, per 6-month period. This resulted in the number of applications decreasing against 2017/18.

641 applications:

- 60 applicants started the application and did not return with paperwork to process further
- 11 applicants rejected the offer of assistance or withdrew their application
- 427 food voucher applications
- 63% of food voucher applications for single persons
- 12% of food voucher applications for 2 or more adults
- 25% of food voucher applications for families
- 32 successful applications for fuel top ups
- 27 successful applications for clothing vouchers
- 8 successful applications for homelessness kits
- 37 successful applications for furniture and appliances
- 66% of all applications resulted in a food voucher
- 30% of all applications were as a direct result of Universal Credit

The scheme is ever changing as a result of local funding cuts and changes within Sedgemoor. Citizens Advice Sedgemoor are continuing to work closely with Somerset County Council, Sedgemoor District Council along with the local Food Banks and several other organisations as part of the Local Assistance Scheme. There are already changes with how the scheme will be delivered 2019/20 – Watch this space!



Client Satisfaction

82% found it easy to access our service

86% accessed our service via drop-in or phone

82% of clients preferred method of access is drop-in or phone

91% were happy about the times we are open

96% were happy about how long they had to wait at drop-in

100% felt the adviser understood their problem well

95% were happy with the time they had to discuss their issue

95% were happy with the advice/information given to them

95% were clear about what they needed to do next

100% felt they were treated fairly

100% said they would use the service again

100% said they would recommend us to their friends/families

Client feedback is very valuable and is used for different purposes:

- internal service improvement
- staff and volunteer motivation
- information for funders

Client satisfaction measurement is the process of obtaining qualitative and/or quantitative information about the extent to which client expectations are being met. As a citizens advice we are interested in receiving data on what clients really think about the services (rather than what we think they think!).

Treasurer's Report

The year ended 31 March 2019 was without doubt the most financially challenging year I have experienced during my time as a Trustee for Citizens Advice Sedgemoor. The funding cuts announced by Somerset County Council in September 2018 came as a real blow, but the good news is that bureau was able to rise to the challenge, with the help of the valuable and committed support and guidance that we received from Sedgemoor District Council, and the enthusiasm and dedication of the staff and volunteers to make the necessary changes to our structure, and the end result has been a year with an overall surplus for the first time in 3 years, a healthy cashflow, and an increase in our total funds.

This puts the bureau in a good financial position to weather the inevitable challenges that the next year will bring.

We continue to look for new funding opportunities and are pleased to have been awarded a Grant from the Hinkley Point Impact Mitigation Fund to help grow our volunteer cohort to meet the increased advice needs of Sedgemoor's growing population, as the Hinkley Point C build progresses.

We would not be able to keep proper control of our costs without the detailed financial statements, management accounts and budgets produced by our volunteer accountant Norman Denney and I would like to offer him my personal "Thanks".

Detailed Statement of Financial Activities Year Ended 31/03/2019

	2019	£	2018	£
Sedgemoor District Council	100,000		100,000	
SDC Money Advice	93,500		76,133	
Somerset County Council	53,703		53,703	
LASS	40,510		50,981	
Public Health	31,387		31,387	
SDC Homelessness Prevention	14,000		14,000	
SDC Ambition Project	10,375		1,100	
Donations and other income	9,275		8,505	
SDC Rapid Response	8,750		-	
Wessex Water	7,800		5,400	
SDC Social Inclusion Panel	6,000		12,000	
CitA Universal Credit	2,818		-	
Rental Income	1,542		4,332	
Wessex Water Hard to Reach Project	1,163		-	
Loan a Phone/ID Support	403		452	
Small Business Grant	-		4,968	
SCC Financial Inclusion	-		4,000	
TOTAL INCOME	<u>381,226</u>		<u>366,961</u>	
EXPENDITURE				
Salaries and pension	269,454		265,957	
Rent, services and insurance	27,048		34,782	
IT expenses	14,443		10,846	
Travel	10,294		8,260	
Printing, stationery and photocopying	9,227		4,768	
Telephone & postage	7,991		8,196	
Repairs and maintenance	7,971		15,818	
Water, light and heat	6,097		6,565	
CitA and professional fees	6,059		6,922	
Cleaning	5,095		4,000	
Sundry expenses – including refreshments	2,890		1,671	
Payroll fee	1,362		1,600	
Independent examination fees	1,200		1,100	
Depreciation	709		1,264	
Publications	604		701	
Training	303		790	
Advertising	44		44	
	<u>370,791</u>		<u>373,284</u>	
	<u>10,435</u>		<u>(6,323)</u>	

Research & Campaigns

We spent much of last year reading and researching and thinking and arguing (yes – really!!!) about Wellbeing, Poverty and Child Poverty in Sedgemoor.

That work is important, but remains incomplete, because in October we were commissioned by the Somerset Stronger Communities Social Prescribing Project to report on Social Prescribing in Sedgemoor and the potential for development.

Social Prescribing means enabling healthcare professionals to refer patients to a link worker to co design a non clinical social prescription (such as for exercise for physical wellbeing, or to take advice to mitigate depression over money matters).

As part of the national Rural Issues Group we are working on a campaign about the demise of the country bus, and how that particularly affects the more vulnerable members of society.

Our report is shortly to be discussed for the second time at the Sedgemoor Conversation, which includes the local authority. We conclude that it is a good thing to help patients and to help overworked healthcare professionals.

Now we are working on the ‘Scams Awareness’ campaign – and perhaps being a bit of a nuisance in the corridors of power by asking probing questions about Action Fraud. Fraud seems to be about 30% of crime but a tiny percentage of cases are detected and a tiny amount of police resources are deployed. Action Fraud has neither the remit nor the resources to take any action.

We are reviewing the Universal Credit and the Help To Claim scheme.

As ever we would love to talk to anyone about these subjects and about the concerns of our clients – especially those who might influence the decision makers.

Our reports contain our evidence, our concerns and recommendations in full – available on our website at <http://sedgemoorcab.org.uk/research-campaigns/>

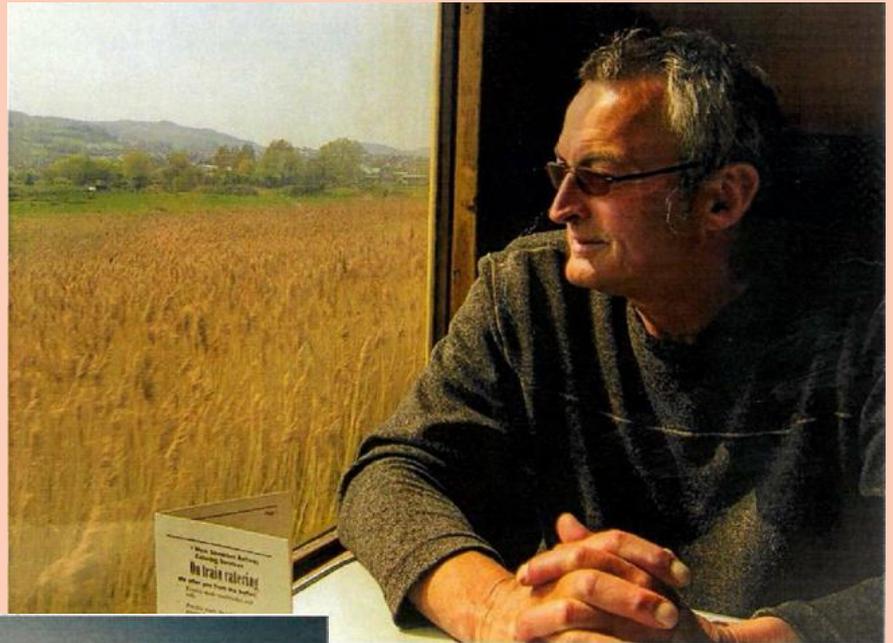
35 Research & Campaign Issues

- Benefits 27
- Consumer 1
- Housing 3
- Employment 3
- Other 1



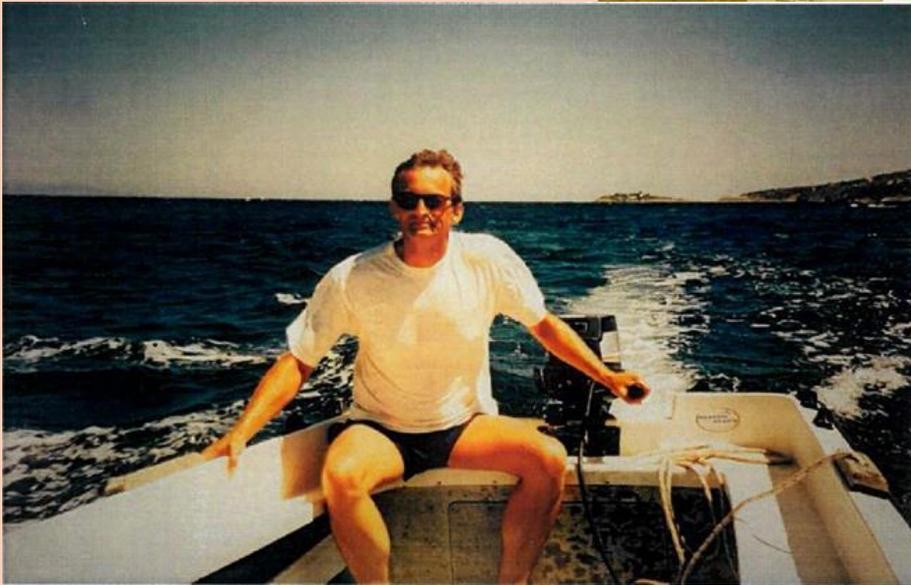
A Sad Farewell to Colin Cudbill.....

Colin commenced at Citizens Advice Sedgemoor in April 2009 as a volunteer. Passionate about helping people he soon stepped into the paid role of Specialist Housing Caseworker and over the years helped many clients and their families, who were facing eviction, remain in their homes.



Colin sadly passed away on Saturday 17th November 2018, which was a huge shock to us all.

Colin has been greatly missed by his colleagues for his kindness and sense of humour, and also for the professionalism of the work that he undertook here at Citizens Advice Sedgemoor.



and Roger Fielder.....

Roger commenced as a volunteer in May 2013 and unfortunately had to leave Citizens Advice Sedgemoor in September 2018 due to ill health. Roger sadly passed away several months ago. Roger was a caring and compassionate person and is missed greatly by his colleagues.

Gone but never forgotten.....

Acknowledgements

A BIG thank you goes out to all those that have supported, assisted and funded us during 2018/19

Thank You



£196,899
economic
value of
volunteering

A special and heartfelt thank you is extended to all our volunteers, past and present, who have given so much of their time to help others. Without them we would not and could not exist.

Contact & Opening Times

Bridgwater - Clarence House, High Street

Monday to Friday 9.30am – 2.30pm

Cheddar - Cheddar Baptist Church, Lower North Street

Monday 9.30am – 12.30pm

Burnham on Sea - Methodist Church, College Street

Tuesday 9.30am – 2.30pm

Highbridge - Hope Baptist Church, Church Street

Thursday 9.30am – 2.30pm

Cannington – United Reformed Church, High Street

Last Friday of the month 11.00am—1.00pm

Adviceline: 03 444 88 9623

UC Help to Claim: 0800 144 8444

Email Service: advice@citizensadvicesedgemoor.org.uk

Website: www.sedgemoorcab.org.uk



**citizens
advice**

Sedgemoor

Charity Registration Number 1041082 Company Limited by Guarantee Reg Number 2947532

Registered Office: Clarence House, High Street, Bridgwater, TA6 3BH

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