

Citizens Advice Peterborough Annual Report 2016-17

**citizens
advice**

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OUR PURPOSE:

Our cause never changes:

Peterborough Citizens Advice is here to make society fairer.

We do that one person at a time, helping people solve their individual problems and build resilience for the future. We do this through quality advice and tailored support. We do it for many people in Peterborough, through our partnerships locally and across regions, and nationally through our Citizens Advice network by influencing how the local authority, government and the private sector do things.

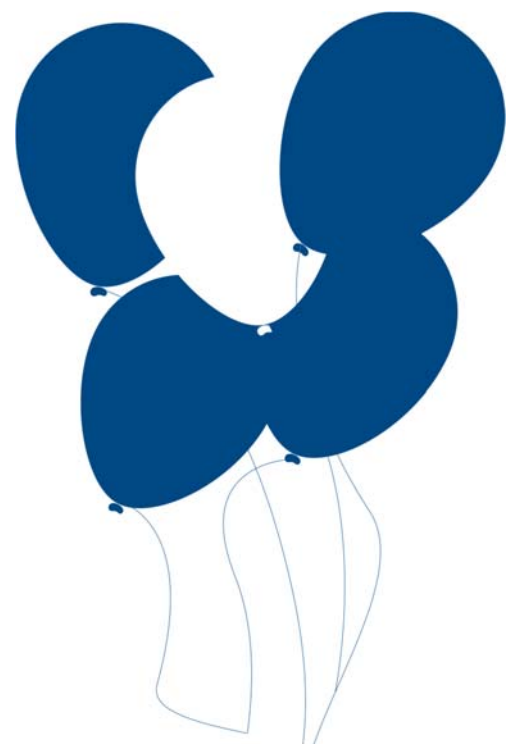
Mission

We help people find a way forward and build resilience.

About us

Our charity was founded in 1967. Since then, we've given advice, information and support to anyone who needs it. We help people online, over the phone and face to face through our network of local centres. Every year, thousands of people turn to us. This gives us a unique insight into their needs and concerns.

We use this knowledge to campaign on big issues, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly



Chairs Review

I write this, my last Chair's report, with mixed feelings of pride and sadness. This year has been incredibly challenging and combined some real highs and some inevitable lows.

The highs being the amazing achievements of our staff and volunteers despite being thin on the ground. In particular, our Research & Campaigns team pulling together some incredible work under difficult circumstances. Our outreach team working to implement our new advice spokes direct into the community, our volunteers for their continued dedication and our senior management team who, despite the sadness of reductions to the team continued to pull out all the stops and push through some difficult times. To the trustees who listened to the volunteers and staff in an effort to restructure our support in terms of subgroups that work to mirror the needs and aspirations of the charity.

There has also been some great partnership work going on this year with our neighbouring local Citizens Advice services to design a model of working for devolution, which should put us in a good position moving forward as the Cambridgeshire and Peterborough Combined Authority develops.

I would like to personally thank all of the volunteers, staff, funders, partners, Citizens Advice support team, fellow Trustees and of course Keith, for all of your support, hard work and dedication over the last six years.

We have worked well together to support the charity through some difficult situations, ensuring the client's needs were always at the forefront of our decision-making process.

We have seen the consequences of a challenging financial environment but never let that stop us from providing a first rate service to the people of Peterborough.

I would also like to introduce and thank Nina Murray Smith as the newly elected Chair of the charity. I believe wholeheartedly that Nina will be an amazing Chair, a great support to the volunteers, staff, and to the Chief Officer and lead the charity admirably during her tenure as Chair of Trustees.

With warm regards to you all and best wishes for the future of Citizens Advice Peterborough.

Bonnie Twiss
Chair 2010 to 2017



Client comment
'very lovely and helpful. Was very caring and friendly. I left with all the information I needed

Chief Officer's Review

Another successful year

It's been a hectic and busy year for Citizens Advice Peterborough in delivering information, guidance, advice, training and mentoring services to over 8,000 unique people across the city. This year, through increased collaborative working with partners on Refernet our clients' access to other services has increased significantly.

Ours is an extremely busy city centre advice service, being surrounded with major social and economic challenges; our aim has always been to increase accessibility to all our services. We also aim to make it easier for clients to access other public specialist support services from one place.

Our unique holistic approach in dealing with people's problems enables us to provide the relevant advice, advocacy and representation service, as well as identify the underlying causes to people's problems. We support people to address these often complex and cross cutting causes, through a number of preventative projects. These are under continuous development keeping clients in the centre of all that we do, to ensure we meet client needs effectively. It is extremely important for us to persevere with our social goals to improve public welfare, alleviate child poverty and improve economic wellbeing for our clients.

We continue to operate in an increasingly difficult funding environment as demand for advice services remain at a high level as resource dwindles. The ongoing welfare reform programme has increased demand on our services immensely. We are trying our best to manage demand, through working collaboratively with other agencies, securing funding to increase services, strengthening our Information Technology infrastructure and improving access to digital advice, as well as working on preventative measures and campaigns and research.

This year, I am pleased to report we maintained the majority of our funded services apart from Legal Aid. It has been extremely challenging due to internal and external pressures, but through the attentive delivery by infrastructure and advice teams and diligent management of contracts by the management team, we have been able to meet all our service level targets. A great achievement!

We need to give recognition of the hard work volunteers and staff undertake in the service, as well as the incredible impact on the lives of people we work with and alongside. Thanks also needs to go to our trustees for ensuring that our strategy and governance is spot on to enable us to undertake the operational work with clients.

We are closely working toward our three-year Business Plan which has clear strategic objectives covering all aspects of the organisation, as well as future developmental services.

The key areas of advice remained constant and were Welfare Benefits, Debt, Housing and Employment. Other areas included Consumer, Immigration, Health, Law and Rights, Family and Education. Various aspects of Financial Capability were also covered within debt advice provision.

We are working towards restructuring further our advice service, becoming a hub for advice, and moving forwards to operate a hub and spoke model with spokes in the major Super Output Areas in the city with the key aim to help alleviate child poverty. From the central hub we will be providing specialist support and training services; whilst the spokes will be the advice delivery points. Every year our work evolves and we are moving into new areas with the hub and spoke model and this opens up more services for our clients and those who have not used our service before.

Looking ahead the devolution agenda in Peterborough & Cambridgeshire presents both challenges and opportunities. To that end we are working closely with our colleagues in Citizens Advice Cambridge and Rural Cambs to identify opportunities for joint working to benefit communities across the Cambridgeshire and Peterborough Combined Authority.

This year we have been able to further strengthen our work with the local authority, as well as external organisations. We have been working well with the Housing Needs Service, as well as with welfare reform with ongoing work and support for the Peterborough Community Assistance Scheme [PCAS]. We are working much closely with the food banks across the city, with Carezone and the Credit Union.

We measure the impact of our services and forward this valuable information to the wide range of organizations we work with, to help them understand the difference we make in people's lives. This year has been another successful year in achieving this, which has been possible through team work from all my colleagues, paid and unpaid, as well as ongoing support from all of our funders and partners.

This year we have helped 8,564 unique clients, dealing with a total of 9,690 enquiries, while the total amount of income gains for clients in the year was £3,052,103; and the total amount of debt managed &/or renegotiated was £1,603,243. It is difficult to collate the positive impact from our research and campaigns work as many beneficiaries will not have needed in actuality to access our direct service provision to resolve their issues.

My sincerest appreciation goes out to all my colleagues, trustees, funders, partners and all our service users for their ongoing support, commitment and engagement and for having confidence in Citizens Advice Peterborough.

Thank you all.

Keith Jones, Chief Executive

Finance Review

Financial Position

Incoming resources in the year were £865,252 (2015/16 - £1,016,469). The decrease in income was the result of project changes, most notably the Advice Transition Peterborough project which ended in 2015/16 and the Legal Aid Agency projects that had significant drops in income as they are closed down following ending our contract.

There was a surplus of £39,117 in the year (2015/16 - £24,289). At 31 March 2017 total reserves were £306,121 of which £248,902 represented unrestricted funds (2015/16 - £173,285).

Reserves Policy

The Trustees regularly review the financial position of the Charity and believe that it should hold sufficient financial reserves in order to ensure that the service can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances arising.

The Trustees have determined that the aim should be to have total unrestricted reserves equivalent to three months normal operating expenditure. This is an increase over the previous policy of two months to reflect the Trustees view of the increasing uncertainty around future funding and the trend towards shorter term contracts. In setting the reserves target the Trustees have to balance out the demands of delivering much needed services to current clients against the requirements of maintaining adequate reserves to cover potential future funding uncertainty and the impact of demographic changes and government policy on social welfare. The charity is still dependent on maintaining a steady stream of funding to support the infrastructure costs.

This reserves target relates to a medium term timeframe and will not necessarily restrict the financial plan in any one year, although action will be taken to trend towards the target when variances occur. The Trustees have also taken into account that some of the free reserves are represented by fixed assets whose value is not easily realisable.

The net surplus this year increased the total reserves at 31 March 2017 to £306,121, (£248,902 Unrestricted) which equates to over four months operating expenditure, which is above the target set by the Trustees. The Trustee Board welcomes this further improvement in total reserves, created by the better than budget financial performance in the past year, and intends to utilise some of the reserves in the next financial year to trial a project where we will deliver our advice services in locations more convenient for our clients and in collaboration with other charitable or community lead organisation across the Peterborough area.

Client Feedback and Comments

I was lucky to have someone as understanding as my adviser. She didn't only help me but gave me the strength to lift my head again

More than pleased, can't put it much simpler than that

Really good service - Staff were very nice and welcoming

Every little bit of help goes a long way and is very much remembered and appreciated. The adviser was helpful and friendly while being professional.

Thankyou for your help, a really great service that I received today. It is a wonderful service to have for the people.

Extremely helpful and sympathetic. Good advice given and I left with a plan to go forward!



Citizens Advice Peterborough Research and Campaigns 2016-17

Research and campaigns is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.

As a service, we have a huge amount of insight and data about the problems our clients and their wider communities face. Through research and campaigns, we use this insight to:

- help us research issues further
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

This report provides an update of the research and campaigns activities that have taken place at Citizens Advice Peterborough in 2016-17.

We have always been a campaigning organisation, people come to us with all sorts of issues. While advisors try to resolve client issues, we are well placed to know when a change to policy or practice is needed. We see it as our responsibility not only to advise clients but to use what we know about their experiences to shape policy locally and nationally.

In 2016/17 the Research and Campaigns team at Citizens Advice Peterborough were able to;

- Run 10 different campaigns / research projects
- Engage with over 75,000 people locally
- Have an impact on 8 policy changes and ways of working
- Worked across the Citizens Advice network to highlight issues of:
 - ◆ basic banking
 - ◆ Welfare reform
 - ◆ Cold homes/fuel poverty
 - ◆ Energy saving
 - ◆ Financial abuse




Evidence Forms

Evidence Forms are a method on our electronic case recording system where staff and volunteers complete evidence of policy or practice issues that are affecting clients unfairly. Evidence Forms are used by local and national research and campaign workers as evidence to:

- Understand and investigate issues with further research
- Influence policies and practices
- Campaign for change

Our data

 548 Evidence forms Written	Top 5 issues from Evidence Forms (2016-17):	
	1. Private Sector Rented Property	
	2. Universal Credit	
	3. Working and Child Tax Credits	
	4. Employment and Support Allowance	
5. Job Seekers Allowance		

The data we get from Advice Issue Codes (AIC's) and Evidence Forms show us what issues our clients are faced with locally. The table below show how issues have changed over the past 12 months.

Top 5 issues from Evidence Forms AIC's (2016-17):	2015-16 position
1. Private Sector Rented Property	□ (1)
2. Universal Credit	□ (-)
3. Working and Child Tax Credits	□ (2)
4. Employment and Support Allowance	□ (3)
5. Job Seekers Allowance	□ (4)

Research

Bad Job Advert Research - Success!! - In the summer of 2015, we undertook some local job advert research - We found that only 19% of ads had all the information recommended by the Advertising Standards Authority (ASA). The findings of our research was feed to National Citizens Advice and they used this to influence central Government, who have recently proposed a schema (a template of standard information) for how job adverts could be presented in a more useful way. This would involve a number of mandatory fields that recruiters would need to complete before the advert could be submitted. Last month the Government announced that it would be taking up Citizens advice suggestions and that **all Government job adverts are going to meet the new standard.**

Job Search Conditionality - The Research and Campaigns team gathered evidence on the way conditionality is being applied to local Job Seekers Allowance and Universal Credit claimants. We were particularly interested in how support and conditions are adapted to meet the particular needs of the claimant, to ensure that claimant commitments are taking into account claimants individual requirements. This was feed into national research to influence the DWP on improved practices.

Council Tax Collection - The Research and Campaigns team and the national Policy Research team worked on a national report based on desk research, polling and interviews with clients to highlight the issues aggressive collection of Council Tax debt are having on people we advise, as well as highlighting good practice. We co-designed a survey and gathered data to aid in this research project. The data was used to form the report 'Catching up - improving council tax arrears collection'.

Welfare Reform and working families - As the roll-out of Universal Credit continues, welfare reform will have a significant impact on many working households as they switch over from legacy benefits such as Tax Credits. Many are likely to be facing a drop in income or find themselves subject to in-work conditionality for the first time. This research focused on finding out more about the people who will be affected by these changes and the options available to them when coping with changes in their income.

We asked local residents who receive Tax Credits or Universal Credit to fill in a 5-10-minute survey. We then used the findings from this survey to carry out some interviews with a smaller sample of people, to exploring their circumstances in more detail. The research findings are available [here](#).

Tackling cold-related ill health - The team worked with the Citizens Advice Consumer Future – Energy - Team, following an interim report by the [NEA 'Local progress on tackling cold-related ill health'](#). The report suggests that the majority of Health & Wellbeing Boards, judging by their published documents, are not yet taking cold homes seriously as a public health priority. We have fed into the updated research report, in order to provide a more accurate picture of the local issues, to work at raising the level of action currently being taken.

Access to basic bank accounts - Ahead of the implementation of the EU Payment Accounts Directive, which, amongst other things, provides that EU member states need to ensure that everyone has access to banking, the 9 major retail banks in the UK agreed with the Treasury to provide new basic bank accounts to "consumers in financial difficulty" from 1 January 2016. Throughout May, we talked to local branches who have agreed with the Government to provide basic bank accounts for customers who, do not currently have a bank account, are new arrivals to the UK, or are in financial difficulty. This is similar to mystery shopping, only without the "mystery". We had a mixed response, with some banks doing everything agreed, while others are seriously lacking. This was feed into the national research to provide evidence of what actually occurs on the frontline.

Bank branch closures and local access to banking - In 2017 we hope to map local consumer access to banking services in areas affected by bank branch closures to understand the impacts of bank branch closures on consumers, and particularly on vulnerable consumers. This research will consist of desk based research, in depth interviews, and surveying the local community. The research finding will then go into a national report produced by Citizens Advice.



Campaigns

Consumer Campaigns in a box - Financial Abuse; Awareness and Understanding -To support consumer empowerment and education, Citizens Advice invested additional resources to provide Local Citizens Advice with research and campaign packs on a number of high priority consumer related topics. Citizens Advice Peterborough was successful in applying for some funding to inform the local frontline about financial abuse.

The team ran a campaign aimed to raise awareness about financial abuse with frontline organisations, enabling them to identifying people who are paying the price of financial abuse. We worked with Refernet partners, the local police prevention team, and specialist abuse services to create some local resources (poster, leaflets and two short video clips) that have been disseminated to over 200 local agencies with digital copies available on our website.

The resources have been picked up by the national teams. Branding are using it on their 'Branding Map' to give inspiration across the Network in using the new Citizens Advice Brand. The Policy team are using it as an example of 'best practice' in a national report, and the Equality Team aim to use it as part of the ASK gender violence and abuse routine enquiry programme.



Scam Awareness Month – July 2016 was Scam Awareness Month and Citizens Advice Peterborough worked to raise awareness of scams and the threat they pose on people's finances and wellbeing, by developing a culture of sharing to increase knowledge of scams and to dispel the sense of shame and secrecy that often surrounds scams. We spent time in the city centre, actively engaging with over 1,200 members of the local community. We sent a press release to the local public authorities and information centers, distributed leaflets to schools, banks, local libraries, police, and charity shops, and used an email footer to promote scam awareness.

Big Energy Saving Week – We were a Gold Partner for this year’s BESW campaign. We ran events throughout October to give energy advice to local residents. We were at Rainbow Savers giving energy advice and giving out energy saving kits on Tuesday 18th and 25th October and at Serpentine Green, Hampton on Wednesday 26th October. We also gave a talk to a local Age UK friendship group and ran an energy clinic at our drop-in service. We ran a Top Tips Competition - asking people to share their best tip for saving energy. The best tip won £100 towards their energy bills, while the 5 runner-up’s each won £20 to go towards their fuel bills.

From October 2015-16 Peterborough was named as the place where most residents switch energy tariff / supplier in England – with at least 1 in 5 local households switching.



“Even if you have CFL bulbs, swap them for LED bulbs, Led bulbs are so cheap now, instant brightness (much brighter), no warming up and use less energy than CFL. But remember to recycle the CFL bulbs with the tip on your next tip run. Multi pack deals work out cheapest; expect to pay around £2.50 each.” - Lee

Be Debt Aware - Planning finances in the short-term and not shopping around for deals means people could be missing out on hundreds of pounds of savings a year, according to new research from Citizens Advice. As the New Year got underway, we ran a week long Debt Awareness campaign to encourage people to take a **'financial health check'** to get their finances in order for the year ahead. We gave 5 top tips over the week for residents to manage their budgets and be #DebtAware. We were able to reach over 16,000 people through local free magazines and social media.



Citizens Advice are refreshing our [Council Tax Arrears Collection Good Practice Protocol](#). Our protocol, developed jointly in 2009 with the Local Government Association (LGA) and Welsh LGA and endorsed by DCLG in 2013, aims to improve how councils collect arrears. We are refreshing this protocol that will address the government's concern to help "just about managing" households and strengthen our leadership in the debt advice space.

Involving clients and supporters

- **Website content** – our Research and Campaigns webpage is update monthly.
- **Waiting room information** - posters are displayed in waiting rooms about our current campaigns and how clients can get involved.
- **Social media** – tweeting about ongoing projects has allowed us to maintain a constant connection with supports, enabling them to get involved if they wish.
- **Email footers** – emails sent to clients (from the Digital Advice Team) highlight current campaigns.
- **Involving clients in welfare reform and working families research** - We asked residents who receive Tax Credits or Universal Credit to fill in a 5-10-minute survey. We carried out interviews with a smaller sample of people, to exploring their circumstances in more detail, empowering residents to have an input in government influencing.
- **Involving clients in Big Energy Saving Week campaign** – by asking residents to share their "Top Tip" (with an incentive), gave them the opportunity to think about different ways they could save energy, and help us to spread the message further with a range of great energy saving tips.

Specialist Debt Advice funded by MAS

We have seen an increase in people needing specialist money advice this year and in particular, people with no income due to benefit sanctions and people with insufficient income to cover essential expenditure. With the help of additional funding from MAS towards the end of the year, we were able to help a further 93 clients with debt issues.

During the second quarter, the contract for dealing with housing issues under Legal Aid came to an end. As a result, the money advice team saw an increase in the number of clients under threat of homelessness. Funding was obtained to provide homelessness prevention advice.

Over the year we have:

- Advised a total of 926 clients
- Dealt with over £7million debt
- Assisted 39 clients to proceed with a Debt Relief Order
- Assisted 64 extra clients with issues relating to homelessness

Case Study - Debt

“Client A” is a single parent with a young son, in receipt of sickness benefits due to mental and physical health problems. He came to us to discuss spiralling debt following a relationship breakdown. “A” had been struggling for some time to maintain his essential expenditure on a benefit only income and was living in a privately rented property with disrepair issues, which the landlord would do nothing about. Things finally reached crisis point when he received a Section 21 notice seeking possession from his landlord and faced homelessness. At this point his health began to deteriorate further as he struggled to see a way forward. He was, above all, concerned about the effect the situation would have on his young son.

“A” received specialist debt advice and we assisted him to negotiate with his priority creditors to ensure that payments were in place to bring arrears up to date and prevent any enforcement action. As part of the debt process we discussed bankruptcy as a potential option and as he had previously been in the armed forces, we identified that he may receive assistance from SSAFA to pay the bankruptcy fee. He was also referred to our Homelessness Prevention Officer to discuss his options and to advise him about the homelessness process. Due to his situation, he was deemed to be in priority need and was given temporary accommodation.

Once the case was concluded, “A” contacted the service to thank us for our assistance. He had received assistance from SSAFA with the bankruptcy fee and has proceeded with bankruptcy and is now debt free. “A” is now in settled accommodation and his health has improved immeasurably. He is now able to make a fresh start and the outlook for him and his son is much brighter.

Client Case Study - Welfare Benefits

Issue

Client came in for help with a Tax Credit overpayment. Client is currently living in temporary accommodation. The client had their tax credits stopped last year due to an investigation into their claim. Client was told that she also had an overpayment of £2000 which they would need to pay back, client was struggling financially due to the stop in tax credits. Client had not challenged the overpayment or made an appeal.

Adviser went thorough the details with the client and made a call to the tax credits helpline for clarification about the clients claim and what would be the best next steps. The Adviser then told the client that they could do a late mandatory reconsideration due to the issues they had with housing. These issues meant that they client missed the initial period of the mandatory reconsideration.

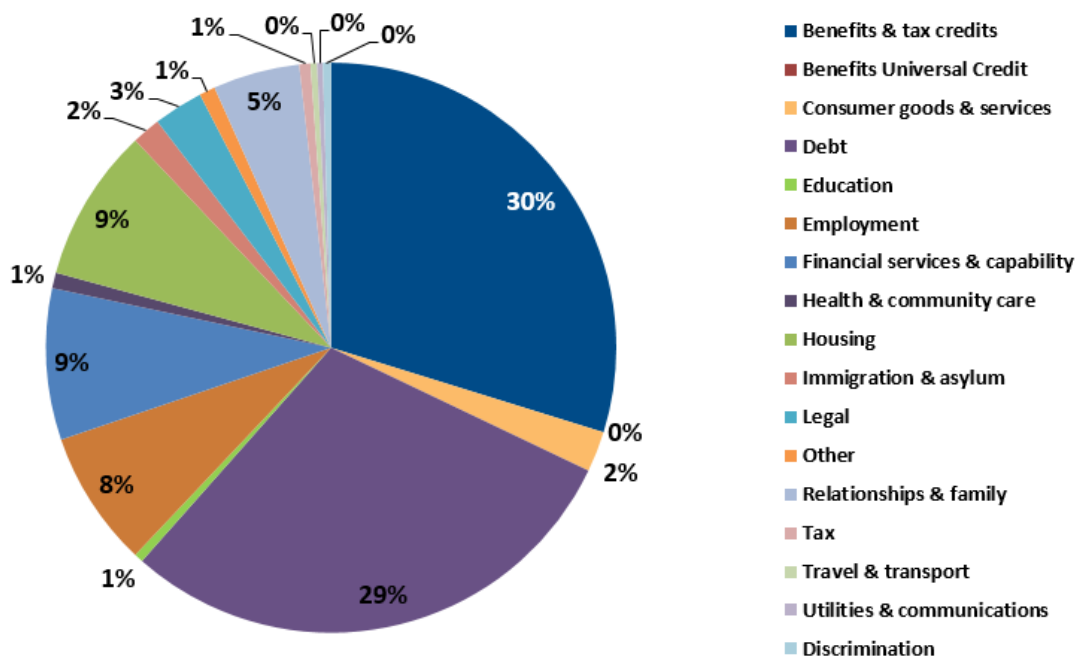
Client was happy to do the late mandatory reconsideration after the adviser showed them the steps they needed take. The Adviser also wrote a letter to supported the clients mandatory reconsideration and posted it to HMRC.

Outcome

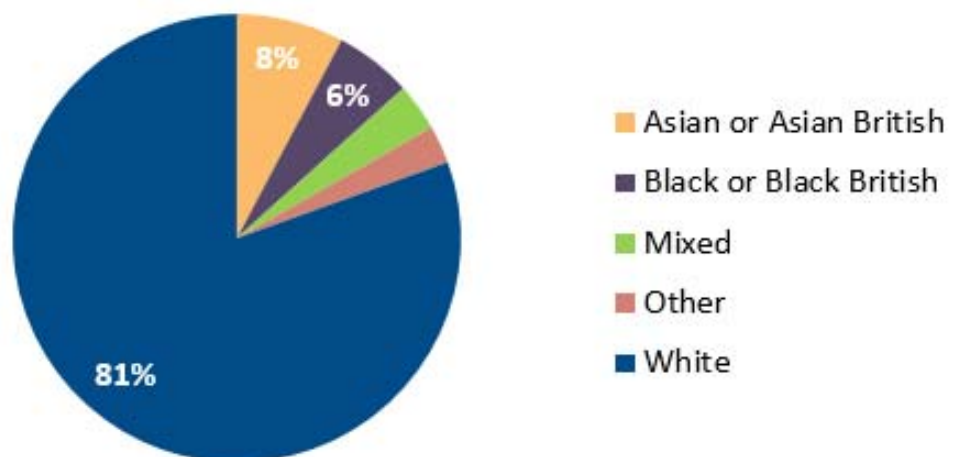
The clients mandatory reconsideration was successful and they are now back in receipt of the tax credits that they are entitled to. Client also received a back payment of £4,500 for the period that they were not in receipt of the tax credit but should have been.



Key Stats	
Clients	8,564
Advice Issue Codes	16,604
Client Contacts	20,357
Enquiries	9,690

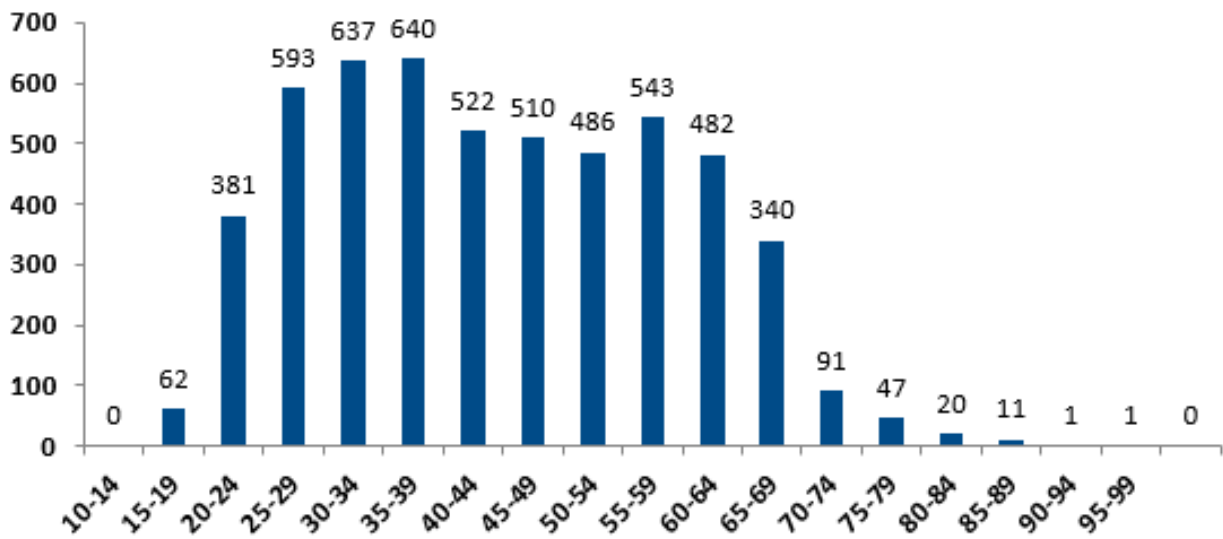


Ethnicity of Clients

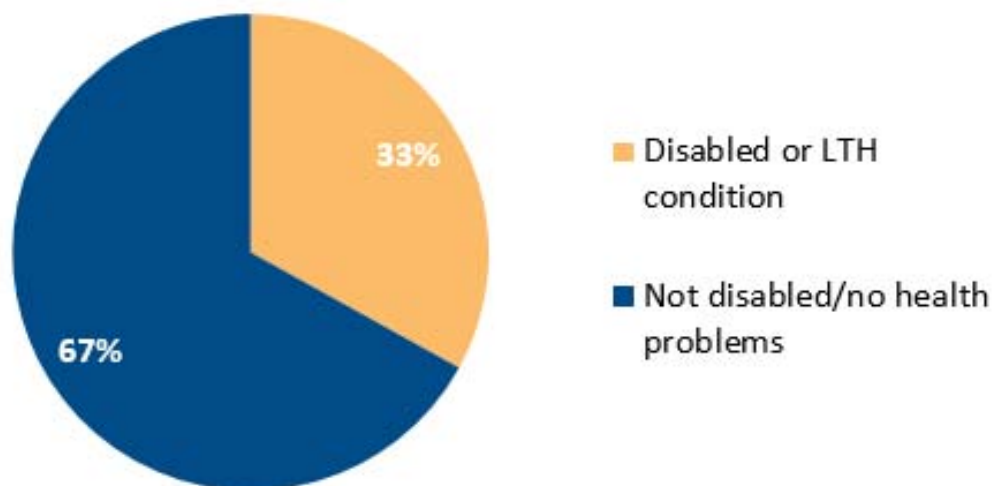


Financial Outcomes for period	
Income Gain	£3,052,103
Debts written off	£1,485,028
Repayments rescheduled	£118,215

Age range of clients



Disability / Long term health (LTH)



Citizens Advice Peterborough Needs You!



Do you have a few hours to spare a week?
Would you like a new challenge?

How about joining us and become part of a friendly team of volunteers giving something back and helping our community?

If you can answer yes to any of the above questions please contact us about our current volunteering opportunities.

Full training is given for all roles, and expenses covered.

email: volunteering@peterboroughcab.org.uk

go to: www.citapeterborough.org.uk/volunteer-with-us/

If you are still unsure about volunteering why not watch our video :
<https://www.youtube.com/watch?v=3DPlzQ-0E48>

A big thank you to all our funders, partners and supporters: -

Age UK Cambridgeshire & Peterborough

Big Lottery Fund

Cambridgeshire, Peterborough and South Lincolnshire Mind
Care Zone

Citizens Advice nationally and LCA across Cambridgeshire

Disability Peterborough

Healthwatch Peterborough

Legal Aid Agency

Money Advice Service

PCVS

Pension Wise

Peterborough City Council

Peterborough Foodbank

Peterborough Jobcentre Plus

Peterborough Rainbow Savers Credit Union

Santander Foundation

Yorkshire Building Society

And, to all other organisations and individuals who we may not have mentioned above, we want to say how much we have valued your support over the past year in our work to make society fairer.



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Peterborough

Charity No: 1068198
Company No: 3507549