



# **citizens advice**

## **Sedgemoor**

### **Annual Report 2019/20**

# **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 **£128,622.00** 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

**For more information about volunteering contact  
Recruitment & Training on 01278 459009 or email  
[training-recruitment@citizensadvicesedgemoor.org.uk](mailto:training-recruitment@citizensadvicesedgemoor.org.uk)  
or visit [www.citizensadvicesedgemoor.org.uk](http://www.citizensadvicesedgemoor.org.uk)**



# Chairs Report

The year was a very busy one for Sedgemoor Citizens Advice, following a restructure to reflect the previous year's funding cuts, the team went on to deliver an even greater quantity of quality advice to clients across the District. Clients were still able to get the assistance they needed at the outreach centres in Highbridge, Cheddar, Cannington and Burnham on Sea.

The bureau exceeded its target, set centrally, of meeting its share of calls made to the national Adviceline, working in collaboration with the other Somerset Bureaux.

Locally, more than 8650 clients, an increase of 29% over the previous year, sought assistance with more than 10,000 issues affecting them. This is an excellent achievement and is directly the result of having introduced new working practices that drove up efficiency. Mostly those issues were around benefits and tax credits, and especially Universal Credit. However, debt was also a key issue.

Behind the scenes there continued to be close working with, and support from Sedgemoor District Council, with input into their digital development work, to make client access to joint services, a particularly interesting and valuable project. The bureau has strengthened its support for clients with mental health issues through the formation of a new strategic and operational Alliance, working with a broad range of partners including Somerset Foundation Trust, Rethink, MIND, Second Step and SPARK which has enabled us to broaden our service offering to help local people.

The building was shrouded in scaffolding for many months as the roof was repaired, and the internal leaks and potential ceiling collapses made for an interesting work environment! Staff and volunteers have met and overcome many challenges and the Trustee Board acknowledges and thanks everyone for being so enthusiastic and accepting of so much change whilst not dropping standards.

Investment in telephonic and digital equipment was made and as the year has ended with staff working from home because of lockdown, this has proven to be a crucial and essential spend. The pandemic has thrown up new and unexpected challenges, and the year has ended with few volunteers able to work at home exclusively on the phone or computer, and an expected increase in demand, but us suspending, face to face assistance.

I am pleased to take this opportunity to thank everyone for their efforts this year to make this such a successful and valued organisation.

Thank you and well done!

Lyn Goodfellow

# Chief Officers Report

This year Citizens Advice Sedgemoor has much to be proud of. Against a backdrop of rapid change and uncertainty, we've continued to be a stable source of advice and reassurance to thousands of people.

We helped over 8,600 people, saving government and public services in Sedgemoor £1.3 million. This is a huge achievement which wouldn't be possible without our 48 volunteers and staff helping to give people the knowledge and confidence to find a way forward.

We have implemented a new service delivery model, which has enabled us to see more clients and deal with their problems more effectively.

We've worked together as a service to develop a new strategic framework – future of advice.

This gives a firm foundation for us to develop and adapt, so we can continue to meet client needs and make our service as accessible as possible, with scope to innovate and keep pace with the changing world.

We've continued to use our influence to make a positive impact on people's lives.

There's a lot to be proud of in this report and we're grateful to everyone who's played a part.

Most importantly, we're extremely grateful to the staff and volunteers across our service, who work tirelessly to tackle people's problems and make a positive difference.

Looking forwards, we have a difficult time ahead but we are committed to delivering an outstanding service for everyone.

Amy Jones

# Client Statistics

**45**

ID purchased/  
loan phones  
issued to  
clients

**153**

LASS  
applications  
made

**341**

universal  
credit  
help to claim  
calls, webchat  
& face to face

**191**

money  
advice  
appointments

**£2,571,636**

debt  
managed on  
behalf of  
clients

**62**

Wessex  
Water cases  
dealt with

**162**

specialist  
welfare  
benefit  
appointments

**£1,444,959**

welfare  
benefit  
income  
generated

**1672**

universal  
credit  
issues dealt  
with in total

# Year on year comparison of clients seen:

2016/17

6872

2017/18

6889

2018/19

6692

2019/20

8653



# Vulnerable Clients/Mental Health

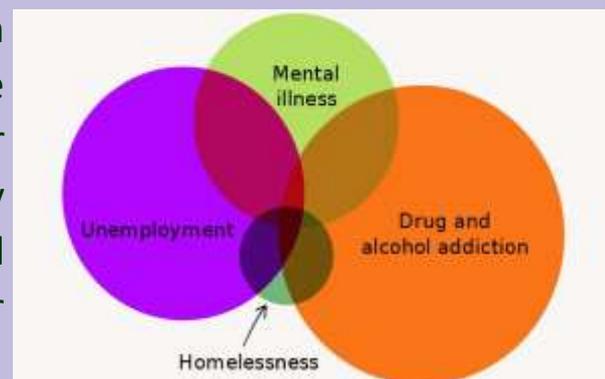
We have continued to provide this role offering general advice and assistance as well as specialist benefit casework and representation to vulnerable clients having difficulty meeting their own advice needs. This was through our general drop-in service; a weekly session held at Glanville House Community Mental Health Team and via referrals from other local statutory and non-statutory organisations. Clients regularly then self-refer each time a new, similar issue arises. Despite reduced County Council funding, Disability Benefit Appeal representation has continued with 32 successful cases, generating yet further significant income for clients in Sedgemoor. The total generated income from this role in 2019/20 was £1,488,938.80.

Following the closure of the “Ambition Project” we continued to provide an enhanced service to a small group of clients with complex needs at Westfield Church rough sleeping & homelessness drop-in. This enhanced service has been funded to support the other agencies to secure and sustain long term housing by addressing peripheral needs for the clients via our:

- loan a phone and ID scheme
- Local Assistance Scheme
- Specialist Casework
- Signposting and referring to other organisations where appropriate

We also provided an outreach link to the local Social Enterprise ‘Rusty Road to Recovery’ who provide a recovery-based service for anyone who suffers from mental health problems. Specifically providing Specialist Benefit Casework when requested.

We also continued to lead the Sedgemoor Inclusion Panel on behalf of the local district authority. The aim being that clients with complex needs facing or already experiencing homelessness, are initially referred and through multi agency discussion and planning, the clients are then assisted by whomever is agreed as most appropriate to their needs.



# CIM Project

The 3 year Cim project started in April 2020. The aim of the project was to recruit and train 40 new volunteers in the final two years. Surprisingly we found we had new potential volunteers applying within a few months of the start of the project. Within the first year we have had 14 new trainees.

We have held four training courses in the first year. The first course had four trainee advisers, the second group was three college/university students who did a fast track course of learning and two of them were advising clients face to face and by phone or webchat during the summer months. One of these trainees did then take on a job at HPC.

We then proceeded to have a further two groups of 3 trainees and a single trainee who has been learning through packs and by attending the sessions at the office and observing existing advisers to gain experience.

Trainees have been helping clients via face to face, webchat, phone and email. Some are happy to attempt all methods, but others prefer only one or two. This is the advantage of the help we offer, that it can be offered by a variety of means tailored to the needs of the client. We have seen the confidence of trainees grow as they have learnt from their training packs and in class, observed experienced advisers and had a go themselves.

We were at a point of using new recruiting strategies at the start of the pandemic in March 2020 just before the end of the first year of the project.

As Covid has now changed how the advice service works, it is uncertain at this point how the future will be for the use of volunteers. There is still a place for them but as part of the “new norm” we are all facing in the next year.

# Universal Credit

Universal Credit continues to be the biggest benefit issue. A huge upsurge in claims due to Covid19 happened between 13 March 2020 and 9 April 2020 when 1.5 million claims were made, 6 times higher than the same period in 2019. This period saw the largest ever amount of claims since Universal Credit was introduced.

DWP staff were redeployed to help at call centres and our HTC helpline saw huge increases in calls. One memorable day was almost 20 calls in a 3 hour period when normally we would expect 1-2 calls.

As 2020 progresses we expect Universal Credit claim numbers to see another surge particularly when the furlough scheme ends and redundancy starts to become a major issue.

Some positive news was that standard allowances were increased by £20.00 pw for 12 months, hopefully this will be extended. Debt recovery from Universal Credit was suspended for a few months. These measures combined gave clients more disposable income and may have helped to deal with the challenges 2020 has dealt all of us.

Universal Credit help and support is now being delivered in a different way, no longer any face to face help but now on telephone and webchat.

We all will need our vitamin tablets towards the end of the year to continue to manage the influx of claims we may be faced with.



# Debt & Money Advice

For the period April 2019 to March 2020 the Money Advice Team dealt with £2,571,636.94 worth of debt, with 312 specialist appointments being carried out. These were made up of new and existing clients. The previous year we dealt with £1,947,044 of debt. Therefore, showing that we have had a large influx of debt clients and we foresee this increasing in the coming years.

During that same period 20 clients applied for either bankruptcy or a Debt Relief Order – total debt written off £374,604.32 – an average of £18,700 per person. We are starting to see more clients with debt over the £20k. As they are unable to apply for a DRO, they are choosing bankruptcy as an option to resolve their debt issues.

We continue to receive referrals from Sedgemoor District Council, housing advice. In many cases clients are facing eviction for a variety of reasons and some are already homeless. We try to maximize client's income to ensure that clients are receiving all the benefits they are entitled to. We also discuss areas where they could cut back on their spending, although usually there is little room for maneuver here. Following this we look at how we can help with their debts, and if possible, set up arrangements for rent arrears to be repaid or apply for discretionary housing payments to potentially keep clients in their homes.

We also work closely with the Council Tax department. Clients often come to us following a bailiff visit, worried that they will call again. We make sure clients are receiving their entitlements, such as single person discount and council tax support – assisting clients to make these applications if needed. We are able to ask for accounts to be held and bailiff action to be paused to allow time for us to draw up a financial statement. We can make an offer of repayment which is affordable and acceptable to both parties. Many clients have council tax arrears for numerous years – once in debt with council tax, finding a way through can seem impossible and daunting. Setting up affordable arrangements instills the need for clients to prioritise payments, be proactive and develop good habits.

We also work alongside Wessex Water, providing them with assistance to get our clients onto affordable repayment plans. Clients do not have to be in arrears to apply for a scheme. Clients struggling on a low income can also apply for their Assist scheme whereby their bills are capped and therefore more manageable. Wessex Water's Restart scheme enables clients to make affordable payments for their ongoing water usage and pay towards their arrears. The aim is to clear the arrears in two years and give clients a fresh start going forward. Again encouraging positive habits and prioritising payments.

Debt casework is very varied and often challenging. Many clients fall into debt because they are unable to manage their money, the situation soon spirals out of control. Following an appointment with Citizens Advice clients often say that they feel relieved to have discussed their situation and have a clearer understanding of how to move forward. Once payment plans have been negotiated, clients are advised to set up and maintain their payments. Clients are empowered to continue with the arrangements and take control of their money, debts, and situation. We try to help clients develop a positive way forward through a difficult time.



# Benefits & Tribunals



We continue to represent clients who wish to challenge their Personal Independence Payment and Limited Capability for Work/Work Related Activity benefit decisions. This process regularly takes over 12 months from start to finish.

On these occasions we have provided a written 'submission' and frequently managed to assist clients in sourcing extra further evidence that has helped to turn around the decision.

During 2019/20, 36 of those were heard either; by an Independent Tribunal at an oral appeal held at local Magistrates Courts in our area; by an Independent Tribunal behind closed doors as the client requested a 'paper' appeal or on 10 of these 36 occasions, the DWP reconsidered new evidence and changed their decision, awarding it retrospectively, resulting in no need to continue with the appeal saving the client much distress and anxiety.

On two occasions we have attended court as the vulnerability of the client deemed this necessary.

# Research & Campaigns

In a changed world, we continue to function.

We had become a regular feature on local radio – Sedgemoor FM and hope to resume our slot soon.

We know that our data and our local contacts have some influence – perhaps more than ever - at the highest levels of government. As a national organization we can claim a contribution to the conversation about filling in the gaps in the Furlough Scheme, for example. We know that typing up records of clients and issues can be challenging, but it **worth its weight in gold**.

We play an active part as the Research and Campaigns face of the Rural Issues Group of local Citizens Advice offices. The group has been working on domestic abuse, and as a consequence of the pandemic is focused on digital inclusion as a major issue for rural people where computers (and smart phones) connect families and friends during the lockdown, and help us to shop, and to access government services, and... and...

Locally, we have been campaigning to improve the way in which scam crime (meaning frauds against individuals) is recorded and investigated. We have had some coverage in the national press, and there has been a limited improvement in Avon and Somerset. But there is more to do.

At the beginning of the year we were working to gather evidence about domestic abuse. We have learned that gathering useful evidence is extremely challenging; but we have been aware that the problem has worsened as households have been forced together during the lockdown.

We have recently produced a report on the effects of the pandemic: of course the catastrophic effect on face-to-face advice; the gap – which is emphasised by the fact people that deprived areas suffer the disease more; the increase in domestic abuse; and the relevance of digital inclusion.

## 21 Research & Campaign Issues

- Benefits 6
- Consumer 2
- Housing 5
- Employment 7
- Other 1



# Local Assistance Scheme

Since the change of issuing food vouchers via Citizens Advice from the LAS criteria to the Trussell Trust criteria, the number of food vouchers issued has increased since the last financial year. This means that it is easier for the clients to access the food bank and they do not have to provide supporting paperwork to support their application, they only have to prove that they are in immediate need of food.

The total number of food vouchers issued was 1353, of which 596 were issued in Bridgwater, and 361 (62%) of the 596 issued in Bridgwater were to clients in receipt of Universal Credit.

For purchases that require financial assistance through LAS, clients are still expected to provide supporting paperwork, such as proof of income and proof of address.

The majority of LAS funds are spent on household items and appliances and the main reason for requiring these items are a move from homelessness or temporary accommodation into an unfurnished property. The client will be supported with basic items – somewhere to sleep, somewhere to store food and somewhere to cook food.

A total of 153 LAS applications were made, resulting in a spend of £16,750.25 to help clients.

The clients of Sedgemoor are grateful of the LAS support that can be offered when they have no where else to go for funds or have been refused a budgeting loan against their benefits.



# Client Satisfaction 2018/19

(Survey for year ended 2019/20 was not completed due to COVID-19 lockdown)

**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

In many ways I would characterise the financial situation as at 31 March 2020 as "the calm before the storm"

The last financial year (to 31 March 2020) offered financial challenges (even before the financial effects of the COVID-19 pandemic were known or contemplated), but the efficiency improvements delivered as a result of the structural changes implemented in the previous year have been matched by financial savings, and this has put the service in a good position to weather the current year's many storms, by allowing us to continue rebuilding our reserves.

This put the bureau in a good financial position to not only allow us to maintain a continuous service throughout the period of COVID-19, but also to increase our capacity for growth in response to the increasing demand for our services, and in particular our money advice services. Over the next few months we also face the prospect of further demand increase from clients needing to negotiate the effects of the UK's exit from the EU. We have proactively engaged with the local Citizens Advice network to identify further opportunities for collaborative working and efficiency savings, and to build the capacity to ensure we are able to respond flexibly and appropriately to any changes in local government structure.

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.

Louise Russ

## Detailed Statement of Financial Activities

### Year Ended 31/03/2020

	2020	2019
	£	£
<b>INCOME</b>		
Sedgemoor District Council	100,000	100,000
HPC CIM Project	60,000	-
SDC Money Advice	57,604	93,500
Citizens Advice "Help to Claim" Project	35,853	2,818
SCC LASS	35,000	40,510
SDC Rapid Response	35,000	8,750
SCC Public Health	31,387	31,387
SDC Homelessness Prevention	14,000	14,000
Rethink Project	10,000	-
Donations and other income	9,985	9,275
SDC Ambition Project	9,775	10,375
Richmond Group	8,000	-
Wessex Water	7,800	7,800
SDC Social Inclusion Panel	6,000	6,000
Rental Income	4,838	1,542
Wessex Water "Fed and Watered" Project	3,890	1,183
SDC Loan a Phone/ID Support	486	403
Minor Grants	159	-
Somerset County Council	-	53,703
<b>TOTAL INCOME</b>	<u>429,757</u>	<u>381,226</u>
<b>EXPENDITURE</b>		
Salaries and pension	274,974	269,454
Rent, services and insurance	34,765	27,048
Professional fees	10,875	-
IT expenses	10,382	14,443
Repairs and maintenance	10,295	7,971
Telephone & postage	9,178	7,991
Travel	7,854	10,294
Printing, stationery and photocopying	6,614	9,227
CitA and professional fees	5,773	6,059
Water, light and heat	5,725	6,097
Cleaning	4,803	5,095
Sundry expenses – including refreshments	2,888	2,890
Payroll fee	1,800	1,382
Independent examination fees	1,580	1,200
Training	1,150	303
Publications	753	604
Advertising	245	44
Depreciation	3	709
<b>TOTAL EXPENSES</b>	<u>389,657</u>	<u>370,791</u>
<b>NET INCOME FOR THE YEAR</b>	<u>40,100</u>	<u>10,435</u>

# Acknowledgements



A BIG thank you goes out to all those that have supported, assisted and funded us during 2019/20



**£128,622.00**  
**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.



Coronavirus has made life hard for many people. We're here to help everyone in England and Wales – you don't need to be a British citizen. Although we are not currently operating any face to face services you can still access our services and **we can still help you!**

## CONTACT US

Visit our Sedgemoor website:

**[www.citizensadvicesedgemoor.org.uk](http://www.citizensadvicesedgemoor.org.uk)**

Visit our Somerset Portal website:

**[www.citizensadvicesomerset.org.uk](http://www.citizensadvicesomerset.org.uk)**

Visit our National Advice Guide for advice:

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

Chat with an adviser online: **[citizensadvice.org.uk/webchat](https://citizensadvice.org.uk/webchat)**

Call us: Adviceline **03444 88 9623**

Universal Credit Help to Claim: **0800 144 8444**

Email: **[advice@citizensadvicesedgemoor.org.uk](mailto:advice@citizensadvicesedgemoor.org.uk)**

If you're hard of hearing, use our text relay to type your questions and get typed information back: **England: 03444 111 445**

Calls cost the same as calling landline numbers.

You might have to wait a while to speak to an adviser – please bear with us.

## What you'll need

It's a good idea to have any paperwork that relates to your issue next to you when you contact an adviser. This might include letters, statements and other relevant documents.



**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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