



**citizens  
advice**

**Wealden**

Charity No: 1090666



# Annual Report 2018/2019

Registered address: The Hub, Civic Approach, Uckfield TN22 1AL

# Chair's Introduction

Against a challenging financial backdrop in which the service has had to respond to increased demand for our help at a time we have had to tighten our belts financially, I am delighted to report that volunteers and staff have continued to provide an excellent service to our clients.

Over the last year we have had to reduce available paid staff hours, including making three of our valued team redundant and reduce the hours we have been available for drop in face to face advice so that our Crowborough, Hailsham and Uckfield managers have been able to manage their responsibilities within the reduced support available.

We have also seen a rise in the number of clients with exceptionally complex needs who have required ongoing help and support, whether this be in relation to managing their on-line claims for benefits or dealing with the day to day pressures of living on a very limited budget. The long delays many of our clients experience waiting for sickness and disability benefit applications to be resolved is adding to the pressure. This is why, together with other East Sussex Citizens Advice services, we published our ***It's Just Not Fair*** report and are working with local MPs to try and get the system improved.

It is a testament to the amazing commitment of the team that, despite these pressures, we have helped 10% more people than we did last year.

We expect to see the demand for our help continue to rise next year, particularly as we play our part in the Universal Credit Help to Claim service, which Citizens Advice services nationally are delivering to help people make claims for Universal Credit and manage their finances until the first payment arrives.

This last year has also seen a good deal of change in personnel within the management of the service. Our thanks go to outgoing Chairs Frank Winslett and Janet Downes and trustee Christopher Jago, for all their efforts, particularly on fundraising.

Within the paid team I want to give particular thanks to Caroline Bunker, Gaynor Le Teace and Angie Welton who have carried on volunteering with us despite the fact that we had to end their salaried contracts last year. This will be our Chief Executive Kay Birch's last report before she moves on to pastures new and we also said goodbye to our Money Advice Supervisor, Sarah Anstey, who has been key to the development of our money advice service and our positive working relationships with Wealden District Council.

As a Board we recognise that, given these wider pressures, we need to be realistic in the scale of our ambition for the service in the coming year – focusing on what our advisers are so good at – delivering quality information, advice and support to people in need.



**Jan Townsend, Acting Chair**



# CEO's Report - Doing more with less

2018/19 has been a particularly challenging year, a year in which our service has faced an increased demand for our help at a time when we have had reduced resources available to support them.

This has required us to take a hard look at how we deliver our service and how we create the capacity for our managers to provide effective support for our volunteers alongside their other responsibilities given the reduced paid hours available.

In considering our options we were also mindful of our aim to provide better access to those who may not be able to drop in to our local offices given that Wealden is a large rural District - this meant concentrating on access by phone.

## Improving access by phone

In 2015 we joined national Citizens Advice ADVICELINE. This service works by directing calls to the relevant local service based on local dialling codes. We operated the service in a cluster with other local East Sussex services – the aim being to pool resources so that we could together help more people.

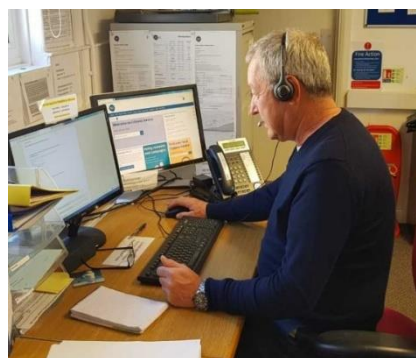
In practice this approach did not improve our service as much as we had hoped as it was difficult to match available volunteers across the county with the number of calls received, meaning that we found ourselves answering less than half our calls first time. Our volunteers were also frustrated with the service, describing it as inflexible and some finding the 'call centre' style approach stressful and so not feeling confident to take their turn.

With funding from the Sussex Community Foundation and the support of national Citizens Advice we came out of the East Sussex cluster and introduced a new approach to telephone advice on 1 November 2018. The aim was to increase:

- the number of calls answered first time so we could get people into the system and identify relative urgency/need
- the number of our volunteer advisers who would be happy to provide information and advice over the phone.

Our approach involved:

- implementing a text and ring back service
- a voicemail system so any callers who could not get through to us first time would have the option to leave a message so we could call them back
- our own direct advice number in addition, but linked, to ADVICELINE so that callers from mobiles would not need to enter a local dialling code
- implementing a more flexible approach to how calls were fielded in the office so when all advisers were busy the ADVICELINE phone would still be answered by receptionists and information assistants and a message taken. This enabled us to manage demand more flexibly, depending on the volunteers available.



# CEO's Report - Doing more with less

## Performance in 2018/19

It is clear from our performance targets this year that these changes have really worked well. We are helping 30% more people over the phone every month and most of our advisers are now confidently providing advice and information in this way.

Overall this year we helped 10% more people than we did in 2017/18 – that's **4,907 people** with **18,955 issues**. This is despite the fact that we had to reduce face to face drop in hours to ensure our managers had the capacity to manage all of their responsibilities with reduced levels of staff support. Huge thanks are due to all the staff and volunteers who engaged so positively with the changes.

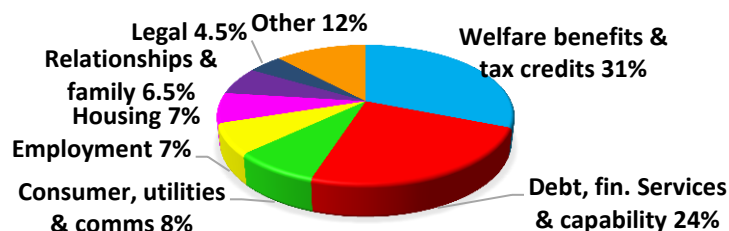
### Making a Difference

Our team achieved some truly impressive outcomes for our clients, helping them secure **£2,755,948 in improved financial outcomes over the year**. This included:

- **£1,513,823 - Additional income**, primarily welfare benefits & tax credits, including appeals
- **£1,143,982 Debt written off** (usually for people who had experienced a drastic change in their circumstances such as ill-health or loss of employment)
- **We helped 200 people** who were homeless or faced losing their home
- **99%** of clients completing our annual survey were satisfied/very satisfied with the service they received
- **4 out of 5** clients said our advice had made a positive difference.
- Every **£1** spent on our service **saves the taxpayer £31.62** through, for example, reduced use of NHS or homelessness services.

## What do our clients seek help about?

As in previous years the majority of our clients were on a low income, with over a third seeking help with welfare benefits and more than 1 in 5 experiencing financial difficulty.



I have been immensely proud to be part of the Wealden Citizens Advice family over the past four years – not only because of the tremendous outcomes the service has delivered for local residents, but also because of the way in which every member of the team has supported each other, particularly when times are tough. Thank you everyone, for all you do.

**Kay Birch, Chief Executive.**

# Working in partnership....

## Universal Credit – getting ready for Help to Claim

Universal Credit has represented the biggest change to the welfare benefits system for a generation. It is a monthly payment for people on a low income, whether in or out of work.

Need support to make a  
Universal Credit claim?  
We can help.



Wealden District completed an 8 stage roll out in 2018 so we now work with 7 different Job Centre offices, none of which are based in the area.



To ensure Wealden residents have access to support locally, Eastbourne and Haywards Heath Job Centres have been operating weekly outreach in Wealden District Council Offices and from our Crowborough office for some time, with the Crowborough service working so well the Job Centre want to expand it; Lewes Job Centre have offered to do the same from our Uckfield Office.

Using part of the funding DWP have awarded to Citizens Advice for Help to Claim, we can now co-locate advisers alongside the Job Centre teams so that we can provide a holistic service.

We have been active in spreading the word about our clients' experience of Universal Credit and how people can access help, including a presentation to the East Sussex Rural Partnership and Wealden District Council, as well as participating in a Universal Credit Information Day.

7 PRESENTATION FROM WEALDEN'S CITIZENS ADVICE BUR...



## Wealden Citizens Advice as a community friend



We have maintained our status as a dementia friendly organisation and a Friend against Scams, participating in events across the District during Dementia Action Week and Scams Awareness month in June. Overall we participated in around 40 information events out and about in the community this year covering topics from fuel poverty and universal credit to welfare benefits and carers' issues.



## Getting the word out

We have tried to be more proactive in working with our local media this year and are very grateful to them for helping us spread the word about: the services we can offer; the value of our service and some of the injustices facing our clients. Uckfield News ran a 6 day feature on our service, focusing on some of the significant challenges our clients face and the dedication of our volunteers.

An UckfieldNews.com six-day special report



Volunteers who change people's lives  
and save the taxpayer money PART ONE

Citizens Advice makes life better for  
hundreds of Uckfield people

We also added a *Community News* feature to our website to complement some of the promotion of local events and services and community information items we already do through Twitter and Facebook.

# Money advice

We handled **3,923** issues relating to debt in 2018/19 – a **22% increase** on last year.

Again this year, our clients in financial difficulty are living on the edge of a negative budget, despite all efforts to maximise their income (e.g. through work, benefits and tax credits) and minimise their expenditure, (e.g. switching and accessing social tariffs).

Delays in resolving benefit claims are playing their part – and some of our clients are relying on regular food parcels until claims are resolved, with waits of over a year not unusual for the resolution of sickness and disability benefit appeals. Around half of those who seek our help regarding debt have a long term health condition or disability.

We have continued to prioritise maintaining a face to face service with an expert caseworker in money advice for those clients who would find it difficult to use other telephone and web based advice services. Around 50% of the costs of this service are funded by Wealden District Council, with the remainder coming from other fundraising and support from local councils.

## Money advice in figures...

- **210** people helped
- **£2,417,618** debt managed
- **£13,506** average debt
- **£415,453** owed to Wealden DC, including £299,389 in council tax
- **Nearly half** of clients living with long term health condition or disability
- **£1,143,982** – debt written off
- **£53,445** repayments rescheduled

Given the increased demand, our money advice service has come under particular pressure this year, with waiting lists operating across the District. We are addressing this by redirecting resources to our Hailsham service where the need is greatest and, following a change to the national Citizens Advice case recording system CASEBOOK, looking to expand the amount of money advice our experienced general advisers can give.



### Spotlight – debt relief orders (DROs)

- Last year all our money advisers were qualified Debt Relief Order intermediaries.
- DROs are a low-cost alternative to bankruptcy for eligible clients owing less than £20,000 (orders are not available to homeowners). Applications can only be submitted through a qualified intermediary.
- DROs last for 12 months during which time creditors cannot chase for payment. If a client's financial circumstances do not change in a year the debt is then written off.
- The team have submitted **80 DROs** worth **£926,665** on behalf of clients this year.

# A service of last resort

An issue raised by our volunteers is the extent to which they felt that they were providing a service of last resort – that in effect clients had nowhere else to go.

This has perhaps been most pronounced in three areas:

- supporting people with increasingly complex mental health needs
- our work on fuel poverty
- the impact of delays and maladministration in the benefit system (see Research & Campaigns pages that follow).

## Supporting those with mental health issues

More than a quarter of those declaring a long-term health condition or disability who seek our help are dealing with mental health issues. This percentage rises to a third for those seeking help with debt. These figures are likely to be an under-reporting of the actual number with other clients reporting anxiety and stress. The impact for our service has seen an increasing number of clients:

- needing ongoing support, but onward referral options are now limited following funding cuts, particularly to Steps and Homeworks
- who are distressed, angry or desperate, which can be upsetting for advisers concerned that the information they give may make a client's mental health worse.

In response, we have organised training in mental health communication skills for our volunteers and also signed up to LifeWorks – an Employee Assistance Programme, which includes a 24/7 helpline and face to face counselling for all our staff and client facing volunteers where the support of colleagues is not enough. We are also looking to develop our referral networks in this area, such as with the Southdowns Well-Being Centres.

## Fuel Poverty



We repeated our Warm in Wealden campaign last winter, including a successful event at Quintins Shopping Centre in Hailsham which reached 71 people with advice on how to keep warm and well.

Overall we helped **369 people with 857 energy related and fuel debt** related issues, helping them save/secure additional energy related benefits worth an **estimated £25,000**. We also joined with other local East Sussex Citizens Advice services and the energy efficiency co-operative, RetrofitWorks, to offer the Warm Home Check Service with

funding from East Sussex County Council. This service provides energy advice along with an energy health check and funds minor energy efficiency measures for eligible clients.

This project has exposed a level of need we had not anticipated when we joined – with some vulnerable clients living without heating and hot water for months, and in some cases, years. The team have been involved in helping clients make bids to charitable trusts as they have no other means of paying for repairs. We have also been working with local Food Banks, issuing fuel as well as food vouchers for those at risk of not having the money for food or essential heat and light.

# Research & Campaigns

Research and Campaigning is one of the twin aims of Citizens Advice: we don't just want to help our clients but we also want to address the policies and procedures that may have a detrimental impact on our local communities, especially where people are vulnerable and in need.

With our clients' consent we collect a lot of information about the problems our clients face. We can use this to:

- identify the policies and practices that have a negative impact on people's lives, and
- influence decision makers to change those policies and practices.

We support national campaigning by submitting evidence on our clients' experience to National Citizens Advice, who then collate information from across the country to lobby for change. We also campaign locally on issues specific to Wealden residents.

## It's Just Not Fair

Our top priority this year was producing a report on our clients' experience of claiming sickness and disability benefits, specifically Personal Independence Payments (PIP) and Employment Support Allowance (ESA).

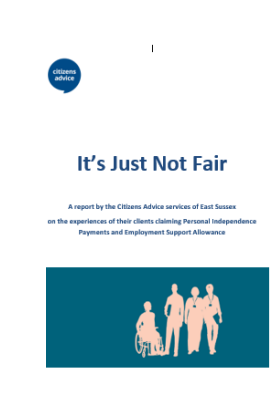
We handle more queries from clients about Personal Independence Payments and Employment Support Allowance than about any other benefit and our advisers are more likely to record what they regard as injustice/maladministration about these benefits than they are about any other topic.

Working together with Citizens Advice services across East Sussex we asked clients to complete a short survey on their experience. This information, together with input from volunteers across the county, especially from colleagues in Eastbourne Citizens Advice, enabled us to pull together a compelling picture of our clients' experience.

Our report showed a system that was simply not fit for purpose. Our clients face:

- A complex application process, with forms that are long, complicated and difficult to understand (forms are between 33 and 55 pages)
- A medical assessment process which can be inaccessible, inaccurate, inhumane, with assessors who may have no experience of the clients' condition
- Ineffective administration of cases with lost papers and inadequate and inaccurate advice and information from the DWP
- Excessive delays in resolving claims – where an appeal is required (more than two thirds of which are successful) cases routinely take 15 – 16 months, with clients frequently being left in financial difficulty and relying on food parcels to make ends meet in the meantime.

In short, when a claim for PIP or ESA goes wrong, the time it takes to resolve it and the impact on clients, who by virtue of their health or disability are in need of additional support,





is more significant than for any other benefit. The system is also incredibly wasteful of taxpayers' money. Figures obtained through a Freedom of Information request showed the Government spent £108.1m on the direct staffing costs for ESA and PIP appeals between October 2015 and 2018.



### Our report made 5 key recommendations:

- Application forms need to be shorter and simpler given that there is a medical assessment process that can explore the claimant's circumstances in more detail. Medical evidence from doctors and health care professionals, who understand the applicant and their condition, must be taken into account.
- The medical assessment process needs to be accessible, fair, delivered to quality standards by suitably trained assessors and the individual's circumstances listened to. In particular, assessments must take into account what a claimant can do usually, not only when they are feeling their best, and the extent to which they require help.
- The DWP should work to time limits for replying to claimants throughout the process, just as applicants are required to do. 15-16 months to resolve an appeal is unacceptable.
- The mandatory reconsideration process (the first step in any appeal process) needs to be effective and timely, meeting the purpose for which it was originally intended and identifying obvious errors. It should not be possible for a person's existing benefit award to be taken away after having requested a mandatory reconsideration - entitled clients are not appealing as a result.
- When changing benefits (e.g. Disability Living Allowance to Personal Independence Payment), people should be automatically transferred on the same rate, not be made to re-apply.

The report has been sent to all MPs in the county, including the Secretary of State for Work & Pensions, Amber Rudd MP, with Citizens Advice services in East Sussex, urging them to act to improve a system that is letting down the very people it is designed to support.

We have been very encouraged by the positive response from local MPs and services across the county will continue to work with them over the coming year to ensure we keep up the pressure for change.

The full report is available on our website [www.wealdencitizensadvice.org.uk](http://www.wealdencitizensadvice.org.uk)

#### Our clients' experiences

Medical assessor completed the assessment before they had even seen the client.

A housebound client relying on oxygen was expected to travel to an assessment centre on public transport carrying an oxygen cylinder.

Benefits for a client in receipt of Disability Living Allowance for long term conditions for many years were suddenly withdrawn and the resulting appeal took over a year to resolve and for benefits to be reinstated.

Client had to rely on regular food parcels for 15 months while benefit claim was resolved.

# Our People

We are very grateful to the volunteers who make it possible for us to do what we do. Over the past year we have been fortunate enough to have benefited from the support of the following people in delivering our service.

|   |    |
|---|----|
| Trustees  | 6  |
| Finance, Payroll, IT, Research & Campaigns        | 10 |
| Advisers (including in training)                  | 68 |
| Reception, Information Assistant & Administration | 14 |
|   | 98 |

**£511k per year**  
**The value of our volunteers' time!**

Volunteering with Citizens Advice is a big responsibility: our team volunteer with us for at least a day a week and also commit to initial and ongoing training and keeping up with changes in practice and procedure. 9 volunteers joined us over 2018/19 and 19 left the service. It takes about a year to train as an adviser so each valued experienced volunteer we lose makes a significant impact on our service. Most of those who left us did so due to ill health or for personal reasons, with four volunteers moving into paid employment.

We conduct an annual People Survey to get feedback from our volunteers about what they enjoy about volunteering with us and on what we can do to improve their experience, as without them we simply do not have a service. As was the case last year, our volunteers most valued: being part of a supportive team; making a difference for their local community and the variety and challenge of the role.

Our volunteers asked us for more opportunities to engage in change and to get together across the service. In response we:

- tried a new style approach to our AGM – with volunteers offered a choice of workshops on issues proposed by them, along with an open forum with the Trustee Board to raise questions about the future of the service and concerns about current issues. The feedback was very positive.
- took into account feedback from our volunteers about how to respond to reduced funding for the service – particularly developing a more flexible approach to phone advice. This has resulted not only in us helping more people but more of our volunteers being happy to provide information and advice over the phone.
- included practical case study based advice skills refresher workshops in our training plans so volunteers can learn from each other's experience
- implemented an online *Volunteer Space* to include news, hints and tips, local policies and procedures and training
- have given our volunteers the chance to learn new skills including first aid and British Sign Language.

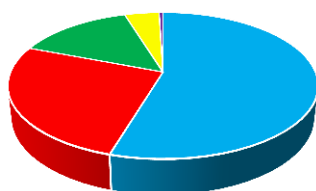


# Finance & Fundraising

## Financial Report

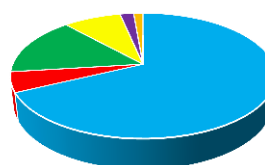
- Income for the year to 31st March 2018 was £302,004 compared to £299,698 for the previous year. £58,373 of this related to project restricted activities.
- Expenditure for the year was £293,779 compared to £308,927 for the previous year.
- Reserves increased by £9,276 to £95,514.
- Our reserves policy requires the retention of at least 3 months running costs in the event of the liquidation of the service and our current position complies with that policy.

### Income



- Wealden District Council £165,000
- Town, Parish Councils & ESCC £79,141
- Grants & charitable trusts £43,447
- Donations £12,956
- Fundraising & investment income £1,460

### Expenditure



- Staff costs £199,415
- Other direct staff/volunteer costs £15,253
- Premises £44,683
- Office (inc IT and comms) £24,676
- Governance £5,841
- Other £3,970

## Fundraising

This year we raised nearly £73k on top of the generous support we received from Wealden District Council and towns and parishes in the District. This included support from:

- the Sussex Community Foundation to establish our text and ring back service
- Energy Best Deal and the Big Energy Savings Network for energy advice
- East Sussex County Council to support our role in the Warm Home Check Service.

Our volunteers and the local community have also been very active in raising funds on our behalf. We are particularly grateful to the Friends of Crowborough Citizens Advice who have organised Quiz Nights, open gardens and raffles to raise funds and who were also successful in being the 2018 nominated charity of Crowborough Chamber of Commerce and Crowborough Bonfire Society. Our Hailsham team benefitted from a book sale and there was a very enjoyable and successful Barn dance, which we hope to repeat next year.



# Ways you can help us

We are an independent charity and have to raise all our own funds; we are not part of any local or national government agency and we rely on grants and donations to provide our service to clients free of charge. If you would like to support us with a donation and/or to volunteer with us please visit our website [www.wealdencitizensadvice.org.uk](http://www.wealdencitizensadvice.org.uk)

## Thank you!

As ever, there are many people to thank for supporting us in the work we do.

**Thank you first and foremost to our dedicated staff and amazing volunteer team, without whom we would not have a service.**

- Dawson Hart for being our honorary legal advisers and for the provision of free legal advice to our clients.
- Chris Green of CNG Law for providing free legal advice to our clients.
- Rix & Kay Solicitors for providing free legal advice to our clients.
- Kay & Pascoe Solicitors for providing free legal advice to our clients.
- Whitfield & Co for providing free legal advice to our clients.
- High Weald Lewes Havens Clinical Commissioning Group for funding our money advice service in the north of the District.
- The Sussex Community Foundation for funding the set-up of our text and ring back service.
- East Sussex County Council for supporting the Warm Home Check Service.
- Crowborough Chamber of Commerce for making the Friends of Crowborough Citizens Advice their charity of the year.
- Crowborough Bonfire Society for making the Friends of Crowborough Citizens Advice their charity of the year.
- British Energy Savings Network, the Supporters of Energy Best Deal and Big Energy Savings Week and National Citizens Advice for supporting our energy work, including our 'Warm in Wealden' campaign.
- Citizens Advice East Sussex colleagues with whom we have provided services across the county.
- The Friends of Crowborough CAB for all their fundraising efforts.
- Our local councils for their support both financial and practical: Wealden District Council, Crowborough, Uckfield, Hailsham and Polegate Town Councils and the Parish Councils of: Buxted, Chiddingly, Hadlow Down, Hartfield, Heathfield & Waldron, Hellingly, Maresfield, Pevensey, Rotherfield, Wadhurst, Westham, Willingdon & Jevington and Withyham.

James Warwick for our annual report cover photo.