

Citizens Advice Denbighshire

Annual Report 2015/2016

**cyngor ar
bopeth**

**citizens
advice**

**Sir Ddinbych
Denbighshire**

September 29th 2016

Contents Page

Chair's Report	Page 3
Chief Executive's Report	Page 3
Local Offices	
Ruthin and Dee Valley.....	Page 4
Rhyl and Prestatyn.....	Page 5
Denbigh.....	Page 6
Training Team.....	Page 7
Research and Campaigns	
National Campaigns.....	Page 8
Local Campaigns.....	Page 8
Our Projects.....	Pages 9 & 10
Statistics.....	Page 11
Debt Team.....	Page 12

Chair's Report

This has been another challenging year for Citizens Advice Denbighshire and we have come through it well and we have improved our financial position.

We have also achieved great success with our partnership working with Citizens Advice Flintshire and Citizens Advice Conwy and our subcontracted work to the Benefits Advice Shop.

Citizens Advice Denbighshire has a strong community presence and the close relationship we have with the local authority, together with our links with the town and community councils, is vital to the work we carry out. We will continue to build on these in the future.

At the last AGM Brian Thomas stood down from Chair. At the end of last year he then resigned from the Trustee Board. I would like to repeat our thanks to him for all he has done for Citizens Advice Denbighshire not just as Chair for 3 years but also for his involvement with the Trustee Board for many years.

Alan Bodicoat, a past Chair of Citizens Advice Denbighshire, also stood down from the Trustee Board. This was announced at the last AGM. Again, I would like to thank Alan for all he contributed to Citizens Advice.

We have gained a new Trustee, Dafydd Ifans and hope to recruit more in the near future. I am confident that Citizens Advice Denbighshire will continue to grow and provide a service to those in most need in our community.

I would like to thank on behalf of the Board, our funders for their continuing support and our staff and volunteers for all their hard work, it is much appreciated.

Alastair Morgan Trustee Board Chair

Chief Executive's Report

It's always a challenge to capture **all** our achievements in an annual report. I hope this year's report sufficiently demonstrates again the tremendous work we have done together.

This year we have:

- Gained new contracts
- Maintained current contracts
- Assisted over **6709** people with over **8270** enquiries
- Recruited **26** new volunteers
- Assisted clients to claim over **£5 million** of benefits and tax credits
- Helped clients to negotiate over **£7 million** of debt
- Piloted new programmes and initiatives on behalf of Citizens Advice
- Campaigned and lobbied local and national government on behalf of our clients
- Maintained and strengthened our network of voluntary and statutory partner agencies

Information Assurance:

Citizens Advice Denbighshire is committed to the management of information risk and a summary of key points and controls is available upon request from the CEO.

What drives us to attain these achievements? The need to extend our reach to new clients, increase access to our services, help and support those people who need us most and to improve and develop our service offer to our clients.

As from 1st April 2016 we are now the primary provider for welfare benefits and money advice for Denbighshire County Council. This new relationship with our local authority is already productive, we are now involved at a strategic level helping to plan on tackling poverty, combatting fuel poverty, reducing homelessness and preparing to receive vulnerable Syrian refugees. We look forward to developing and expanding our services with Denbighshire County Council.

Every day our community face challenges that could affect any of us, at any time, in our lives. At Citizens Advice Denbighshire we – and our funders and supporters – understand this and know the immense value in the very human act of people helping people. We look forward to continuing to provide this help for many years to come.

Lesley Powell Chief Executive

Local Offices

Ruthin & Dee Valley

We continue to provide an invaluable face to face service delivered from 'Canolfan Ni.' on Wednesdays at the centre of Corwen with provision to be able to telephone the Ruthin office at other times and to arrange home visits where necessary.

This year we were part of the 'People to People' Corwen Initiative Group set up by the Denbighshire Strategic Partnership Board. The aim was to help communities to identify and build upon their own strengths and bring residents together with service providers to work together.

We moved offices into the centre of the community providing a service in Llangollen Library one full day a week on Tuesdays. The move into the Library enables us to work with the Library staff and 'One Stop Shop' staff located in the same building. This is proving to be a favourable location for our clients.

We have been kept busy with the transition from Disability Living Allowance forms to Personal Independence Payment forms for our clients.

As more and more forms are accessed via the internet we have been able to assist our clients in completing the digital online forms in the office.

Several experienced advisers decided to leave this year; Gill Jones 13 years volunteering, Jean Amos 10 years' service and Margaret Lloyd our benefit tribunal worker after 25 years volunteering. Ben Goldstein had not been with us for very long but proved to be an invaluable member of the team, he has decided to go into educating the young and has secured his first teaching post. This has been a big change to our team but we welcome all the new volunteers we have recruited.

"It was easier to confide in strangers as there is a great deal of shame in getting in such a mess. The lovely treatment I received from Citizens Advice Bureau staff calmed me down and gave me hope for the future."

Diane, Ruthin Client

This is my last report as Manager of Ruthin as I will be retiring after 25 years' service with Citizens Advice.

I started, in Ruthin as a volunteer Administration Assistant to the Manager and Bureau, becoming an Adviser, then the Telephone Out of Hours Telephone Service Manager, I was the Deputy Manager and for the last 14 years as Manager initially job sharing with the late Eira Ellis.

I have seen many changes in my time but we have always embraced these to make a better service for our clients. There is no better feeling than when a client walks into the office with heavy shoulders and leaves with the weight left behind.

I have enjoyed my 25 years with Citizens Advice and have had great satisfaction in taking on the challenges given to me. I have learnt many things, made many friends and have many memories that will stay with me forever, I am now looking forward to my retirement.

It would be wrong of me to thank any individual at this time as I have enjoyed the company of all but I would like to say a special thank you to all the volunteers for their company, dedication, and professionalism to the service.

I leave, knowing Citizens Advice Denbighshire will face any new challenges with the enthusiasm they have in the past, providing a first class service for our clients.

I give everyone my very best wishes for the future.

Judith Bennett Ruthin Manager

Ben, Ruthin Volunteer says;

Volunteering for Citizens Advice Denbighshire is an excellent way both to gain experience and apply prior experience in the service of providing invaluable assistance and advice to a wide range of clients. You never necessarily know what you will deal with any given day, but it certainly won't be boring!

Rhyl & Prestatyn

The last twelve months have been both demanding and exciting at the same time.

It has been demanding in that we are increasingly seeing the impact of Welfare Reform on people's lives and the sometimes exasperating and incomprehensible decisions made with regard to Personal Independence Payment awards or lack of award resulting in increased challenges on our part.

We have Iain, our experienced specialist case worker now on board at Rhyl who is providing our clients with a quality marked, specialist service.

The worrying trend is the time frame from clients claiming benefits to the resolution of their cases and the obvious impact on their wellbeing, financial circumstances and in many cases loss of Motability vehicles which often leads to isolation and extreme anxiety.

We are extremely excited as the long anticipated building work for the ASK Centre has commenced with the "first phase" now underway and the "second phase" due to start in September. The development is funded from Welsh Government's Communities Facilities grant applied for by our

landlord, the United Reformed Church in partnership with Citizens Advice Denbighshire. We will no doubt be disrupted to an extent, but we have no plans to desert the ship; we will remain on site throughout the build if we can. That said, we are under no illusion that we will be sitting on a roller-coaster, with high visibility jackets and hard hats at the ready.

However on a serious note, we have planned ahead and extended our opening hours at our outreach service in Prestatyn to 4pm; Outreach will commence at Bodelwyddan from 8th September with the possibility of opening further service provision at both St Asaph and Rhuddlan before the end of the year.

The community is especially lucky to have our dedicated team of volunteers who continue to devote massive amounts of personal time, keeping abreast of never-ending demands in order to help those who have no "voice" or the lack of funds to engage professional help; so a heartfelt and humble thank you to each and every one of my "brigade".

Sue Parry Rhyl Manager

Paul, Rhyl Volunteer says;

We're often the last man standing and stand firm we shall!

Lucci, Rhyl Volunteer says;

It's a great place to be part of!

Jeff, Rhyl Volunteer says;

Delighted to say we're still free and always go the extra mile!

Welfare Reform is having a disproportionate effect on Denbighshire with its pockets of high benefit claimants such as Rhyl West (which has the highest UK benefit claimant count at 67% of those of working age). The freezing of increases in certain benefits will only make managing money even harder in the future

"Thank you Paul and everyone at Rhyl CAB for all your invaluable help and advice. I could not have done this without you!"

Rhyl Client assisted and won a £12,000 settlement in an Employment Tribunal

Denbigh

This has been a very productive year. We have had a really good intake of volunteers and the new training protocol means our volunteers are able to move more quickly onto the rota and are able to advise clients whilst their training is ongoing and supervised. We have changed and improved our client's access route to our service, to enable our clients to access advice earlier and resolve problems more quickly.

We are lucky in the respect that we are able to attract such a dedicated and hardworking group of people to help our clients.

The changes generated by welfare reform have meant an increase to our normal workload due to the number of people being transitioned from Disability Living Allowance to Personal Independence Payment. The volunteers accepted the task and have worked extremely hard to ensure they could provide the advice and assistance that was needed to help our clients.

We carried out the first School Uniform Exchange in 2015 and staff and volunteers helped raise money for the 2016 exchange, this together with the assistance of Ruthin Rotary, Denbigh Town Council and Denbigh Round Table enabled us to provide grants for children entering High School, whose parents were on low incomes but unable to access local authority grants. We have also encouraged families to join in this great recycling project which saves money and takes some of the stress away from the family by providing affordable school uniforms.

Winnie Lawson Denbigh Manager

"All I can say is thank you for being there."

Mary, Denbigh Client

"Thank you all for your support. Without your help and understanding, my feelings, my illness, I would still be struggling. I have been selling my possessions in pawn shops, - now I can get my things back - buy new clothes, pay off my debts and get ahead of my gas and electric. I now have a better quality of life, instead of sitting in the cold. I'll now have new warm boots, as well as thermal wear. I can't thank you all enough. Thank you!"

Anne, Denbigh client

Kirsten, Denbigh Volunteer says;

I like to make a positive change to people's lives. I like working in a supported environment with like-minded people.

Nick, Denbigh Volunteer says;

Citizens Advice Denbighshire manages their volunteers well and uses the time given wisely. The role is rewarding and provides an invaluable service to the wider community.

Training Team

This year we have taken on 20 new volunteers and 16 of our trainees have passed their qualifications at Gateway Assessor and Adviser level.

We were amongst the first local Citizens Advice to deliver Gender Violence and Abuse training to all our volunteers and paid staff as part of a national project and we have mentored other districts in dealing with problems associated with such a difficult subject.

We entered into a pilot with Citizens Advice on the new Adviser Learning Programme in March 2016 which was very successful; we delivered our feedback at a Future Forum event in Chester to other districts in the network that hadn't yet started the new programme. We have also been asked to put in two articles into the knowledge share on our national online management information system, covering the benefits of volunteering and a learning opportunities document for the continuing development of trainees.

We know we have a high expectation of our volunteers, the training programme is intensive, structured and challenging to ensure the advice our volunteers give to clients is the right advice. Our volunteers are amazing!

'On a personal note, this will be my last AGM report as I am retiring from Citizens Advice Denbighshire after nearly 22 years. I have enjoyed my time, both as a volunteer for 3 years and then as a paid staff member working in Money Advice and then in Training. I will sincerely miss all the wonderful people I have met and worked with during that time and I wish Graham well in the future as he takes over the role of Training Manager'

15 of our volunteers who wanted to go onto to paid work did so and attributed their success to the volunteering opportunity with us

£440k

is the monetary value of the time given by volunteers in our offices.

THANK YOU!

Our most popular attended courses in 2015 - 16 were:

- Housing Awareness and Wales Housing network meeting
- ESA/PIP/AA in house
- Quick Benefit workshop
- Gender Violence and Abuse
- Benefits Subject to Immigration Control
- Understanding Dementia

Pete, 42, says;

Volunteering for the CAB is one of the best decisions I've made. It's very rewarding being able to go home knowing you have managed to help someone that day and the training and support is fantastic. Volunteering for CAB increased my confidence and the skills I gained helped me with finding paid employment.

Annual Conference

Our Annual conference in March this year was attended by over 70 staff and volunteers with guest speakers from the DWP, Welsh Government Anti-Slavery Co-Ordinator and Denbighshire County Council's Domestic and Sexual Violence Lead Officer



Research & Campaigns

National Campaigns

We took part in several national campaigns in 2015/16

Scams Awareness – We attended the International Eisteddfod in Llangollen along with the Pension Wise team to ensure the public were aware of current scams and how they could report them. The Pension Wise team have come across a number of people who are at risk of becoming scammed as these people are receiving correspondence from various agencies regarding their pensions. We highlighted the current scams that were around, especially the pension scams and gave information leaflets on ways to avoid scams.

Big Energy Saving Week – We held a Big Energy Road Show in Rhyl Town Hall, Eirianfa Community Centre in Denbigh and Canolfan Ni in Corwen. We worked closely with Denbighshire County Council, North Denbighshire Communities First, NEST, Willmott Dixon Energy Service and Age Connect Cymru. There was assistance available in a multitude of forms from energy saving measures that can improve the energy efficiency of the house, access to funding, college courses, energy company initiatives and fun activities for children. We gave advice on reducing energy bills, warm home discounts, cold weather payments and other benefits. We also took details of those who wished to be contacted for a benefits check and contacted them after the event. We saw over a 100 people at the events and we were able to give advice on income maximisation and fuel poverty reduction.



Welfare Reform and Working Families – We are currently taking part in research work with Citizens Advice regarding welfare reform and working people. Citizens Advice decided to research into this as there is an increase in issues relating to in-work benefits and issues relating to Tax Credits.

As the roll-out of Universal Credit continues, welfare reform will have a significant impact on many working households as they switch over from Tax Credits. Many are likely to be facing a drop in income or find themselves subject to in-work conditionality for the first time.

We have surveyed 170 people and from this we will now be conducting in-depth interviews with some of the people surveyed to gather more information on how welfare reform will affect them and their families. Once this has been done we will generate a report on our findings.

Local Campaigns

Denbigh School Uniform Exchange

The school uniform exchange in August 2015 was very successful with a number of parents being able to collect full school uniforms for their children. Due to the success of this we are planning to hold another exchange during summer 2016.



Our Projects

Better Advice Better Lives

This project continues to be funded by the Welsh Government, its aim is to maximise income for people in deprived areas whose health is likely to be affected by poverty. Our highly experienced advisers consistently exceed project targets by helping people with their welfare benefit problems in particular adults and children with disabilities. Working with local surgeries, they are able to refer anyone in need of help directly to our advisers. The project also promotes the take up of unclaimed Housing Benefit and Council Tax Reduction throughout Denbighshire.

"Service is A1, everything is excellent. You went beyond the call of duty"

Mr Jones, Denbigh Client

Quality of Advice

Last year was a busy year as we were in the thick of the nationwide pilot within Citizens advice whereby the quality of the advice we give clients was audited on a monthly basis. Our involvement gave us the ideal opportunity to look at ourselves from the inside out and to review working practices. We were pleased to discover that we scored consistently highly from the outset and that our systems worked extremely well.

"The empathy and professional support given by the bureau was undoubtedly the best I have ever come across"

Mrs Ellis, Rhyl Client

Energy

Towards the end of 2015 we commenced a project specifically to give vulnerable clients detailed energy efficiency advice which helped tremendously with alleviating fuel poverty within Denbighshire. The depth of the advice given was such that three of our staff, including two volunteers, were funded to attend the highly coveted Level 3 Award in Energy Efficiency and were successful in qualifying. Dylan, who at the time was a volunteer, has since become our full time energy adviser working in partnership with Denbighshire County Council on a rewarding scheme in upper Denbigh to improve the energy efficiency of a group of properties and, as he is also now a trained benefits adviser, can maximise the householder's income by way of benefit entitlements as well as looking to switching energy suppliers.

£1,495

was the average household debt on energy bills as income has not kept pace with rising household bills in 2015/16.

Front Line Advice

This is an exciting Welsh Government funded project that is delivering advice from specialists in debt and welfare benefits. We lead a partnership with Flintshire Citizens Advice to provide this service across both counties.

"We were impressed by the speed of the service we received and by the adviser who implemented this for us."

Mr & Mrs Williams, Ruthin Clients

Action for Children

As part of the Bridge Project, we are working to strengthen families through resolving problems at an early stage whilst children are still at school age. Problems often include benefit issues, debts, housing, as well as a whole mixture of other matters – anything which may cause disruption within families. Over the last year the number of families benefitting through our advice has doubled over previous years, demonstrating how necessary our services have become.

“The service was excellent, took so much stress away.”

Sarah, Denbigh Client

Families First

Last year we became part of the Families First network providing co-ordinated support to families with the aim to improve the outcomes for children, young people and families in Denbighshire. Working in partnership with the local authority and an experienced and specialised range of partner agencies, this project aims to improve the life chances of the families in Denbighshire by:

- helping working age people in low income families gain, and progress within employment
- assisting children, young people and families, in or at risk of poverty, achieve their potential
- ensuring children, young people and families are healthy and enjoy well-being
- making families confident, nurturing, resilient and safe

“I now have a way forward. You were very understanding and very helpful.”

David, Corwen Client

Denbighshire Pension Wise – One Year On

Pension Wise is a free and impartial guidance service, from the Department of Work and Pensions, to help people understand what their choices are and how they work for people aged 50 or over and have a defined contribution pension pot.

Our team on this project comprises of Iwan, Martin and Graham.

During the 2015 to 2016 financial year the team received a total of 423 referrals which led to 320 booked appointments with eligible clients i.e. clients with at least one defined contribution pension pot. One of those guidance appointments was delivered in Bala, with the remainder in Wrexham (75), at venues in Flintshire (92), around Conwy (55) and throughout Denbighshire (97).

The total pot value was some £19.3 million and the average per client was a pot size of £60,300.

Aside from delivering Pensions guidance to our clients, our team have made many referrals for money and benefits advice for clients, many of whom may not otherwise have sought advice.

On numerous instances clients have commented that they have received invitations from various sources offering “pension reviews” and our guidance has alerted them to the dangers and our warnings about scams have persuaded clients of the need to be cautious when making enquiries about their pension options.

Unfortunately we have come across one scam where a client had already been persuaded to reinvest his £40,000 fund in a piece of South American rain forest.

Another client was persuaded to transfer his fund and invest it in a Cape Verde holiday home business. Thanks to the delaying actions of his original provider and our subsequent intervention those funds remain invested in the UK and available to the client.





475

clients came to us with issues related to potential or actual homelessness



£1,102

was the average debt that people who contacted us with Council Tax debt owed and could face bailiff action if not paid



£12,000

settlement gained for client in an employment tribunal



1950

clients came to us with benefit issues

£7m of debt handled by us in 2015/16

£5m of benefit and tax credit gains

8 in 10

of our benefit appeals result in an award increase for our clients

2 in 3

of our clients with consumer issues will see their problem solved



Under 35s have an eye-watering debt to income level of **70%** which is far higher than any other age group

Debt Team

The Money Advice Team

The Money Advice team has built upon the accolade of being **the Institute of Money Advisers UK “Debt team of the year” 2014/2015.**

The team was runner up for the UK “Best new initiative” in money advice award and used this as a springboard to refine and enhance its digital money advice delivery. The team was then asked by Citizens Advice to make a presentation and write a guide on its digital money advice delivery as a template for others to follow.

Continuing to work with such supportive funders as the Big Lottery Fund, Grŵp Cynefin and North Denbighshire Communities First enabled us to extend our advice reach and help those most in need of preventative and debt crisis money advice.

The future of money advice funding is uncertain with the announcement that the Money Advice Service (MAS) is to be abolished. The team has 2 highly successful projects funded by MAS and is currently exploring other funding opportunities to ensure it has the resources to carry out its essential work in building financially resilient communities.

Our client profile shows:

- 3 out of 5 under 35s felt that their finances were not sustainable and they were over-indebted
- Under 35s have an eye watering debt to income level of 70% which is far higher than any other age group
- Renters are twice as likely to be over indebted when compared to home owners, high levels of private rented properties in Denbighshire significantly contribute to this

Delivering positive outcomes for a client is the overarching aim of the team; successes in 2015/2016 have included:

Challenging a mis-sold Payment Protection Insurance (PPI) payout of £1,600 as we believed the client was owed substantially more, the bank then made an increased final offer of £16,500; we challenged this increased offer and after involving the Ombudsman, who agreed with us, a payout in excess of £50,000 is expected.

Stopping a vexatious litigant and their large firm of solicitors, who had employed illegal practices including High Court enforcement, from pursuing a client for a sum of £38,000 which we believed was not payable. We provided strong technical advocacy which resulted in a letter of acknowledgement that they would immediately stop all recovery action and that they had no legal right to recover the money they said was owed, whilst also acknowledging that they should not have been doing so during the previous 5 years.

Supporting our client who was battling cancer, we obtained refunds in excess of £20,000 for mis-sold PPI on his loans which enabled him to settle his debts in full with a substantial surplus; this helped reduce the financial pressure he was under at an extremely difficult time for him and his family. In addition we helped him to claim benefits for his care needs and a discount on his energy costs.

“Credit availability without education leads to a ‘lost generation’ of young people.”

Paul Roberts, Money Advice Manager