

A misty landscape with a lake, trees, and reeds. The scene is captured in a soft, hazy light, with the water reflecting the surrounding foliage. In the foreground, there are tall reeds and grasses. A large tree branch with some leaves hangs over the water from the left. The background shows a line of trees across the lake, all shrouded in mist.

**citizens
advice**

Wealden

Annual Report 2017/2018

Chair's Introduction

In my third year as Chair of Wealden Citizens Advice I find I am running out of superlatives to describe the work of our amazing team.

As ever, I want to thank all the volunteers, staff, my fellow trustees, and all our partners and funders for the way they have pulled together to provide an outstanding service to their local communities at a time where the need has never been greater.



I want to thank my colleagues Fran Watson, Pal Luthra and my predecessor as Chair Bob Johnson, who stepped down from our Trustee Board this year after many years of service to their community for all their support. I am pleased that Bob continues to be a champion of Wealden Citizens as Chair of the Friends of Crowborough CAB, which has done so much to raise funds for the Crowborough team.

I think it would be fair to say that this has been a particularly challenging year. The team have coped with:

- the transition to CASEBOOK - the new Citizens Advice client recording system, which required everyone to adapt to new ways of working
- the first 2 stages of a 7 phase roll out of Universal Credit, which represents the biggest change to the benefits system for a generation
- delivering 7 different projects from money advice to fuel poverty, from supporting those with dementia to our new outreach service ADVICESTOP in Polegate and Willingdon.

As can be seen from the pages of this report, these initiatives have delivered some impressive benefits to our clients, but I want to highlight two which demonstrate the value of the partnerships on which we rely to deliver our service.

First, I am pleased to report that our ADVICESTOP service in Polegate and Willingdon, which aimed to bring face to face advice closer to home for clients who would otherwise be unable to access such a service, has delivered exactly the sort of benefits we wanted to see: more people reached, and greater outcomes achieved. The project has benefitted from the unfailing support of both local councils and I am pleased that we will be able to maintain the service in both locations and now have a blueprint we can use for other parishes.

Second, thanks to campaigning with local councillors and the local media, and positive engagement with the DWP, there is now a regular Job Centre presence in the District. This is a key first step in addressing the injustice our rural clients face in accessing face to face support from Work Coaches where this is what they need to help them into employment.

As we face continued financial pressures in the year ahead - the importance of these positive partnerships has never been greater.



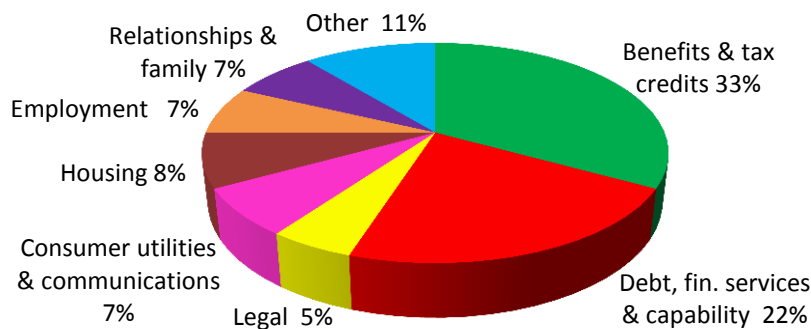
Frank Winslett

The Difference we make

Our committed team helped **4,494** people with **16,910** issues in 2017/18.

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.

What do our clients seek help about?



Outcomes for clients in 2017/18

- **£3m** in improved financial outcomes
- **£1.8m** in additional income
- **£1m** in debt written off
- Over **300 people** helped who were at risk of losing their home
- **99%** of clients completing our annual survey were satisfied/very satisfied with the service
- **4 out of 5** clients said our advice had made a positive difference

But the help we give produces wider benefits for the local community....

- much of the income generated for our clients is likely to be **spent locally**,
- **every £1 invested in our service saves the taxpayer £2.50** e.g. helping to prevent evictions and homelessness; helping to maintain people in work rather than relying on benefits; and through improving people's health and well-being,
- **every £1 generates £13 in public benefit through wider economic and social benefits** e.g. improvements in participation and productivity for clients and volunteers.

Put that together with the average £19 for every £1 invested in direct benefit to individuals, that's a return of over **£34 for every £1 invested!** As was the case last year, that's a total of **over £10m** in benefits, with around **£0.75m** of this direct savings to the public purse.

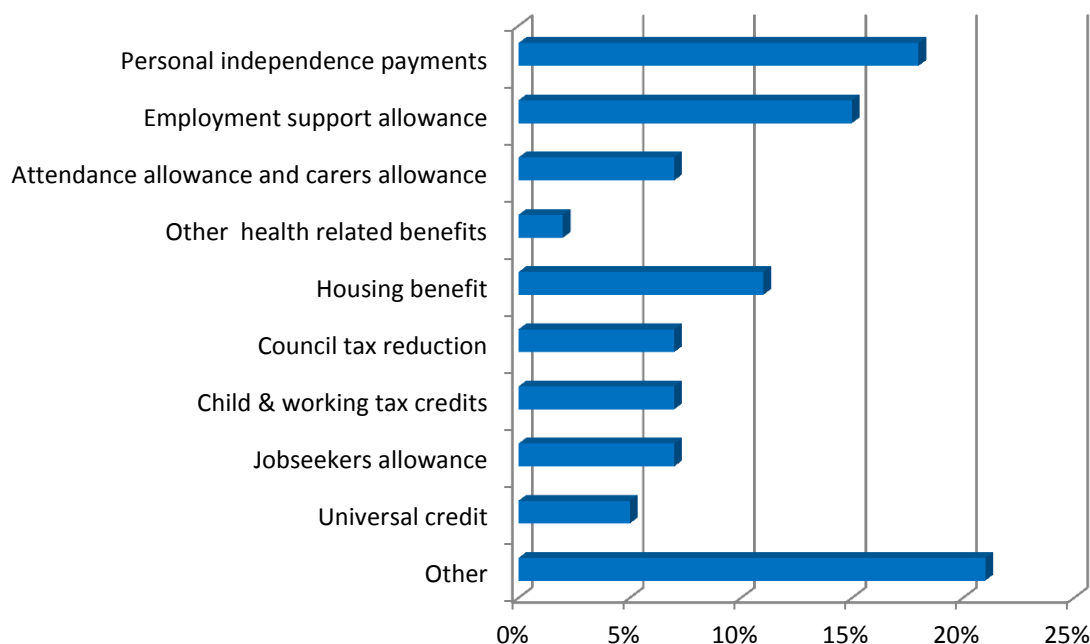
But numbers tell only part of the story - equally as important is the way our volunteers help clients feel: relieved, listened to, supported, empowered and enabled. That takes skill and patience, things our team have in abundance. Thank you everyone, for all you do.

Kay Birch, Chief Executive.

Welfare benefits

The **5,552** welfare benefits issues our team handled last year make up a third of all the issues raised with us. When things go wrong, the impact on clients is often the most severe - we have seen people left without funds for weeks on end or dragged through an appeal process taking many months before they are granted their entitlement.

The majority of those who seek our help regarding benefits are on a low income because of a long term health condition or disability.



There are a number of ways in which we help clients with benefit issues, we can:

- undertake benefit checks so that clients can get an idea of what they are entitled to claim and how much they might receive
- help clients to complete benefit applications on paper or online. In particular, application forms for ill-health related benefits are long and complex. We have volunteers at each office who have undertaken additional training and chosen to specialise in helping clients complete benefit applications
- support clients in managing claims online. This can include helping clients to get an email address set up and make their first claim. We also help Universal Credit claimants to manage the ongoing client journal they are required to maintain
- help clients appeal decisions, including the mandatory reconsideration stage they are required to go through before they can make a full appeal.



Another grateful client helped by our amazing Crowborough volunteers!



Benefit Outcomes

We helped clients secure **£1.69m** in welfare benefits and tax credits in 2017/18, the vast majority of this - around **£1.5m** - related to a new award or increase that clients had not known they were entitled to.

The average annual values of successful outcomes per client were as follows:

- **£5,755** - new benefit/tax credit award or increase (this could relate to more than one benefit)
- **£3,591** - award or increase to an award following appeal
- **£3,853** - claim being put back into payment after being incorrectly stopped

Universal Credit comes to Wealden

Universal Credit represents 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.

It replaces 6 means-tested benefits (benefits you get if your income and savings are below a certain level): Income-based Jobseeker's Allowance; Working Tax Credit; Child Tax Credit; Income-related Employment and Support Allowance; Income Support and, importantly, Housing Benefit.

Delivering on
Universal
Credit



Claimants are asked to sign up to a 'claimant commitment' aimed at helping them build their skills for employment with the support of a Work Coach at their local Job Centre.

Wealden District probably has the most complex roll out arrangements for Universal Credit anywhere in the county. The new arrangements are being rolled out in 8 phases working with 7 different Job Centre offices, none of which is based in the area.

This lack of a local Job Centre is a major disadvantage for clients living in rural areas - some of whom have to take at least 2 buses to attend any mandatory appointments or get to a face to face meeting with their Work Coach.

With support from local councillors, especially Wealden District and Crowborough Town Council, Eastbourne and Haywards Heath Job Centres have agreed to operate weekly sessions in Wealden District Council offices and Crowborough CAB, a service we are hoping will be available in Uckfield when Lewes Job Centre area goes live in September.

The Job Centres have also offered site visits and training for our volunteers on the new system: this has been very welcome and helped to build positive partnership working locally.



Money advice

Thanks to the support of Wealden District Council and the High Weald Lewes Havens Clinical Commissioning Group (HWLHCCG) we have been able to maintain our expert caseworker service throughout the year.

We handled **3,211** debt related issues during the course of 2017/18, with clients of the casework service owing an average of **£13,165** each.

More than 1 in 5 of the debt issues handled related to debts owed to Wealden District Council (council tax, rent and benefit overpayments), with the Council owed more than **£350k**.

The team helped write off **over £1m** in debt for clients, who were often vulnerable and in financial difficulty following a sudden drastic change in their circumstances, such as: illness/accident, loss of employment, family breakdown or caring responsibilities.

What has been particularly shocking is the extent to which clients in financial difficulty are living on 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). The average income of clients accessing our expert caseworker service was **£1,286** per month with average expenditure of **£1,290**.

Over the past 18 months, together with Lewes District Citizens Advice, we have been conducting research into the links between ill health and debt as part of our High Weald Lewes Havens CCG funded money advice service; in particular we have examined the extent to which effective money advice can improve health outcomes.



HWLHCCG Key Project Statistics

- **311** people received expert caseworker support, **3 out of 4** reported they were living with a disability or long term health condition, with **over half** having mental health issues
- **Two thirds** said accident or illness of themselves or a loved one was the cause of debt.
- Over **£3.1m** of debt managed.
- Average debt **£9990**
- **Nearly £1.8m** of debt written off for people most in need
- Over **£600k** in additional income secured
- Clients needed help with multiple issues, especially benefits and housing

	Before	After
Health poor or very poor	59%	21%
Keeping up with bills on essentials	9%	54%
		2 in 5 were debt free
Debt has made life unbearable or significantly reduced quality of life	84%	30%

- **9 out of 10** clients reported
 - reduced stress/anxiety
 - feeling more in control of their finances
 - feeling more able to manage their debts
 - greater peace of mind for the future.

Reaching Out....

ADVICESTOP SUCCESS



Thanks to support from the People's Postcode Lottery, we successfully piloted our ADVICESTOP service in Polegate and Willingdon this year. The service aims to bring face to face advice closer to home for those who might be otherwise unable to access our offices services.

As a result of the pilot we helped 16% more residents from Polegate and Willingdon wards than in the previous year, helping 377 people with 1,170 issues. 43% of clients had a long term health condition or disability.

Developing this service into other parishes is a strategic priority for 2018/19. These developments would not have been possible without the support of the Sussex Community Foundation, which has enabled us to fund training for volunteers on supporting those living with dementia and their carers and to develop support for helping clients with mental health issues and those at risk of domestic abuse.



Warm in Wealden

A further significant priority was maintaining the Charity's *Warm in Wealden* campaign, which aimed to provide a single point of contact service for those living in a cold home. We helped over 300 people with 637 issues relating to reducing energy costs and managing fuel debt in 2017/18, many of them reached through pop up energy advice shops outside local supermarkets and through sessions at lunch clubs and in libraries and community centres.

Advice and information on the road.....

We have continued to take advice and information out into the community to help more people understand what we do and how we can help. This year we have put particular emphasis on helping people reduce fuel costs thanks to Carol Clark's efforts on Warm in Wealden. We have also participated in events focused on supporting older people and those living with dementia and their carers as part of our membership of the Wealden Dementia Action Alliance.



We want to be able to offer more ADVICESTOPs or regular information sessions in rural communities in partnership with local parishes and partners in the East Sussex Rural Liaison Group. We know the need is there, it's just finding the resource to make it happen. In 2017/18 we ran and attended nearly 50 events across the District, including sessions focused on carers, the roll out of Universal Credit and managing on a tight budget.



Research & Campaigns

We don't just want to help our clients get the benefits to which they are entitled, we want to make the system work better too.

Research and Campaigning is a twin aim of Citizens Advice: we have a unique insight and hold a huge amount of data 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 take part in 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.

Our two top priorities this year concerned:

- the roll out of Universal Credit
- maladministration and delay in the benefits system

Universal Credit

The main issues faced by our clients were:

- long delays in payment (10 weeks was not uncommon)
- inadequate access to information and advice from the DWP. Clients: could not get through on the phone; faced long waits when they did get through and at their own expense; were frequently given the wrong information; faced long and costly journeys to out of area Job Centres for their initial interview or to access face to face Work Coach support
- debt as a result of the long wait for payments leading to people being disconnected from vital services, threatened with eviction and relying on food parcels to feed their families
- difficulty moving from a weekly to a monthly budget
- managing claims online for those without internet access or lacking confidence with IT.

While we have some way to go before the system can really meet the needs of those it is designed to help, we have seen some successes. In addition to local DWP Job Centres agreeing to provide weekly outreach.....



The Government agreed to changes, including:

- an end the automatic 7 day waiting period for the benefit
- implementing a free helpline
- making it easier for claimants to get advance payments, with repayments over a longer period

Maladministration in the benefits system

127 of the 309 evidence forms we submitted to National Citizens Advice concerned delays and maladministration in the benefits system. Our biggest concern was the treatment of those entitled to benefits relating to a long term health condition or disability. We have seen clients:

- waiting in excess of a year to receive the benefits to which they are entitled
- being disbelieved and assessed by medical assessors who appear to have no understanding of their condition, or preconceived ideas of what that condition means
- being expected to make long, expensive and impractical journeys on public transport despite medical evidence from their doctors.

We also submitted evidence directly to the Parliamentary Committee scrutinising this issue and to the Government's consultation on reform of the blue badge scheme.

We are working on a major report on the experience of rural clients claiming ill-health related benefits in 2018/19. In particular we want action taken on the mandatory reconsideration stage through which clients are forced to go before they can appeal. This process rarely ever results in a change in the DWP's position, although more than two thirds of the cases we support go on to be successful at appeal. This position is not just distressing for clients whose claim is stopped while this process proceeds, but hugely wasteful of taxpayer's money.

Our other priorities were:



Homelessness, where we contributed to Wealden District Council's consultation on its long term Homelessness Strategy in response to the Homelessness Reduction Act - this will be a priority for 18/19.

Trying to protect local support services through responses to consultations on library services, adult social care and Job Centres.



Fuel poverty through our **Warm in Wealden Campaign** where we have been trying to ensure every contact counts so that those at risk of living in a cold home get access to the help they need to reduce energy costs and afford those winter bills.



SCAMS We have signed up to this National Trading Standards initiative, which aims to protect and prevent people from becoming victims of scams. In addition to providing advice to clients who have been caught up in scams, we have: trained our team on how people can protect themselves against scams; taken part in awareness raising events and disseminated information on local scams via social media

Our People

We could not achieve what we do without the commitment of our staff and the dedication of more than 100 volunteers, who give up at least a day a week to serve their communities in the following roles:

• Trustees	9
• Finance, Payroll, IT, Research & Campaigns	7
• Advisers (including in training)	75
• Reception and Administration	18



26 new volunteers joined us (including 2 co-opted trustees) and 19 left the service (including 3 trustees). Most of the departures were for personal reasons, with 3 volunteers moving into paid employment.

Our 2018 People Survey gave an insight into the value of volunteering for our team, with the top 3 positive reasons being:

- making a difference, helping people & getting successful outcomes – 58%
- working as part of a supportive team – 42%
- variety of work & challenges, interest - 20%

While we are pleased our volunteers get a great deal out of their volunteering, there are always things we can improve on and this year's priorities are:

- providing more opportunities to get together and learn from/share ideas across all sites, with case study based workshops, including a more participative AGM in 2018
- making it easier to access information about our service and how we do things, through an online *Volunteer Space* to include volunteer news, hints & tips, local policies & procedures and training
- engaging the team in ideas for business change, particularly introducing greater flexibility in how we manage phone advice and seeking volunteers views' on how to manage with reduced funds.



£516,000 a year

**The value of
our volunteers'
time!**

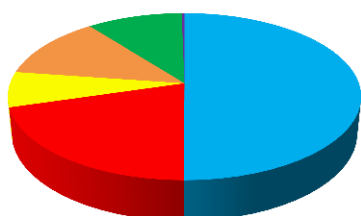
Our volunteer reps (left to right): Carola Coles (Hailsham), Elaine Cox & Mike Tollit (Crowborough), Nicola Dawkins (Uckfield)

Finance & Fundraising

Financial Report

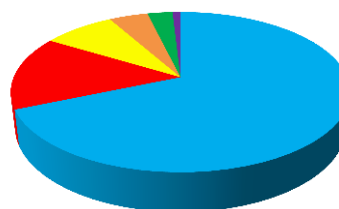
- Income for the year to 31st March 2018 was £299,699 compared to £291,752 for the previous year.
- Expenditure for the year was £308,927 compared to £300,338 for the previous year.
- Reserves decreased by £9,228 to £87,288.
- Our reserves policy requires the retention of at least 3 months running costs in the event of the liquidation of the service and our current position complies with that policy.

Income



■ Wealden DC	£150,000
■ Town & Parish councils	£61,087
■ HWLH CCG	£20,456
■ Other grants & trusts	£36,742
■ Donations	£30,528
■ Fundraising & investment income	£886

Expenditure



■ Staff costs	£212,060
■ Premises	£46,306
■ Office costs, inc IT and comms	£25,247
■ Other direct costs	£13,678
■ Governance	£8,838
■ Other	£2,798

Fundraising

This year we raised over £88k on top of the generous support we received from Wealden District Council and towns and parishes in the District. We were particularly fortunate to receive one large private donation, which meant we could secure all staff posts through to the end of the financial year.

Our Fundraising Taskforce, chaired by Trustee Janet Downes, has developed a fundraising strategy. The strategy is seeking to diversify our sources of funds given the pressure on statutory funders and increased competition for the support of trusts and charitable foundations, which continues to make up the bulk of our non-council income.

The Taskforce's main focus will be on:

- building links with local businesses
- strengthening relationships with local communities
- developing a series of small fun fundraising events
- developing ongoing donations e.g. through Amazon Smile and monthly giving.

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 People's Postcode Lottery for supporting our ADVICESTOP service in Polegate & Willingdon.
- The Sussex Community Foundation for funding training for our volunteers.
- British Energy Savings Network and National Citizens Advice for supporting our energy work, including our 'Warm in Wealden' project.
- Citizens Advice East Sussex colleagues with whom we provide our ADVICELINE 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, Chiddingfold, Hadlow Down, Hartfield, Heathfield & Waldron, Hellingly, Maresfield, Pevensey, Rotherfield, Wadhurst, Willingdon & Jevington and Withyham.
- All the supporters of Energy Best Deal.
- Jon Cornish for our annual report cover photo.

