

Impact Report 2016/2017



**Staffordshire
South West**

Chair's Report 2016-17

In my years as Chair of the Trustee Board for Citizens Advice Staffordshire South West (CASSW) there have been many challenging times and this last year has certainly been a very difficult one!!

We were proud to have fought off serious competition, won and led on the Staffordshire County Council contract, so it came as a very big blow when this was withdrawn on March 2nd 2017.



Our Chief Executive Sue Nicholls and Senior Management team of Claire Davis, Angela Jones and Jane Pardo (Business support) worked tirelessly with representations at Staffordshire County Council meetings, but to no avail. Without their relentless searching for funding and working with partnerships, the continuing service to all persons in Stafford Borough and Cannock District would have been reduced very significantly. We have unfortunately had to lose some services including a telephone and mental health service, but we will strive to replace these in the future as they are very significant services. It is a great tribute to all staff and volunteers that the service continues to grow through partnerships such as Victims Gateway, Pension Wise and Building Better Opportunities.

Our links with Stafford and Cannock Chase District Council are very valuable to us and during this time the Cannock Office has been offered the opportunity to move into the Cannock Council Offices which will greatly help with public access and awareness.

As Chair of the Trustee Board I have been sorry to lose three members, Maureen Bowen, Kevin Westwood and Robin Roberts, all contributed greatly at meetings of the board and in sub committees. I would like to thank our Vice Chairman, Gerry Hindley and David Mee for their continuing support, along with our Treasurer John Davies who has worked tirelessly for Rugeley, The Chase and finally for CASSW.

Trustee board members have been called upon to undertake the Quality Management Audit since the introduction of the new 'Membership Scheme' by Citizens Advice. This has been a new challenge for us all but has widened our knowledge of the requirements of the service provided by Citizens Advice. My thanks to you all. It was very affirming to have our self-assessments endorsed by the auditor and confirming an outright pass in both quality and management of the service.

Our CEO Sue Nicholls has an amazing ability to rise to the challenges which beset CASSW and she shows great leadership enabling us to continue providing the quality service to all the 'Clients'. She is ably supported by senior management, staff, administrators and most importantly our volunteers, thanks are due to you all.

Elaine Robinson
Chair, CASSW

Chief Executive's Report 2016-17

Access to advice is as important today as it has ever been. In this ever-changing environment with information constantly available, advice that helps people understand their options and make the right choices for them, is essential. That's why the Citizens Advice service is still so much in demand. Almost 12,000 people across Stafford Borough and Cannock Chase sought our help over the last year and this number as ever continues to rise.

The challenge for us is in making sure that we can provide the help people need. Securing funding, recruiting and training our volunteers and staff, having a local presence and using technology to continually improve our service and access to it, are all elements that are critical for us to be able to do this.

Public funding which has provided the core funding for our services sadly continues to diminish and local councils find themselves with reduced income and having to make difficult choices about what services they can provide and fund.

We are constantly looking at ways to drive efficiencies and deliver best value and so it is increasingly important to make sure that the impact of our service for people really does count and make a difference.

We have again faced some real challenges over the year; particularly towards the end of the year and having to make plans for a full restructure of our service after April 2017.

We heard in late summer of a proposal by Staffordshire County Council to withdraw funding for all non-statutory services, of which we were one, to help fund a £15 million deficit that the council were faced with. Staffordshire County Council have funded advice services across Staffordshire for more than 30 years and CASSW have for the last 3 years been the contract holder for a wide range of advice services including a county wide telephone advice service that handled more than 18,000 calls from Staffordshire each year. Despite our lobbying and over 11,500 signature petition, we were told in February that the service would be withdrawn from the beginning of March, not much time to plan!

Despite this, we have over the past year continued to develop our service; and have adopted the national one service strategy and the new membership scheme. We have built our email and web chat service and strengthened our partnerships with the continuation of services such as the Victims Gateway, Pension wise and a new service with 16 other partners across Stafford Borough and South Staffs, the Building Better Opportunities (BBO) project. We are still offering a range of services from our four offices and outreaches and provided volunteering opportunities across a number of roles. Our volunteers are still the backbone of our services and we have a volunteer base that has, at times during the year, peaked at over 90!

Citizens Advice Staffordshire South West (CASSW) also had its audit with Citizens Advice in November, this time under the new membership scheme and it is really pleasing to report that we achieved an outright pass for both our quality and management audit. This is really due to the hard work and commitment of many staff and volunteers and their resolute determination to constantly develop and deliver the service and make sure that it really does count!

The threat of the loss of the county funding was one that during this reporting year we were unsure of whether it would, or when it would, actually happen, but we did know that it would have a huge impact on the availability and delivery of services. The biggest impact on residents across Staffordshire will not really be known until next year; but for us as a service provider; it meant that we had to start scenario planning for a full service and staffing restructure.

We know already that next year we will be facing even more challenges; a restructured local service with potentially less staff and a relocation of one of our busiest offices. Regionally we will see the introduction of Universal Credit across Staffordshire and we may start to see the impact of the country's "Brexit" decision, these are just for starters! We need to ensure that our advice service can meet these challenges and continue to provide its diverse and comprehensive services across our districts and Staffordshire.



Sue Nicholls
CEO

The Impact Of Our Service

**£6.9
million**

The value of
income gained
for clients

**11,710
Clients seen**





29,812

Issues dealt with

Free - Confidential - Independent - Impartial

591,890

Hours

Time donated by
volunteers

£5.7 million

Debts
presented by
clients

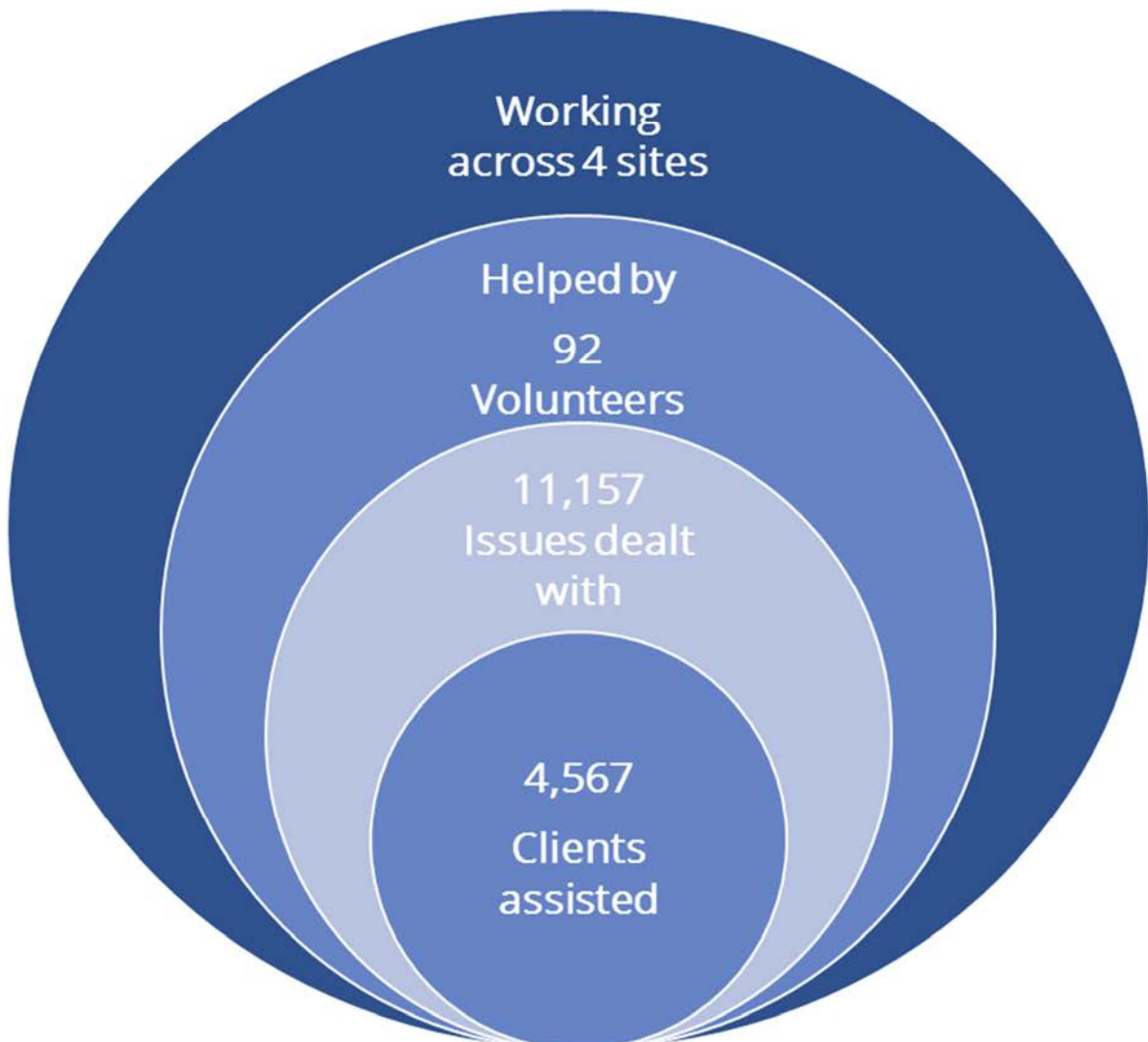
Citizens Advice Staffordshire South West has been part of the local community since 1939 operating over two districts, Stafford Borough and Cannock Chase. Our offices are located in Stafford, Cannock, Stone and Rugeley.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

We aim to bring about positive changes in people's lives, we help clients to deal with pressing issues and empower them with the skills and abilities for the future where appropriate.

Our General Advice Service

This provides the initial point of contact, advice and information services, support and advocacy to projects, delivered by our volunteers.



Advising on a wide range of issues



Project work

Advising clients with **Mental Health problems:**

Citizens Advice Staffordshire South West were in receipt of funding from Staffordshire County Council to deliver an advice service to clients suffering with mental health.

Darren's story

Darren is a single, male aged 22, living in a housing association property. He has learning difficulties, cannot read or write and suffers with mental health problems.

The client presented with £3,000 non-priority debts and £312.95 priority debts of council tax.

Working with Darren and his support worker, helping him with his debts and maximising income through benefits the client outcomes achieved included:-

Increased income of £22.51 per week.

Reduced debt to £769.19.

Reimbursed £240.16, for the error on a budgeting loan.

Refunded £128.68 for Council Tax exemption.

With the help of Citizens Advice, Darren felt his daily living became more manageable, took more control of his finances and now feels better able to cope with making decisions about his day to day budgeting.

He feels less stressed and his support worker reports his improved wellbeing.

£590,849

Financial
outcomes
gained for
clients

Benefit of Advice

Before Advice

81%



**said they never
feel very
optimistic about
the future**



After Advice

88%

**said they now
often feel
optimistic about
the future**

£271,269

Debt presented

Project working with Cannock Chase District Council

CASSW receive funding from Cannock Chase District Council to deliver projects supporting CCDC tenants. The projects have proven key in assisting tenants subject to the various financial changes imposed during the welfare reform process. It supports the delivery of the Housing Options surgery and provides fast track advice for tenants at risk of losing their home. The work improves new tenant sustainability and aids the prevention of homelessness in the district by reducing tenancy failures.



£333,553

Debt presented

£206,597

**Financial
outcomes
gained for
clients**

Rebecca's story

Rebecca lives in a 3 bed council property with her dependant 15 year old daughter and non-dependant son who has recently had a kidney transplant. She is in receipt of Employment Support Allowance (as she suffers with scoliosis of the spine and associated lung problems) but more recently suffering with extreme anxiety.

Rebecca was in receipt of only 50p per week housing benefit as it had been suspended due to confusion over family status and £499 of rent arrears had accrued. She also had a letter stating that she had a housing benefit overpayment of £8,040.50. She felt suicidal and desperately wanted help to understand why she had this overpayment and what she should do.

Help was given to negotiate her debts and review her benefit entitlement.

As a result :-

Housing Benefit income of £80.83 per week was put into place and backdated.

Overpayment reduced to £2,976.92.

A lump sum of £825.73 backdated housing benefit helped Rebecca clear her rent arrears and she was helped to understand what future payments were needed to keep her rent account in credit

Rebecca was also helped with her outstanding Council Tax, which had arisen due to the Housing Benefit overpayment. This was adjusted and her debt was reduced to £524.30 and more manageable monthly amounts were negotiated.

The interventions for Rebecca have helped improve her well-being and reduced her anxiety.

Project work

Money Advice Service Debt Advice Project

810
Clients
Assisted

The Money Advice Service debt advice project provides free and impartial advice to those in need across the districts of Stafford Borough and Cannock Chase. Specialist advice appointments are available by telephone or face to face following a full assessment of the clients needs.



£4,709,263
Debts
Presented

£2.7
million
Debts
written off

£313,427
Repayments
Rescheduled

Sam's story

Sam approached Citizens Advice with debt issues. She lives with her partner Peter and their three dependent children in rented property. Sam had suffered a brain aneurism and as a result had some complex health issues which meant she could not work. Sam was in receipt of sickness benefits and Peter has recently returned to work.

As a result there were rent and council tax arrears, bailiffs were knocking at their door and they had an £8,000 overpayment of Housing Benefits. In addition the couple had built up several non-priority debts. Sam was stressed and finding matters difficult to deal with.

She was being asked to repay the debts at amounts she could not afford. They were seen by a specialist debt caseworker and given full advice. All of their options were discussed and they were both assisted with the submission of Debt Relief Orders. This meant their debts were written off.

The outcome of the help and advice given was that a total of £17,760 debt was written off for Sam and £19,425 written off for Peter.

Due to the support given Sam felt better knowing the bailiffs would not attend the property. She could afford to purchase items for the basic family needs and her health was improved due to the stress being removed. She confirmed that not having the debts to worry about meant that she could now focus on her health condition and try and get this under control.



John's story

John was an elderly man, suffering from a personality disorder and early onset Alzheimer's. He has lived in Housing Association property for over thirty years and has no family support.

The landlord had obtained a possession order based on waste or neglect causing damage to the property. The house was in a poor state of repair and John had refused his landlord entry to the property to carry out necessary maintenance and repairs. He had ignored the court proceedings and had received an eviction warrant.

Tom, our housing solicitor, completed an application to suspend the warrant and obtained a stay of execution on the basis that the client would allow access to his property to sort out the disrepair.

Due to his age and incapacity it was difficult to engage with John but through negotiation the solicitor was able to obtain a settlement that was acceptable to all parties and which enabled the landlord and social services to draw up an action plan for ongoing help and support.

Specialist Housing Advice

With funding from the Legal Aid Agency, we employ Tom, a housing solicitor, who supports, advises and represents clients who present with homelessness, evictions, possession action, anti-social behaviour and disrepair. Tom also attends Stafford County Court and holds a Court Help Desk to assist with possession proceedings, offering advice on the day and representation at court.



Legal Aid
Agency

228 clients helped:
Homelessness prevented,
rehoused or helped to
secure temporary
accommodation

Improving access to the service

Citizens Advice Staffordshire South West worked hard to develop how advice services were delivered, improving access to the service making it easier for clients to get advice by a method that suited them.

4,620

Clients received a service by the telephone



£115,385

Debt Presented

£1,111,190

Financial outcomes gained for clients

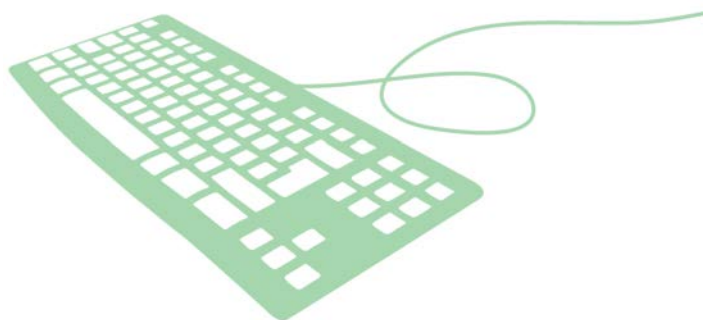
537

Clients received ongoing support by telephone

**This was our contribution to a county wide service that delivered a telephone advice service to 18,000 Staffordshire residents.

During 2016-17 Citizens Advice Staffordshire South West took part in a national pilot that introduced a webchat and email service.

Clients accessed this service through The national Citizens Advice website.



321

Clients were
assisted by
Webchat

1600

Clients were
assisted by email



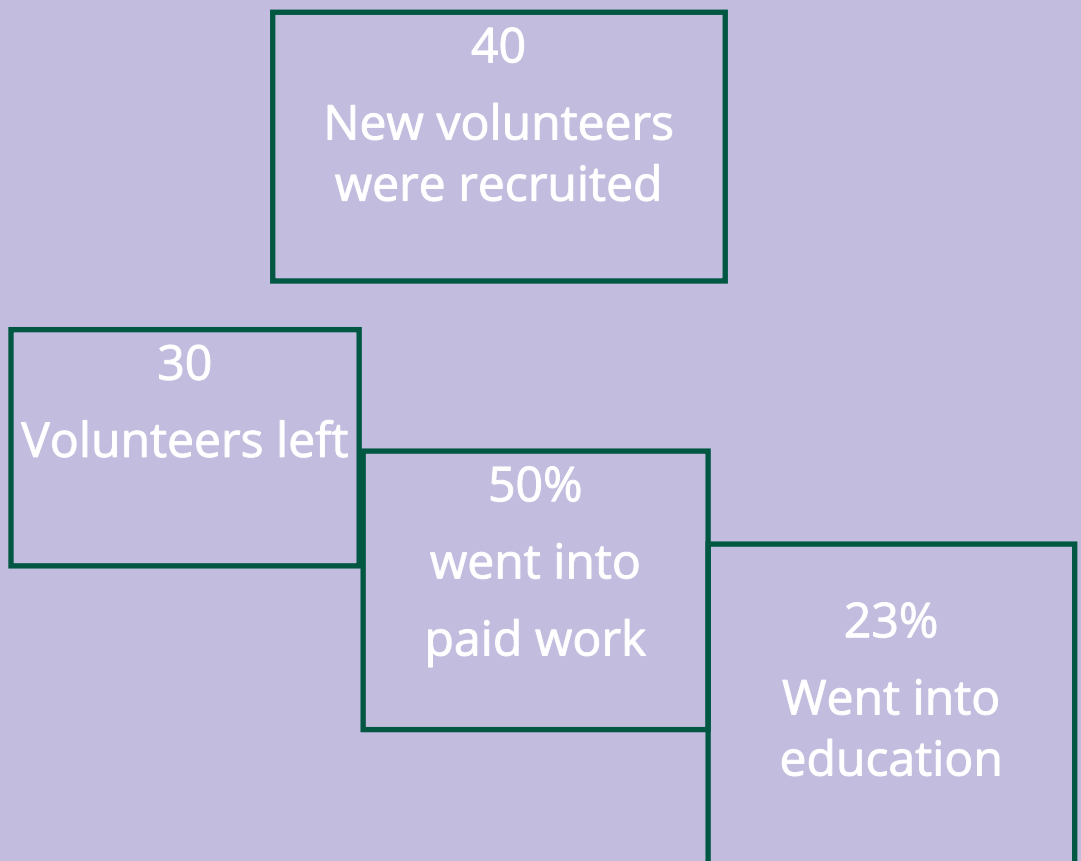
The Value of Volunteering

Across the year our **92** volunteers gave a combined average of **693** hours each week across our **4** sites in their various roles.

Without our volunteers we could not help as many people



If our volunteers were paid workers it would have cost **£591,890** for them to deliver our service.



Graduate Placements

The aim of a graduate placement year is to work in an organisation, making a genuine contribution to the organisation and to explore how what they have learnt so far in their studies is of relevance to the day to day operations in the workplace.

I joined CASSW on a year-long work experience placement to support my undergraduate degree in Sociology/Criminology. My placement officer was very encouraging when suggesting I take up a placement with Citizens Advice and I felt having some knowledge about the positive work that they did made it an easy decision. I was not fully aware of the extent of the empowering work they did until I took on my role as a Research and Campaigns volunteer. I soon felt that I was working towards organisational goals with staff and volunteers. From raising awareness to a public audience about the issues our clients face through screening 'I, Daniel Blake' at our local office, to conducting local funded research on the Post Offices within the Stafford area. My placement has allowed me to access a new found confidence in myself through the work that I have done, from improving presentation skills by speaking at the AGM, to improving research skills that will be a huge benefit to me in my final year in preparation for my dissertation. Volunteering at Citizens Advice provides an invaluable opportunity to improve the lives of others, whilst also allowing you to improve your own skills and abilities along the way.



Louis Bebb,
Coventry University

Overall, I think Citizens Advice gave me an absolutely incredible work placement, it opened my eyes to issues that were a regular occurrence in part of the world, and community that I didn't even know were happening.



It made me feel as though I was helping improve people's lives and give back to the community, and made me feel satisfied with a working day and as though I was helping give to the greater good and not just there because 'I was on placement'.

What I felt has really helped me in my professional development is how many different roles I completed, from reception, to gateway assessor, to adviser. This gives me a lot to talk about in interviews. I think it is really important that a student completing a placement experiences as much as they can in the year.

Abigail Brough, Aston University

Research and Campaigns

Some problems are too difficult to solve through advice alone, often where there are systemic barriers or market failures which stop peoples problems being resolved. This is why our research and campaign work is so important.

By listening closely to the people who come to us, using the data and intelligence we gather, we can spot emerging issues, policies and practices that are adversely impacting on people.

An example of the work we have been doing:

One of the most prominent issues was the growing amount of evidence in relation to Personal Independence Payments (PIP)

We started to collect information about the difficulties client's faced with the transition from Disability Living Allowance to PIP. This was a national problem.

The transition to PIP is not automatic. Vulnerable clients were not only struggling with new application forms but also struggled to attend medical assessments.

In addition the criteria for PIP had changed and it was becoming much harder to get the benefit.

Together with other local Citizens Advice offices evidence was collected from many clients and submitted to Citizens Advice in London, they in turn have been working with the Department for Work and Pensions (DWP) to try and resolve the issues faced by clients.



2 in 5 people whose problems are not solved say its because of another organisation or system.

Sheila's story :

Sheila is 65, retired and has a long term health condition including paroxysmal vertigo. She had originally been awarded DLA for life but had now received a letter stating her DLA would be replaced with PIP. Her letter stated she must travel to Birmingham for her medical assessment and that failing to attend without good reason would likely end in a refusal of her claim. Due to her condition she was asking for a home visit but on enquiring was told she had been 'Locked out` of home visits.

An enquiry to DWP confirmed that the client would need to obtain further confirmation from her GP to overturn their decision.

The client's GP provided this but she still struggled to persuade the DWP to offer her a home visit

Impact on client— client has been caused a significant amount of extra stress and anxiety.

What change could be made?

- A change in the understanding of individual client's illness, situation and health condition when arranging a medical assessment.
- The need for the Government to consider how they contract the medical assessment work out to private companies such as ATOS and Capita.

Campaign to Save the Service

Staffordshire's Citizens Advice offices were at risk of losing one of their most important sources of funding from Staffordshire County Council.

This funding allowed us to support the most vulnerable people in society, including those with severe mental health problems. It also funded our telephone service, Staffordshire Adviceline, which had become, by far, the primary method of contact for many Staffordshire residents wishing to contact the Citizens Advice service. The contract offered incredible value for money, and 55,030 residents accessed the service over the last two years.

Whilst the difficult financial challenge that the council faced was recognised, Staffordshire would lose far more in financial terms than the service costs and the lives of many people struggling to get by (whether working or not) would be immeasurably more difficult without access to advice.

CASSW started a campaign to save the much needed services.

A petition was started and **over 11,500 signatures** were collected by staff and volunteers across the local offices in Staffordshire lobbying to save the service.



Sadly, we were unable to influence Staffordshire County Council, despite the support of local MP's, councillors and clients. **The funding was withdrawn in March 2017.** Not only did local Citizens Advice lose vital client services but also lost experienced staff with the redundancies that followed.

We would like to thank :



Stafford Borough Council

Who enabled us to deliver our core, volunteer led service available to all Stafford Borough residents, face to face, by phone and email.

.....



Cannock Chase Council

Who enabled us to provide our core, volunteer led service to all Cannock Chase residents, face to face, by phone and email. Also funding project work to support it's housing tenants.

.....



Staffordshire County Council

Who enabled us to deliver a countywide telephone advice service, a face to face service for more vulnerable clients and advice specifically for clients suffering with mental health problems.

.....



Legal Aid Agency

Who enabled us to deliver specialist housing advice to clients and help clients at court facing possession and eviction proceedings.

Who would like to thank :



Money Advice Service (MAS)

Who enabled us to offer specialist debt advice to clients either face to face or by telephone.

.....



Office for Police & Crime Commissioners (OPCC)

Who enabled us to provide help and support, working closely with victims of crime to enable them to take back control of their lives.

.....



Department for Work & Pensions (DWP)

Who enabled us to deliver a guidance service to help people understand their options under the pension freedoms.

.....

Hednesford Town Council



Hednesford Town Council

Who enabled us to deliver a 'drop in' weekly advice service in Pye Green Community Centre.

Opportunities and Challenges 2017/18

Opportunities 2017/18

- Expand our reach of services through increased partnership.
- To continue to train volunteers to a high standard.
- Using IT to increase access and availability.
- To continue delivering a more diverse range of services.
- To extend our partnership working to deliver more streamlined services for our clients.

Challenges 2017/18

- Rebuilding a responsive telephone service to meet identified needs.
- Brexit: what does it mean for our clients.
- To protect face to face services in the heart of our districts.
- To target service provision for the most vulnerable and disadvantaged.
- Universal Credit: introduction of it across Staffordshire and its impact on clients.

Stafford Office

17 Eastgate Street, ST16 2LZ
Mon, Tues & Fri
10.00 - 12.30, 13.00 - 14.30

Rugeley Office

7 Brook Square, WS15 2DU
Mon, Wed* & Thurs
10.00 - 14.00

Cannock Office

48 Allport Road, WS11 1DY
Mon & Fri, 10.00 - 12.30, 13.00 - 15.00
Tues 10.00 - 12.30, 13.00 - 16.00
Wed* 11.00 - 12.30, 13.00 - 15.30

Stone Office

15 Station Road, ST15 8JP
Thurs 10.00 - 12.30, 13.00 - 14.30
(call 03444 111 444 for availability
and to book an appointment)

Pye Green Community Centre

Bradbury Lane, Cannock, WS12 3EP
Thurs, 09.00 - 13.00

*Except the second Wednesday of every month.

Connect with us on
social media



@staffswcab



Citizens Advice
Staffordshire South West

www.staffswcab.org.uk