

CITIZENS ADVICE PETERBOROUGH ANNUAL REPORT 2019-20

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Vision, Mission, Values

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Our service aims:

- ❖ To provide the advice people need for the problems they face
- ❖ To improve the policies and practices that affect people's lives

Our Vision is to empower people to find a way forward and prevent issues escalating by providing free accessible advice.

Our Mission is to respond effectively to meet the need for free, confidential advice to help people resolve their problems and campaign on big issues when their voices need to be heard. We aim to deliver services of the highest quality and constantly seek to improve through listening, reflection, learning and action. Everything we do - and the way we work - benefits individuals and society. We are committed to ensuring organisational resources are responsibly invested.

Our Values:

- ❖ **Responsible:** We're accountable.
- ❖ **Generous:** We're empathetic and collaborative.
- ❖ **Inventive:** We're solutions focussed and progressive.
- ❖ **Inclusive:** We're all encompassing; proud of our ethos.

We value the contribution of everyone associated with CAP, funders and partner agencies whose support and effort sustain our work.



Chair Report – Lynne Caley

Since its inception in 1967 Citizens Advice Peterborough has faced a number of challenges, but none to compare with those of the year just gone.

National issues such as increases in homelessness, benefits changes, employment uncertainty, have all impacted at local level. And whilst demand for our services has risen, our capacity to respond has shrunk as a result of funding cuts and shrinkage of sponsorship. So a difficult year draws to a close; but as it does so we face what promises to be even greater challenges ahead, post-pandemic.

Despite all of this, the outstanding teamwork by staff and volunteers at the charity has ensured that we have been able to keep ahead and support our local community with no discernible reduction in standards or practice.

I would like to personally thank all of the stakeholders, volunteers, staff, funders, partners, Citizen Advice support team, and fellow trustees, for all of their support, hard work, and dedication. The team has met and embraced all of the challenges thrown their way in a manner which is an example of outstanding practice.

As the year has progressed it has become clear that our accustomed service model is unsustainable and so we took the difficult decision to move towards a digitally based, rather than a face-to-face, service. We were well advanced with our transformation when the pandemic struck, and we found ourselves in the fortunate position of being significantly more prepared than otherwise for the altered and increased demand for our service. As lockdown and employment changes have evolved Citizens Advice Peterborough has been able to model and maintain its support for Peterborough's citizens, which bodes well for the year ahead.

Long-term sustainable funding remains a challenge for the organisation, and as the local economy shrinks and the need for our service grows in ways unimagined at present, we all need to "stay alert" and work creatively and innovatively. I have no doubt that the great team we have around us will rise to meet whatever and however this emerges. We continue to look to develop new partnerships across all sectors to build our future capacity and sustainability while, at the same time, ensuring that we continually review our operational overheads to ensure – at all times – that we maximise our opportunities.

With warm wishes to you all for the future of the Citizens Advice service in Peterborough.

CEO Report – Keith Jones

This year has been a tremendously busy and positive one for Citizens Advice Peterborough.

We have maintained drop-in and specialist casework from our city centre base, and operated a busy and comprehensive outreach service at venues as varied as community hubs, libraries, GP surgeries, The Fleet, Garden House and the Cavell Centre at Edith Cavell Hospital.

We worked with trustees, staff and volunteers to create a new 3-year Business Plan, aligning CAP with the national Citizens Advice 'Future of Advice Strategy'. The key theme of both is to make our services accessible to all.

I am proud to say that our relationship with key city partners is as high as it has ever been, and especially strong with Peterborough City Council, our main funder. Other key partners are the Money and Pensions Service, Safer Off the Streets, University Centre Peterborough, the PCAS partner network and the local professional and business community. Our public profile is high with frequent local media interest.

We are part of a national project 'Help to Claim' to smooth the path of vulnerable Universal Credit claimants in Peterborough. In the year we secured funding to establish a paid post to test how effective working alongside clients would be once casework was complete to help them maintain progress and complete agreed actions. I am pleased that we have maintained a specialist Debt casework team, and added extra hours for supervision and Adviceline coordination to help meet demand for our General Advice Service.

Towards the end of the financial year we learned that our core funding was to be reduced substantially due to funding pressures in the statutory sector. This led to a rationalisation of our services and a move towards a digital first service predominantly by phone advice. Valued long service colleagues departed due to the rationalisation process as their roles became redundant and we lost their knowledge, skills and commitment to clients.

There are still many challenges and we must stay constantly on alert for new funding opportunities. We rely on the fantastic commitment of our team of volunteers and paid staff but still need more volunteers to make our services as accessible as possible. We need to grow and improve our Adviceline service and plan for the further development of online advice services as our key advice channels moving forwards.

As I write this report we are in the middle of the COVID-19 pandemic with our team working virtually from home. On a daily basis the team are supporting clients who are concerned about the furlough process, risk of redundancy, indebtedness, or struggling with the benefits system and Universal Credit for the first time. Citizens Advice started at a time of adversity for the country in 1939 and once again at times of crisis we are supporting people in our local community providing them with the options to find a way forward.

Finance Review

Financial Position

Incoming resources in the year were £650,554 (2018/19 - £783,290). The decrease in income was the result of the decrease in the number of projects. Of this £223,785 (2018/19 - £189,035) related to project restricted activities. [See SOFA]

There was a deficit of £18,339 in the year (2018/19 £28,136 Surplus). At 31 March 2020 total reserves were £312,002 of which £269,192 represented unrestricted funds (2018/19 - £252,556).

*Please note all figures given are subject to confirmation after audit.

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 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 deficit this year reduced the total reserves at 31 March 2020 to £312,002, (2018/19 - £330,341) which equates to five months operating expenditure, which is above the target set by the Trustees. The Trustees will continue to use the excess reserves to meet client needs as opportunities arise.

Employee Case Study – Emanuele S.

Emanuele joined Citizens Advice Peterborough in September 2019 as an Outreach Adviser after completing a law degree in London.

“After I graduated with a law degree last year, I decided I wanted to share my skills to help disadvantaged people. I first approached Citizens Advice in 2018, when I volunteered as a Gateway Assessor at the Westminster branch in London. In that role I familiarised myself with the social setting in which we work, visiting several community centres and assisting clients from all walks of life in one of the most diverse constituencies in the country. I also made friends and gained the necessary experience to be able to interact with and relate to clients.

This was the reason why I have chosen to work in the charity sector: to help people who seek advice, ensuring that they get the support they need, no matter what their circumstances, empowering them to trust themselves and to move on independently.

My experience at CAP has so far been very refreshing and formative, being able to advise on everyday queries such as income maximisation, employment and family issues, keeps me grounded to the reality of many working people often struggling to get by, whether this be due to poor mental health, low wages, academic ability, language barrier or family breakdown.

Over the past few months, I have learnt so much, both from a theoretical and practical viewpoint. I work across Peterborough, collaborating with several organisations. From our work at the City’s flagship homelessness charity - Light Project Peterborough at Garden House which is within the Cathedral precincts - to our presence at the Italian Community Association in Fletton and Peterborough Food Bank in Dogsthorpe.

We populate the spaces our clients live in to make our advice model even more accessible. I am also involved in research and campaigns work, regularly attending the meetings for Safer Off the Streets, Peterborough’s multi-agency partnership supporting rough sleepers.

For anyone out there who is looking to challenge themselves and volunteer or work with us, I warmly recommend you to join our friendly team. You will be guided every step of the way and be able to make a positive difference in our society.”

For more information about these partner organisations and projects, visit their websites:

Peterborough Light Project <https://www.lightprojectpeterborough.org.uk/>

Peterborough Food Bank <https://peterborough.foodbank.org.uk/>

Safer Off the Streets Peterborough <https://www.saferoffthestreets.co.uk/>



Prevention of Homelessness – James Roberts

The Prevention of Homelessness Team continue to provide advice and advocacy to clients threatened with homelessness. We provide advice to assured and assured short hold tenants [AST] with rent arrears and negotiate affordable repayment agreements with their landlords. We are able to carry out benefit checks and income maximisation for clients who are facing redundancy, or loss of income. Clients with debts, other than rent arrears, are referred to our Specialist Money Advice Team.

We provide advice regarding the rights and obligations of clients who have little or no security of tenure, such as excluded occupiers and occupiers with basic protection. In addition, we advise clients of their occupation rights and options following relationship breakdown. We are able to provide some advice to clients facing disrepair issues. Complicated cases and clients who require technical legal representation are referred to a Legal Aid Solicitor.

We currently have Prevention of Homelessness Specialists who are funded by the Henry Smith Charity and the Nationwide Foundation. We would like to extend our appreciation to these two funders for providing the resource to carry out this important and valuable work of keeping people in their homes.

Some examples of clients we have helped: -



Case Study 1. Elena was issued with a negative homelessness decision by the council which we successfully challenged and the decision was overturned on review. Elena and her children continue to be accommodated by the council.

Case Study 2. John had lost his job and was in receipt of UC. He sought advice from us as he had rent arrears of over £1500 and other priority debts. Due to the level of arrears the landlord had served him with a notice seeking possession on Grounds 8, 10 & 11. John was threatened with homelessness because mandatory Ground 8 was satisfied and the judge would have had no option but to grant an outright possession order if the landlord had issued court proceedings. John's budget sheet had a monthly deficit of nearly £450 and he was struggling to pay his bills. He was assisted with an application for Discretionary Housing Payment and Council Tax Support. Income maximisation advice was provided to John and consequently he was awarded a lump sum of just under £1200, which reduced his rent arrears to under £350, and an ongoing award of nearly £200 every 4 weeks. He was also awarded Council Tax Support of £13 per week. This resulted in his monthly deficit being reduced to less than £120. He is currently applying for the LITE water tariff and for fuel grants, which if awarded would reduce his water and fuel debts. John has been referred for debt advice and we believe that we have managed to prevent his homelessness.

Case Study 3. Following a relationship breakdown, Alison wanted to apply to court for a tenancy transfer. We referred Alison to a Legal Aid solicitor who would assist her with making an application to the court.

Shared Vision - James Roberts

Shared Vision is funded by the Controlling Migration Fund, this project focuses on providing our services within communities to tackle the increasing demand on IAG [Information, Advice & Guidance] services in Peterborough due to the inflow of workers into the city. This preventative approach enables clients to use our services more locally to them, providing them with the opportunity to resolve their issues quickly and avoid ending up in a crisis situation.

From April 2019 – March 2020 we ran a number of outreach locations under Shared Vision:

- Boroughbury Medical Centre & Lakeside Healthcare in Yaxley
- Carezone
- Cross Keys South Bretton Family & Community Centre
- Cross Keys Welland Health & Wellbeing Hub
- The Garden House
- The Fleet Italian Community Centre
- Werrington Library

Mental Health Support

Our work at the Cavell Centre and helping those who have suffered with poor mental health has been very important over the last year, we have managed to help clients move forward with their lives and not feel like they are in a situation they cannot resolve. Working closely with the clinical staff at the Cavell Centre has been key to ensuring that the most vulnerable clients get the service that they need to continue on their recovery pathway.

Our adviser at the Cavell Centre Says:

“The Cavell Centre presents the same issues as the rest of the population, although heavily weighted by debt problems. Often those who struggle with mental health will feel overwhelmed and frightened by debts and so find dealing with them very difficult. Relationship and housing problems are also over-represented in the issues that we see. However, as health improves with the help of the mental health team Citizens Advice can offer practical support to get problems into perspective and under control. It can take time to help our clients at Cavell and having outreach available within the centre means clients can return several times if they need to absorb information or get too weary to continue.”

Funding for this project has been obtained from the Evelyn Trust, The Mount Trust, Cambridgeshire Community Foundation and the Strangward Trust. We would like to thank these charities for their support in assisting us to provide this key support to people at a challenging time.

We would like to thank Peterborough City Council for their support in CAP originally gaining funding for this project and allowing us to assist communities in need. A big thank you to all the partners.

Money Advice – Caroline Arkless

The Money Advice team is funded by The Money and Pension Service (MAPS) and we currently have two full time Caseworkers.



Negative Budgets - A Worrying Trend

An increasingly high proportion of our clients are struggling to maintain essential expenditure and have fallen into arrears with priority payments such as Rent and Council Tax. The majority of clients seeking money advice present with a negative household budget.

One of the main reasons that clients are reporting is the move onto the Universal Credit (UC) system. A number of issues regularly arise:

- ❖ **Timing of payments and amounts, especially where income is variable** Universal Credit is paid monthly, therefore a client receiving weekly wages will receive different amounts each month which leads to variations in payments of UC which do not correspond with wage payments. This variable income can make it impossible to effectively manage a household budget.
- ❖ **High deductions for direct debt repayments** Often clients who already have arrears and debts will have deductions being taken directly from the UC. These can be significantly higher than the deductions that were taken from legacy benefits and it is not easy to negotiate a reduction to the amount taken, even where hardship can be shown. This results in the client having very little universal credit left to live on and many clients are having to rely on food banks to feed their families.
- ❖ **Reduction of income where client have additional health needs** Where a client has previously received legacy benefits with extra elements for disabilities, they have found their income severely reduced on the Universal Credit system. This has implications for other benefits as the loss of a disability element from one benefit can cause a reduction to another. An increase in the time it takes to appeal these decisions has meant that some of our most vulnerable clients are being further disadvantaged.

National Citizens Advice are collecting evidence on the impact of negative budgets on household finances and can be read at:

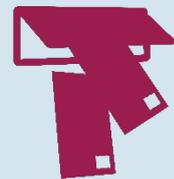
<https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/debt-and-money-policy-research/negative-budgets-a-new-perspective-on-poverty-and-household-finances/>

Unacceptable Bailiff Behaviour

Last year we reported that there had been an increase in clients reporting unacceptable behaviour from bailiffs. We continue to have a high number of clients with complaints about bailiff behaviour, in spite of improved guidance to bailiffs around recognising potentially vulnerable households. It has become increasingly clear that bailiff enforcement is not an appropriate way to collect debts such as Council Tax arrears from vulnerable people with low incomes. We continue to feed social policy evidence to the national research and campaigns team. The latest report can be viewed at:

In the last year, we have:

- ☑☑ Advised a total of 688 money advice clients
- ☑☑ Dealt with over £3 million debt
- ☑☑ Helped 12 people to proceed with a Debt Relief Order



One case where we were able to make a significant difference: -

Sharon was a single person living with multiple mental health issues. She attended her appointment with a mental health support worker, who helped her explain her health issues and the difficulty she was having meeting all of her regular expenditure with her benefit income.

We first discussed income and expenditure so that we could draw up a budget. We looked at maximising her income and identified that the client may be entitled to Personal Independence Payment (PIP) and, due to the nature of her mental health conditions, she may also be entitled to 'Severe Mental Impairment (SMI)' exemption from Council Tax. It was agreed that the support worker would help Sharon to make applications for PIP and SMI exemption.

We then discussed options for dealing with the debt and the client decided that a Debt Relief Order (DRO) would be a good option as it would allow a fresh start and would leave her debt free.

A positive outcome

Sharon was awarded PIP and SMI effectively increasing income by over £600 per month. We assisted Sharon to submit an application for a DRO and £6000 of debt was written off. Sharon is now debt free and has an increased income and is able to manage her finances and keep her bills up to date. This has had a significant positive effect on her mental health.

Our Response to COVID -19

Following the Government's announcement of a nationwide lockdown in response to the COVID-19 outbreak, we took the difficult decision to cease our face-to-face service and close the St. Mark's Street office temporarily. The staff team was redeployed to working from home along with a small number of volunteer generalist advisers. Aided by digital technology, we were able to respond to the challenges posed by the pandemic and maintain the delivery of the advice service via telephone, email and web-chat.

A word from Keith Jones, Chief Officer of Citizens Advice Peterborough

"As the Chief Officer of CAP, I have never been more proud of our service and our dedicated staff and volunteers, than I have been in the last few unprecedented weeks. We have been working hard to meet the challenges Coronavirus has brought to our community in Peterborough and to adapt our service in response. Access to free, impartial and quality advice at this time is more important than ever.

Since the Coronavirus crisis started, we have seen an increase in the number of people seeking our help - particularly on the issues of debt, domestic violence, impact on employment security and the Furlough process, making claims for benefits and the challenges in making a claim for Universal Credit, self-employed people who do not fit within the government schemes, threats of illegal eviction, together with requests for help with food and medication and referrals to food banks. We will continue to work in a coordinated way with partner agencies to tackle our shared challenges and to meet the needs of the community. Ensuring people can access vital services during, and beyond, this crisis. By working together, we can play our part in helping the people of Peterborough through this worrying period."

Some comments from our advisers:

"I have advised a number of clients who had been made redundant to ask their employers to rehire them and pay their wages through the Coronavirus Job Retention Scheme, with the possibility that their income may then be higher than if they claimed benefits."

"I have helped some clients to ask their employer to pay them through the Government Scheme whilst being put on unpaid short-term leave, instead of claiming benefits which would leave them worse off, and I have assisted with queries including neighbourhood issues and local welfare assistance to those who do not have recourse to public funds."

Client Case Study Pavel was working two part-time jobs on zero hours' contracts. At the beginning of lockdown, both employers advised him there was no work for him, but neither offered to furlough him. Pavel was concerned he would have no money to pay his rent. He contacted CAP and we gave him information about the job retention scheme and advised him to negotiate with his employers as he may be eligible for the furlough pay. He was also advised how to claim UC which would increase his income and help him to keep his accommodation.

Volunteer Case Study – Steve C.

Steve was made redundant from a full-time position in September 2019.

“I have always wanted to volunteer previously but never had the time.” he said. Steve explained that while he was attending a jobs fair in his local area, he saw that Citizens Advice had a stand advertising volunteering opportunities and so he picked up a leaflet and subsequently went on to the website and made contact with his local branch in Peterborough.

After attending a volunteer information session, Steve decided to go ahead and start his training to be a volunteer, splitting his time between CAP and his job searching.

In his own words Steve says:

“One important box that volunteering with CAP ticked was that it gave me a routine: something to get up for, and actually physically do, while I was applying for jobs. Looking back, I think it definitely kept me from feeling isolated and alone.

Now that may sound a little dramatic, but I assure you the impact of losing your job - going from your day being filled by doing a job that you really enjoyed and took pride in - to scouring various web-sites looking for its “replacement”, while attending your local job centre every fortnight, is a little dispiriting to say the least.

I also knew by volunteering I would be starting afresh; learning something new, as well as meeting new people and, if I’m honest with myself, stepping out of my comfort zone. I like getting to grips with something new, in this case learning to understand how to help people and to do work that is of value and importance. With this in mind I thought volunteering at Citizens Advice made logical sense.

I joined at a time just before fundamental changes were announced about how CAP is going to operate in the future. These changes are still in the process of being introduced and I think have been challenging for both staff and volunteers, as their ways of working will change.

Also, I think that having enough volunteers and for those volunteers to commit regularly is a challenge - but probably one that they are used to.”

Steve started a new full-time job in February, although he was keen to maintain his relationship with the team at CAP. Following the COVID-19 outbreak, Steve was furloughed from work and decided to use the time to volunteer with CAP once again. Now a fully competent generalist adviser, Steve has been able to assist us by offering advice to clients over the telephone from his own home. He looks forward to returning to the CAP office soon.



Volunteering Update - Helen Jones

We are incredibly fortunate to be supported by a team of more than 50 active volunteers undertaking a wide range of roles and tasks across the advice service. Following a recent reduction in our funding, our move towards a digital-first approach sees an even greater reliance on volunteers to ensure our service continues to run smoothly. The changes made to our service delivery model have required a number of volunteers to adapt from face to face working with clients to providing advice and information over the telephone. Our volunteers have actively participated in acquiring and developing their telephone skills in listening, questioning and building a rapport as well as dealing with different types of clients.



“Volunteers are not paid – not because they are worthless, but because they are priceless.”

Over the past 12 months, we have continued to develop and expand the volunteering opportunities at Citizens Advice Peterborough [CAP]. We have focused our efforts on recruiting new volunteers to undertake a wide range of tasks including office administration; research and campaigning; marketing and communications; as well as providing information and advice to our clients.

Our new team of volunteer administrators have specific roles built around their personal interests and development needs. We have embedded volunteer administrators into different teams across the advice service including prevention of homelessness, money advice, volunteer recruitment and training, and finance. We have rebuilt our research and campaigns team, including a volunteer R&C co-ordinator, to identify public policies and practices that most adversely affect our clients. By collecting evidence from the clients we advise and feeding it into local or national actions and campaigns, pressure can be applied to make changes that benefit the poorest members of society.

We have been working with Slack Communications, an external marketing agency, to recruit, train and support a group of marketing and communications volunteers who will help to raise awareness of our current service delivery model and any successful outcomes to potential clients, partner organisations, funders and other local stakeholders. The volunteers will be creating engaging content for our social media platforms and website, writing blogs and press releases, and producing e-newsletters.

In 2019, more than 170 people registered their interest in volunteering with us via;

- ❖ the online Expression of Interest form on the CAP website
- ❖ the online registration form on the National Citizens Advice website
- ❖ a paper Expression of Interest form at one of the events we have attended
- ❖ a direct referral from PCVS and other local organisations and partners

We continue to recruit volunteers from a variety of sources, the majority of people coming to us via the National Citizens Advice website:

Already knew about CAP	1
City Council	2
Colleague	1
Course	1
Direct enquiry	2
DWP	3
Family/friend	25
Job centre	4
Jobsmart	5
Leaflet	1
Library	1
Magazine/newspaper	3
National Citizens Advice	63
No reason given	2
Online (Web search)	29
PCVS	8
Previously volunteered	1
Social Media	3
Teacher	2
University	2
Work	1
Workshop	1

More than 50% of those registering their interest to volunteer attended a new volunteer information session at the CAP office. Information sessions provide potential volunteers with an opportunity to find out more about the work we do; the volunteer roles available and the key skills required; as well as giving an opportunity to ask questions and raise any concerns they might have about volunteering.

The information sessions also enable us to assess the suitability of all potential volunteers and to only select candidates with the requisite skills, experience and level of commitment.

We received 71 applications, the majority of which were for client-facing roles although we have also attracted a number of new volunteer administrators, research & campaign assistants over the past 12 months.

Of the 71 applicants, we invited 51 new volunteers to join our team by attending an initial induction session. Based on their application, informal interview and references, we only selected the most suitable candidates for induction. Using the essential key skills as the criteria, we have become increasingly selective of new volunteers to ensure we have the right volunteer in the right role. Those applicants thought to be unsuitable for volunteering at CAP at the time are signposted to PCVS or to other voluntary organisations.



Based on feedback from our existing volunteers, the training and development officer (TDO) has reviewed and updated the induction to make the session more engaging and interactive. The revised induction embeds the aims and principles that underpin our organisation, and also clarifies our expectations of volunteers and what they can/cannot expect from volunteering with CAP. New volunteers are welcomed into the team with a tour of the office and introductions to key members of their support team. New volunteers are asked to complete GDPR e-learning and discrimination training as a priority, as well as initial training on research and campaigns; equality and diversity; and personal safety.

In addition to the monthly induction sessions, our training and development officer has delivered or facilitated training sessions on EU citizenship, signposting and referrals to other local agencies, conflict resolution, Alzheimer's awareness, welfare benefits, interview skills, domestic violence and abuse. We think it is essential to invest time and expertise into our volunteers as this enables them to carry out their roles effectively and it helps to ensure they remain engaged with our work.

In recent months, our volunteers have continued to support CAP by working from home through the COVID-19 outbreak. During March and April 2020, our volunteers advised nearly 300 clients and contributed more than 650 hours of their time. Their ability to adapt to a new way of working has enabled us to maintain our service throughout this difficult time and provide the information and advice our clients require. Looking ahead to 2020-21, we will continue to build a highly motivated, well-trained team of volunteers to support our work and provide the advice and information needed by our clients. We will work with our local partners to ensure we recruit the right volunteer into the right role and offer them a positive volunteer journey.

Work Experience Case Studies



“I was struck by the variety of problems addressed by Citizens Advice, including, benefits, debt, housing, immigration, neighbourly disputes and family issues. The diversity of the CAP team enabled some clients to speak to an adviser they could relate to and, occasionally, if English was not their first language, be greeted in their native tongue.”

“Whilst at CAP I had the opportunity to shadow several volunteers who constantly try their best to find solutions to a variety of problems. I can only applaud their patience and resilience when dealing with so many unique individuals and cases as a daily occurrence. I have learnt that you have to tailor yourself to the individual.”

“I began my work experience hoping to learn more about the ways that CAP supports my local community but gained so much more. I had an insight into the diverse issues that CAP can provide advice on – often helping them immediately by signposting them to websites or telephone numbers which provide the information they require.”

“Overall my time at Citizens Advice has been a very enjoyable and enriching experience. During my time at CAP I have learnt about the range of issues that are advised on and how they are tackled in a way that brings self-sustainability. I have acquired skills and knowledge that will help me in any working environment.”

Research and Campaigns

Our service is best known for solving problems through advice but we also make a difference by solving the underlying *causes* of these problems through our [research and campaigns](#).

We support national campaigns delivered by Citizens Advice and plan, organise and deliver local campaigns on issues we believe have a particular importance for the local community. Research and campaigning is vital as we try to improve public policies and practices that most adversely affect our clients. By collecting evidence from the people we see and feeding it into local or national actions and campaigns, pressure can be applied to make changes that benefit the poorest members of society.

The R&C Team

Our Research and Campaigns (R&C) team is passionate about improving the lives of Peterborough residents and making society fairer for all. Over the past year, we have built a new team of volunteer R&C assistants, led by a volunteer R&C co-ordinator and supported by one of our advice session supervisors.

The R&C team are responsible for reviewing the national calls for evidence (topics being researched by local Citizens Advice offices across England and Wales to contribute to a national campaign) and encourage advisers to complete evidence forms on these topics. Evidence forms are a type of form on our case recording system which staff and volunteers complete with evidence of policy or practice issues that are affecting clients unfairly. Evidence forms are used by local and national research and campaigns officers to write effective case studies of issues to go alongside of statistical data.

The team also undertake analysis of the data we collect on clients we're advising locally and the issues they're facing. A good way to track this is by looking at Advice Issue Codes (AICs) added to the client case notes completed by our advisers and then use our client data to identify any interesting or worrying trends. This may highlight local issues that we can work into a research project or campaign about locally.

R&C Network

Our R&C has been building links with other local Citizens Advice offices in neighbouring counties to create a network of R&C coordinators that can discuss projects, share ideas, and support each other in R&C work. Working like a cluster group, it is hoped this network will provide ongoing peer support to grow this twin aim across the Citizens Advice Service.

Recent Campaigns

Homeless access to banking and benefits

We explored whether, in the case of homeless clients, banks across Peterborough will accept the address of a post office or a PO Box to enable someone to open and maintain an account. We also wanted to know whether the local jobcentre will accept these alternative forms of address to set up and maintain a jobseeker's allowance or universal credit claim. For this project, we visited local branches of banks and spoke to staff at the jobcentre to ask whether these will be acceptable forms of address for homeless clients. Overall, our findings were positive with local support being better than the national average, and they fed into a national research project.

Court forms: fee remission

People on a low income may be able to get fee remission with court form costs, via the completion of an EX160 form. This can be completed either on paper, or online. When an EX160 is completed online, a reference number is generated that needs to be written at the top on the court form being filled. We have observed issues with Peterborough Combined Court refusing to accept the reference number alone and declining to accept court forms without the paper copy - EX160, or the court fees paid in full. We contacted the court service and made them aware of this practice – as a result the team that collect court forms at Peterborough's Combined court have had training on the online system, and people filling court forms are now correctly advised about court fees and fee remission.

Consultation response: Peterborough's Council Tax reduction 2019-20

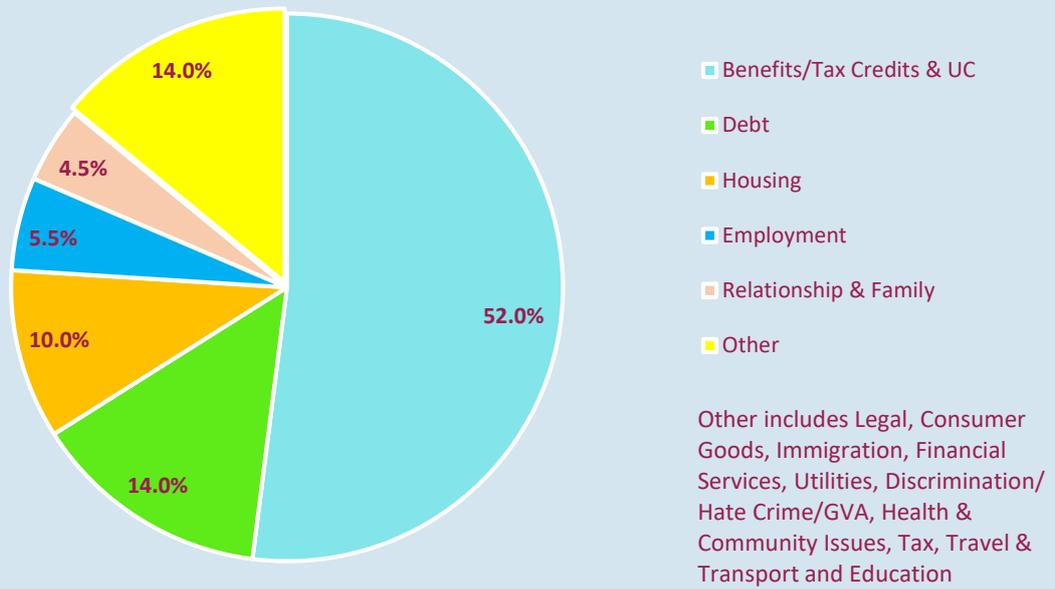
We responded to Peterborough City Council's consultation on the proposed new local Council Tax scheme. You can read our full response [here](#)

Scams Awareness

Our annual Scams Awareness campaign aims to create a network of confident, alert consumers who know what to do when they spot a scam. This year's campaign took place over the entire month of June enabling us to engage with more people than ever, sharing resources and improving consumer knowledge across the county. As a Friends Against Scams Organisation, we ran a workshop and training session to ensure all members of the team were aware of the different types of scams and the potential impacts on those targeted.

The People We Help

Most common Enquiry Areas clients contacted us about



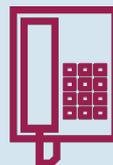
18,287 Advice issues



5,349 Unique clients



43% via face to face



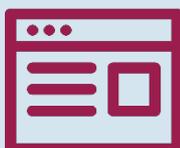
31% via telephone



21% via email



5% via web chat



Clients also self-help via our local website

Positive Outcomes

Case Study 1. Liudmila had a dispute with the landlord over the return of her deposit. It transpired that the landlord was in breach of the tenancy deposit rules, among others, and was advised that she can claim compensation which is 1 to 3 times the amount that she paid to her landlord.

Case Study 2. For 3 months prior to the COVID-19 crisis, Hazel had been trying to get a change of circumstances acknowledged by the DWP for her daughter, Wendy. As her daughter is an extremely vulnerable client, Hazel had authority to act on behalf of her daughter. The change of circumstance resulted in Wendy having zero income. Hazel had repeatedly written up the change of circumstances on Wendy's UC journal and sent desperate emails to DWP without any response. Consequently, each month Wendy's UC payment was £0.00 and Hazel, who is a pensioner, was forced to pay for Wendy's food and utilities.

Hazel contacted Citizens Advice Peterborough and requested a food voucher for Wendy. A food voucher was issued and, with Hazel's consent, a referral was made to the Job Centre Vulnerable Work Coach Team who immediately contacted her. Hazel was informed that they would respond within 24 hours. In fact, within 12 hours vulnerable Wendy's UC claim was in payment. Hazel said "It's like a miracle. I was at the end of my tether when I contacted Citizens Advice Peterborough and I am so grateful for their help. It has made such a difference." Wendy is now financially better off by over £8,000 a year.

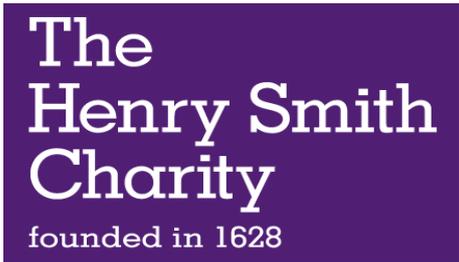
Case Study 3. Farzana is a single mother with a young child under 2. She is on benefit income receiving UC and CTS. Farzana contacted us with a large bill of just under £4000 for unpaid council tax, for previous property. There was 4 years' worth of council tax to pay. Farzana was renting the property where all her bills, including the council tax, were included in the rent. However, it later transpired that an error was made by the landlord and the property was wrongly valued. This meant that Farzana was liable for the council tax payments.

We started off by looking into challenging liability. This was not possible. We then made an application to the council for Discretionary Council Tax Reduction under Section 13(1) (c) of the Local Government Finance act 1992. The discretionary reduction was refused. Seeing no other option, we made an appeal to a Valuation Tribunal to have a look at the council's decision.

This was followed by the outbreak of coronavirus and the valuation hearing was cancelled without further plans to reschedule. In the meantime, the council was trying to negotiate with Farzana and offered 25% single person's discount. This was not acceptable for Farzana as it would still mean she would have to pay back a large amount of money.

Eventually, the council agreed to review the request for discretionary reduction. Following the review, Farzana was awarded the reduction and ended up with a bill of just over £700. The bills have been reduced by a massive amount of over £3,000.

A big THANK YOU to all our Funders, Partners and Supporters: -



Money & Pensions Service



Also, The Strangward Trust and The Mrs Smith and Mount Trust.

Adviceline

For client enquiries please call 0344 499 4120
or 0300 330 0650 (from a mobile)

Adviceline operates Monday – Friday 10.00am – 16.00pm
Outside these hours, or when all our advisers are busy,
a voicemail system is in operation.

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www.citapeterborough.org.uk

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