



Rutland Citizens Advice Bureau

Annual Report 2013/14



**money, finance, debt & budgeting welfare rights
housing consumer homelessness prevention
relationship breakdown special educational needs
just about anything**

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.

The service aims:

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



Every year Rutland Citizens Advice helps people to find a way forward to solve thousands of problems – we know what is really going on in the community

**Who are we?
What do we do?
And Why?**

Rutland Citizens Advice is an independent charity providing free and confidential legal advice. Everything that we do every day is geared towards one priority: helping our clients – every decision we make is made in the best interests of our clients. Although the last year has been a challenge for the organisation, the challenge that matters most is that facing many clients who are struggling to make ends meet. The combination of upheaval in Government policy, stagnating wages in an area that has low wages even in comparison with the rest of the East Midlands, high food costs, rocketing energy bills and public spending cuts has triggered a crisis for many. As the default place to go for help, this has inevitably placed demand on Rutland Citizens Advice, as people who may have thought they would only come to us as a volunteer end up coming to us for help. Our Bureau, staff and volunteers have risen to the challenge in 2013/14 with their usual energy, compassion and skill.

The return from investment for funders that contribute to the resources of Rutland Citizens Advice is significant, and the early intervention, preventative measures and long-term benefits of advice have been delivered by us as a national organisation for 75 years this year, and locally for 40 years.

Rutland Citizens Advice Values

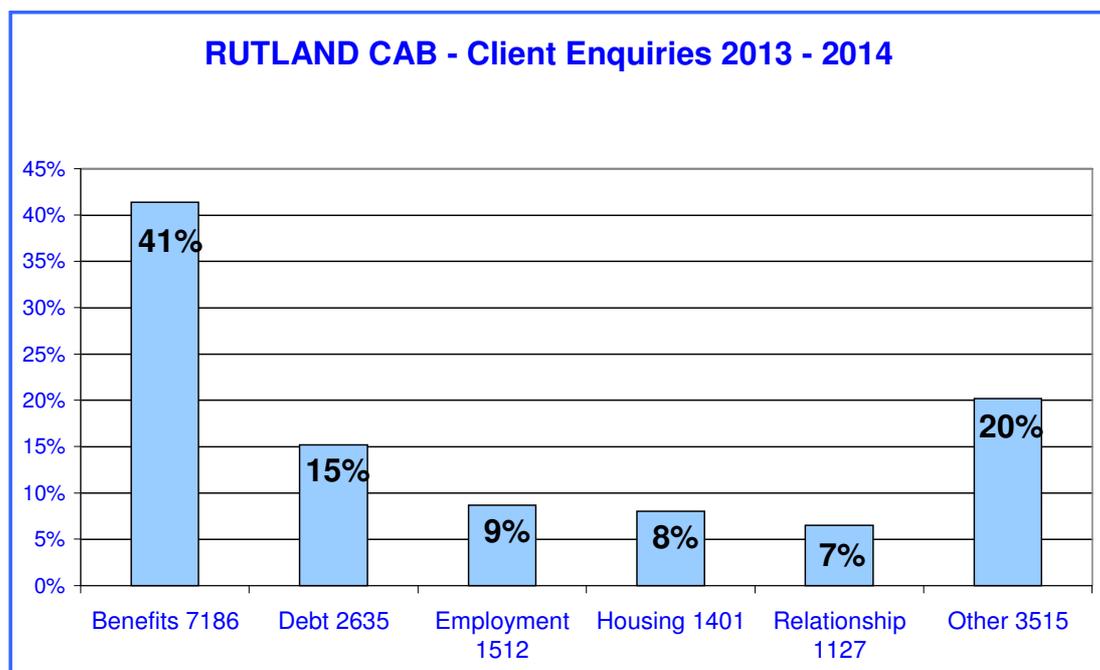
- **Responsible: Informed and Trusted**
- **Generous: Compassionate and Collaborative**
- **Inventive: Problem solving and forward thinking**

The principal activity of Rutland Citizens Advice during 2013/14 remained the provision of quality information, advice and representation delivered through an open door advice service in Oakham, telephone advice, email, web-based Adviceguide, home visit and outreach service. In addition to the triage initial

assessments and generalist advice the following specialist services were provided:

- Debt
- Welfare Rights
- Housing
- Housing Options for Adults with Learning Disabilities
- Prevention of Homelessness
- Special Educational Needs – Parent Partnership
- Macmillan Cancer Support
- Financial Literacy Education
- Army Outreach advice and Financial Literacy service

During 2013/14 the number of problems brought to the Bureau remained high at 17376. The top four categories remain Welfare Rights 41%, Debt 15%, Employment 9% and Housing 8% and are worth particular analysis.



Welfare Rights

Nationally the average percentage of problems relating to Welfare Rights is 35% of the total problems dealt with – in Rutland it is 41% and, with only 2.3% of benefits supporting job seekers, it is clear that the range of enquiries is wide. The Government Work and Pensions Committee has admitted that nationally 700,000 people are caught up in an Employment Support Allowance (ESA) backlog, and coupled with poor assessment decisions it is



not surprising that locally assessments and appeals continue to provide a high proportion of enquiries.

Another high volume area is help for clients making the transition from Disability Living Allowance (DLA) to Personal Independent Payments (PIP), where there have been problems making a claim via the telephone, delays in forms being sent out and delays in the arrangement of face to face assessments by Capita and Atos. There have also been significant delays in the processing of special rules claims made by people with terminal illness. All of this means that disabled people are waiting longer than expected for decisions about their entitlement to PIP and driving demand for additional help from the Bureau.

Changes in how yearly income has been calculated for Working and Child tax credits has led to overpayments being generated which would not have previously been counted as overpayments, and inaccurate assessment of overpayment has caused great hardship to a number of clients who have been wrongly deemed to have an overpayment.

Case Study

The client's husband has dementia and the client is his full time carer. The couple were receiving State Retirement Pension but no further benefits, and their savings had depleted over the years.

The Bureau advised that the husband would be eligible to apply for Attendance Allowance. Once this was awarded the client was entitled to Carer's Allowance, which gave them an underlying entitlement to the carer's addition of Pension Credit. The client's husband was awarded the high rate of Attendance Allowance of £79.15 per week. This in turn meant that the client was awarded Pension Credit of £33.33 per week, which included the carer's addition. As a result, the couple were also awarded full Council Tax Reduction of £25 per week.

Overall annual benefit gain of £7,148.96

Debt

The number of debt problems has fallen to 15%. Although the top types of debt continue to be unsecured personal loans, credit cards and overdrafts, debt has continued on its long term downward trend due to the after-effects of the recession, lowered incomes in real terms resulting in lowered spending alongside less readily available consumer credit. Priority debts such as council tax, fuel, water and private sector rent arrears fell by much less, which means that they are increasing as a proportion of total debt advice.



Payday loans debt advice has only recently been recorded as a separate type of debt so this dataset does not provide trends, but anecdotally this has been one of the major common factors in new debt enquiries.

Housing and Homelessness

Compared to last year the Bureau has seen a doubling in clients presenting with rent arrears in Housing Association properties. This is a direct result of changes to Housing Benefit under the welfare reforms, specifically the so called 'bedroom tax', which means that Housing Benefit is restricted if a property is under-occupied. Tenants lose 14% of Housing Benefit for under-occupying by one room or 25% of benefit for two rooms or more. We have assisted clients in applying for Discretionary Housing Payments in an attempt to get Housing Benefit paid in full. As we have a shortage of one-bed properties in Rutland it is extremely difficult for single people not to be affected by the new under-occupation rules as it is difficult to downsize.

Homelessness enquiries have increased by 59% this year and this can be largely attributed to the new under-occupation rules. We have assisted clients with obtaining suspended possession orders as well as offering follow up debt and budgeting advice. We have worked closely with the Housing Options Team at Rutland County Council to prevent homelessness and this is reflected in our statistics, with a 56% increase in enquiries regarding the Council's Homelessness Service.

Employment

We have seen an increase of 10% in employment queries compared to last year. The majority of queries have related to dismissal and terms and conditions of employment. To address this increase we have secured an employment solicitor, Lawson West, to provide clients with a free half hour consultation.



Adviceguide
self help from Citizens Advice

'Adviceguide' is a web-based Citizens Advice service which provides written advice on a wide range of subjects. The use of Adviceguide has been growing over the last few years, but with a dramatic increase in the reporting period. It is the official online source of consumer information, where information on problems with second-hand cars, home maintenance and improvements, telecommunications (mainly mobile phones) and furniture top the enquiry categories.



Rutland clients using Adviceguide are in addition to the statistics above. There were a total of 10,213 instances of people accessing Adviceguide during the period, an increase of over 44% on the previous year.

Fixed Term Projects

Macmillan

The Macmillan cancer support project provided a specialist adviser who helped people with cancer, their families and carers. As the project moved to a different model and Rutland Citizens Advice involvement ceased, we were able to celebrate significant outcomes for Rutland people who achieved financial gains of over £500,000 during the course of the project.

Army Outreach

Both 2nd Royal Anglian Regiment and 7th Logistic Corp have now moved to Kendrew Barracks and with support from the ABF – the Soldiers’ Charity – Rutland Citizens Advice has continued to provide them with a dedicated outreach service. During the year the top enquiries have remained Relationship Breakdown, Debt, Benefits, Immigration, Financial, Housing and Tax. Due to the success of this project further funding has been obtained to continue the service, and it is now being regarded as a possible model for wider development.

Money Matters

Leicestershire County Council and CABs, Rutland County Council and Rutland CAB, and Clockwise Credit Union worked in partnership to provide an integrated project to provide debt advice, financial literacy education and credit union accounts for people vulnerable to fuel poverty. Rutland Citizens Advice co-ordinated the CAB element of the project and gave direct help to 110 households in Rutland by the end of the project on 31 March 2014.

100% of clients gained financially from the project – whether with help towards fuel bills or with the installation of new boilers, stair lifts, bathrooms etc. Many of the Rutland clients were over 75 years old and were extremely grateful for gaining extra money towards their fuel bills which they said were their most pressing concerns.

“I now understand how to keep some money back to pay my bills”

CASE STUDY

The client aged 67 lives alone in social rented accommodation. The Bureau first checked that all welfare benefits were in place. They were, but her main concern was that she had been having difficulty in completing a British Gas Energy Trust application to discharge £980 gas arrears which had built up from the previous cold winter. The Money Matters Adviser completed the form with the client, produced the required financial statement and the application was successful. The client gained the £980 for her gas debt and received help in budgeting and energy conservation.



Outcomes

To assess how much the advice given changes the lives of clients, an annual Outcome Survey is carried out. After visiting the Bureau, clients were asked about what happened as a result of the help they received. 100% of clients said that their visit to the Bureau had made a difference in improving their confidence, and 100% had an improvement in their health and wellbeing. 100% said advice had made an improvement to their ability to help themselves. The annual client satisfaction survey demonstrated a high level of satisfaction; 100% rated overall satisfaction with 83% being very satisfied. We were particularly pleased to receive a 'good service' rating from the Young Inspectors as this is a group we are working hard to engage. 100% of the clients surveyed said that they would use the service again or recommend it to others.

Healthwatch Rutland

Healthwatch is the new independent Health and Social Care Watchdog created to gather and represent the views of the public. Healthwatch will play a role at both national and local level and will make sure that the views of the public and people who use services are taken into account. It will also provide a health and social care advice service.

Rutland Citizens Advice has been working closely with Healthwatch Rutland throughout the year: we added health and social care to the range of information we already provide and will provide a new 'one stop' information service which will make the task of navigating around often complicated systems much easier for a lot of people.

Campaigning

Rutland Citizens Advice provides free legal advice that helps people to overcome their problems and campaigns on big issues when peoples' voices need to be heard.

During 2013/14 Rutland Citizens Advice provided 79 evidence forms and joined in campaigning on the big issues:

- Irresponsible payday loan companies taking advantage of their customers and treating them unfairly
- The system used to determine who is fit for work and who isn't, which lets down too many sick and disabled people
- The cost of childcare, which is a huge barrier to making work pay



Payday Loans

In light of cases such as the one below, Rutland Citizens Advice collected local evidence for the campaigning, which achieved some success in calling for:

- Enforced, effective regulation for all payday lenders
- The removal of irresponsible advertising
- Levies paid by payday lenders to the Financial Conduct Authority to increase funding for debt advice

Case Study

An 18 year old man had already accrued 8 payday loans online, some of which were attracting over 5000% annual interest – and he was constantly being targeted with advertising and pressure to take out more loans.

Fit for Work

In aiming to achieve a better system for assessing if someone is fit for work we campaigned for:

- Better use of evidence from the health and social care professionals who know you best. This should be provided free of charge.
- Tougher rules for companies who provide poor quality work capability assessments and bad customer services – achieving national acknowledgement that problems exist.
- Continuing benefit payments while a second opinion is given if you decide to appeal a decision that you are fit for work.

Universal Credit

The Universal Credit campaign successfully highlighted the problem of childcare costs and campaigned for:

- Parents who claim Universal Credit to have 85% of their childcare costs funded so that work always pays.

Volunteers

40 Volunteers contributed approximately 10,650 hours to the work of the Bureau during the year in the roles of receptionist, assessor, adviser and trustee. It is estimated that the value of this help is £183,309 in respect of the year 2013/14. From the volunteers' perspective, 23% joined during the year, 50% have volunteered for between 1 and 5 years and 27% over 5 years. 100% of volunteers were satisfied with access to training. 100% were satisfied with the support they received and 82% felt that their volunteering experience



had been excellent, with 18% saying it had been satisfactory. Esteem had been raised in 73% of volunteers, 91% had increased skills and 59% had an improvement in their health and well being.

£183,309 the value of volunteers

Funding Acknowledgements

Rutland Citizens Advice would like to acknowledge the financial assistance given by our funders which enables us to provide our service to the Rutland community; in particular Rutland County Council, Uppingham Town Council, Parish Councils, ABF The Soldiers Charity, RAF Benevolent Fund, Macmillan, local charities, trust funds and our clients. We would also like to acknowledge the generous help given in kind from Barnsdale Lodge Hotel for our training and AGM facilities.

FUTURE PLANS

Access

2014/15 will see the implementation of a major access to services review to ensure that all of the Rutland community are aware of our services and can easily access them by a range of delivery methods.

- Telephone – new local number 01572 723494 with more advisers available to answer problems on the phone.
- Website – redesigned, easy to use website that gives access to factsheets and individual email advice.
- Outreach – A further military outreach and a trial of two outreaches in Uppingham, in Uppingham Surgery and the Town Hall.
- Marketing campaign – press, radio and presentations to spread the message.

The Bureau will investigate opportunities to align the service with the changing health and social care strategic direction, and work creatively to turn the threat of reduced funding into opportunities for further value-added partnership working. In addition, the Bureau will support the 'For Rutland – In Rutland' initiative as an avenue for further diversification of funding sources and services.

**RUTLAND CITIZENS ADVICE BUREAU
SUMMARY FINANCIAL INFORMATION
FOR THE YEAR ENDED 31 MARCH 2014**

INCOME AND EXPENDITURE

	Year ended 31 March 2014 £	Year ended 31 March 2013 £
INCOME		
Charitable Activities: contracts and other	264,097	255,455
Voluntary Income	8,326	11,468
Premises Refurbishment grant		
Fundraising		
Bank Interest	<u>1,051</u>	<u>1,499</u>
TOTAL INCOME	<u>273,474</u>	<u>268,422</u>
EXPENDITURE		
Staff & Volunteers	240,573	229,924
Office costs	13,330	16,803
Premises costs	13,821	12,726
Governance & other	<u>8,005</u>	<u>7,624</u>
TOTAL EXPENDITURE	<u>275,729</u>	<u>267,077</u>
NET SURPLUS/(DEFICIT)	<u>-2,255</u>	<u>1,345</u>

BALANCE SHEET

	At 31 March 2014 £	At 31 March 2013 £
Fixed Assets: fixtures & fittings		
Cost	5139	5139
Depreciation	<u>1120</u>	<u>280</u>
	<u>4019</u>	<u>4859</u>
Current Assets:		
Debtors & Prepayments	5,663	1,523
Cash at Bank & In Hand	<u>109,447</u>	<u>84,737</u>
	<u>115,110</u>	<u>86,260</u>
Less: Creditors & Accruals	1,984	1,579
Deferred Income	<u>33,830</u>	<u>3,970</u>
	<u>35,814</u>	<u>5,549</u>
Net Current Assets	<u>79,296</u>	<u>80,711</u>
NET ASSETS	<u>83,315</u>	<u>85,570</u>
Represented by:		
Unrestricted Funds		
General Funds ⁽¹⁾	81,815	83,308
Designated Funds ⁽²⁾	1,500	2,262
Restricted Funds	<u>0</u>	<u>0</u>
TOTAL FUNDS	<u>83,315</u>	<u>85,570</u>

This summary financial information is taken from the full accounts of Rutland Citizens Advice Bureau (a company limited by guarantee) for the year ended 31 March 2014. Copies of the full statutory accounts, which include an independent examiner's report, are available from the Registered Office of the Company.

S.E. Bown

Finance Director

Notes:

⁽¹⁾ The Trustees have re-examined requirements for free reserves in the light of predominant risks to the organisation.

In light of these factors, as set out in the statutory accounts, the current target for reserves has been assessed at £73,000.

⁽²⁾ Reserves for IT replacements, Investors in People tri-annual audit and Property maintenance.



RUTLAND CITIZENS ADVICE BUREAU

Registered Office:

**56 High Street
Oakham
Rutland
LE15 6AL**

Opening Times:

**Monday 10.00 am – 6.00pm
Tuesday to Friday 10.am – 4.00pm**

Specialist Services by Appointment

- **Welfare Rights**
- **Debt**
- **Housing**
- **Special Educational Needs – Parent Partnership Scheme**
- **Family Law**
- **Employment**
- **Rutland Wellbeing Partnership – advice for people with long term medical conditions**

Outreach Services at:

- **St George's Barracks, North Luffenham**
- **Kendrew Barracks, Cottesmore**
- **Uppingham Surgery**
- **Uppingham Town Hall**

Advice: 01572 723494

Office: 01572 757420

Fax: 01572 722568

Email Advice: www.rutlandcab.org.uk

www.adviceguide.org.uk

Registered Charity No: 1107907

Citizens Advice Membership No: 45/D12

Company Registration Number: 5287678

Authorised and regulated by the Financial Conduct Authority. FRN: 617720