

citizens  
advice

# Annual Review

2018-2019



**Citizens Advice Worcester**  
Citizens Advice Herefordshire

A copy of the Report of the Trustees and Audited Financial Statements for the year ended 31 March 2019 can be obtained on request.

Worcester CAB and WHABAC operates in Worcester as Citizens Advice Worcester and in Herefordshire as Citizen Advice Herefordshire

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# Report by the Chair

I would like to thank the staff and volunteers for another successful year. There continues to be a huge need for our services with over 10,500 individuals benefiting last year. At least four out of every ten that seek advice have a disability or long-term health condition and of the 28,000 recorded issues dealt with over half related to the three core service areas of housing, debt and welfare benefits.

This was our first full year of running a service in Herefordshire after assuming responsibility for the services previously delivered by the old Herefordshire Citizens Advice Bureau before its demise. By working in partnership with neighbouring Citizens Advice services in Shropshire and South Worcestershire we have also been able to maintain regular outreach advice services in Leominster, Ledbury and Ross. I would like to thank the staff and volunteers at Hereford for all their hard work in making a success of the new service amid all the upheaval and change. When trustees approved the take over it was by no means certain that the venture would be a success and certainly not in such a short space of time. But to the credit of the staff and volunteers on both sites the service is now thriving, and we are confident that over the coming year it will continue to grow in strength.

Across all our service centres some of the notable achievements by our specialist advice services over the last 12 months include:

- 121 new housing-related issues were opened for clients funded by the Legal Aid Agency and 291 individuals facing eviction from their home were helped by our county court duty advice service.
- Student volunteers from Worcester University Law School provided specialist advice and assistance on welfare benefits to 169 clients resulting in financial gains of just under £600,000.
- We worked in partnership with three other Citizens Advice in the region to contribute to the delivery of the Pension Wise service. Nationally this service delivered nearly 80,000 advice appointments to people over 55 in defined contribution schemes with a customer satisfaction rate of just under 99%.
- 1086 clients received face-to-face debt advice (funded by the Money Advice Service)
- In partnership with Wyre Forest Citizens Advice, 912 clients with a cancer diagnosis received welfare benefits advice (funded by Macmillan Cancer Support).
- Over 400 single people who were homeless or at risk of being so received advice and assistance and 132 of these were helped to settle into suitable accommodation by our SmartMove and SmartLets schemes.

As always, we are grateful to our funders and volunteers who make all of this possible. Last year we recruited and trained 47 new volunteers across both sites. In total 105 volunteers contributed approximately 22,000 hours of work to the charity, roughly the equivalent of 11.5 full time posts. A special mention is deserved for Worcester Municipal Charities (WMC) who continue to fund our core activities, as well as providing us with rent free premises, which combined were equivalent to around £200,000 annually.

In addition we work in partnership with WMC in delivering new affordable accommodation for single homeless people, WMC through their residential investment programme, have delivered 37 new units of self-contained accommodation to date. All these properties are managed by our SmartLets social lettings agency and make a significant contribution to our existing work to prevent homelessness in Worcester. With a further 27 units planned over the next 2 years by WMC we look forward to continuing to work closely with them in developing this successful partnership.

**Sam Lister**  
Chair

# Report by the C.E.O.

In total we were able to help 10,700 individual clients in 2018-2019; this is the highest annual number of clients helped since the current charity came into being, following the merger of Worcester Citizens Advice Bureau and WHABAC in 2009. While demand for our services has remained steady in Worcester, we have seen increased numbers in Herefordshire since taking over responsibility for the delivery of Citizens Advice services in the county in October 2017. I have been pleased with our progress in Herefordshire and we have achieved the main objectives we set at the start of the year to increase volunteer numbers and extend opening times. We have doubled the number of volunteers over the last 12 months and increased opening times, of our telephone and face to face appointment service, from two to three days per week.

This has been achieved with the help of additional funding from local funders who I would like to thank for their support. We have continued with the ongoing integration of Herefordshire services with our successful delivery model in Worcester, while incorporating some of the good practice found in Herefordshire into this model and we look forward to continuing this process and the further development of the service in 2019-2020.

Towards the end of the year we also had some opportunity to develop other services delivered in both counties. Due to the success of the Pension Wise guidance service we have been able to increase the staff team in order to meet increasing demand for appointments from clients. We are pleased to be one of 38 local Citizens Advice delivering the service and work with our local partners and Citizens Advice in Coventry, Wolverhampton and Shropshire to deliver Pension Wise guidance across a wide area including Herefordshire, Worcestershire, Shropshire, North Gloucestershire, the Black Country and parts of the West Midlands including Birmingham. This national service has been very successful over the last four years since launch in 2018-2019 just under 79,000 people booked Pension Wise appointments nationally and a client satisfaction score of 98.7% was achieved.

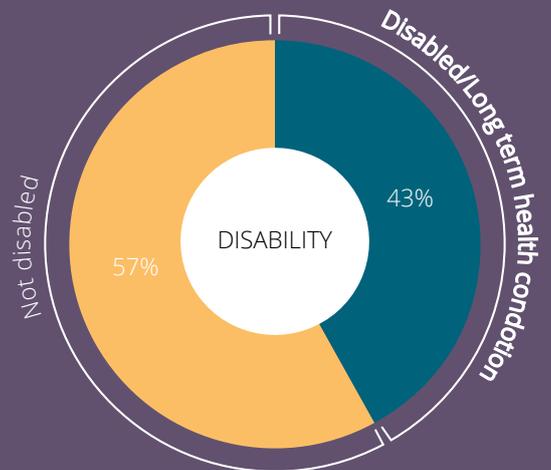
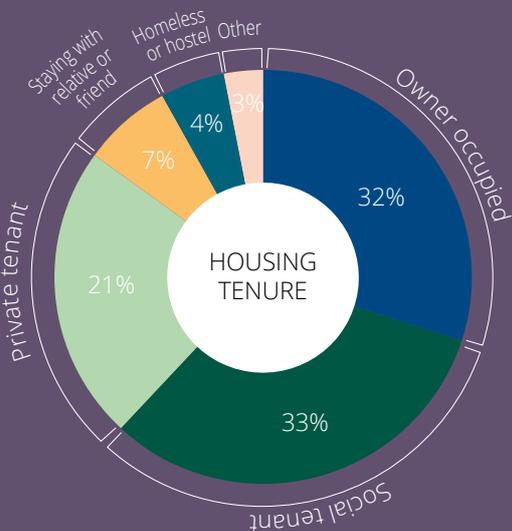
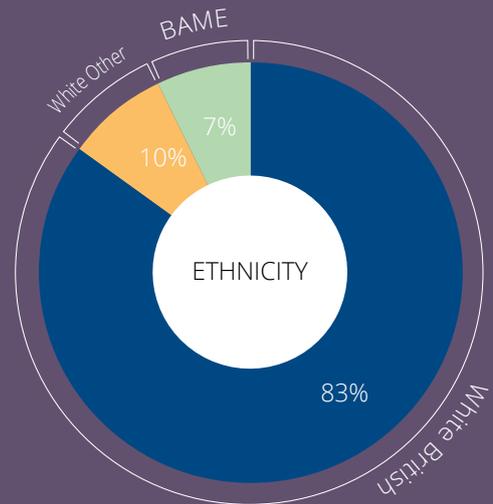
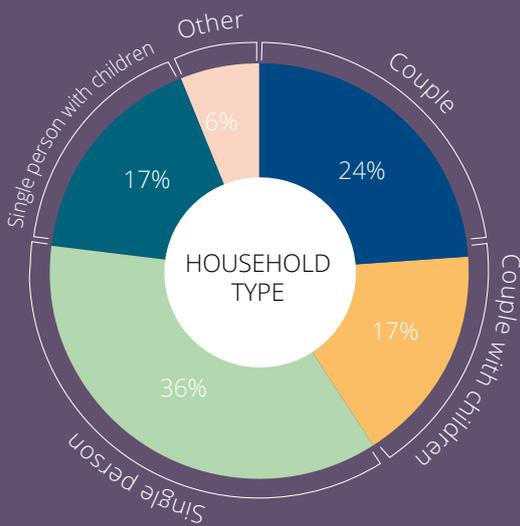
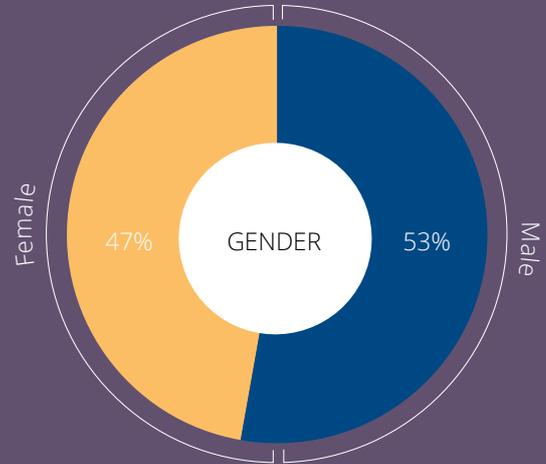
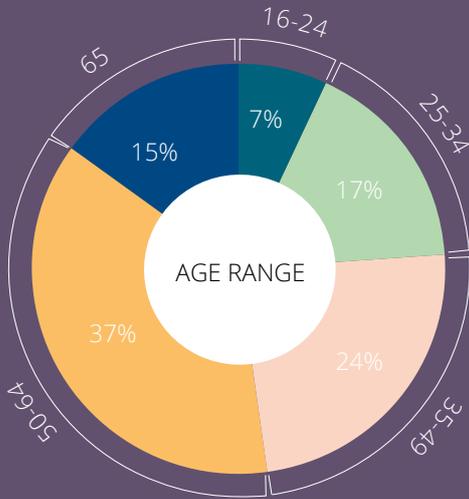
We had prepared for the rollout of Universal Credit locally during the year with extensive staff and volunteer training and were delighted to hear in November that Citizens Advice nationally had successfully secured a contract with the Department of Work and Pensions (DWP) to provide a Help to Claim service supporting new claimants of this benefit. Funding for local delivery of this service in Worcester City and Herefordshire will enable us to provide help to clients, particularly the most vulnerable, to make a successful claim and overcome the challenges involved in managing this new benefit. In the last quarter of the year we worked extensively with national Citizens Advice and the DWP locally to prepare for the launch of this service in April 2019.

Our work with single people through our SmartMove and SmartLets schemes continued to have a significant impact in Worcester City and surrounding areas on the increasing problem of single homelessness. Last year we helped 132 people secure suitable accommodation, mainly in properties with a SmartMove deposit guarantee or in properties directly managed by SmartLets. A high point in the year came in October 2018 when Worcester Municipal Charities (WMC) handed over a newly completed development of ten flats for management by SmartLets. This consisted of six new build flats and a further four in a converted former office building. This is an excellent development of high quality, affordable self-contained flats and needless to say they were all filled from our waiting list within a matter of weeks. We look forward to working with WMC on the further developments they are planning of 27 additional flats for the single homeless over the next two years. We also plan to increase our provision of shared accommodation with the addition of two further shared houses next year. Trustees have agreed to make a further Social Investment purchase of a suitable property and we also intend to seek an additional property to lease.

There was a surplus in the accounts at the end of the year but this was largely due to deferring some planned expenditure on ITC until 2019-2020. The overall financial climate remains difficult with much current funding uncertain going forward and identifying and securing new sources of income very difficult in the current climate. In these circumstances I am pleased that we have been able to maintain all our core services throughout this year and have seen some expansion in Herefordshire and the development of a new service to help clients meet the challenges presented by the roll out of Universal Credit. We look forward to meeting the challenges we face in 2019-2020 and aim to continue to deliver and develop the full range of our services throughout the year to ensure we can continue to have a positive impact on the lives of our clients and the wider community as a whole.

**Martyn Saunders**  
Chief Executive Officer

# About our clients





Worcester CAB & WHABAC provides a number of private rented sector access schemes aimed at the prevention of homelessness among single people and childless couples. These services are centred on the **SmartMove** deposit guarantee scheme and **SmartLets** social lettings agency.

The main focus of the work is in Worcester city but we also provide assistance to single homeless people across the county. These schemes provide practical assistance and ongoing support to those who are homeless or at risk of homelessness to secure and retain suitable accommodation. SmartMove has been run by the organisation since 1998 and can help single people or childless couples who

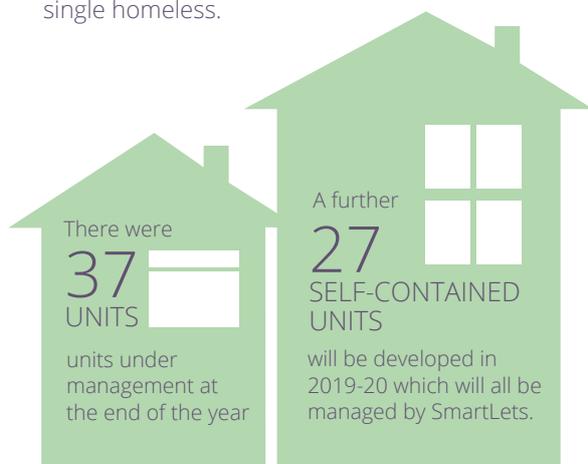
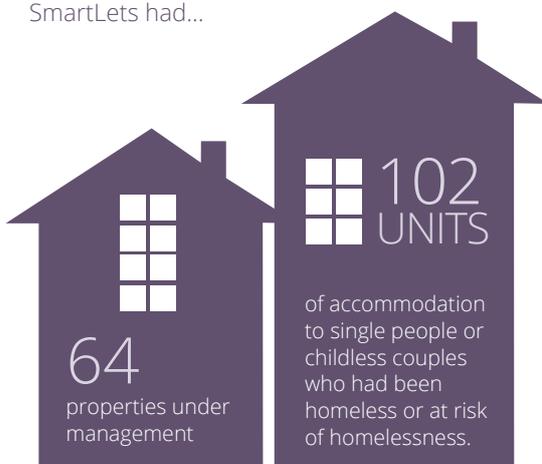
are homeless or at risk of homelessness to secure and maintain accommodation. As well as advice and assistance it can also provide financial assistance such as a deposit guarantee bond in lieu of a traditional cash deposit that is required to access private rented accommodation.

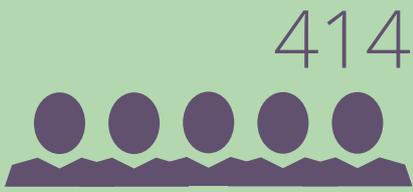
SmartLets lettings agency was launched in April 2011, with the aim of increasing the availability of private rented sector accommodation to single people and childless couples on low incomes.

SmartLets can offer a range of services to landlords including fully leasing properties, rent collection and repairs service as well as finding tenants and matching with landlords.

Thanks to the continued support of Worcester Municipal Charities, Headway, Fortis Living and our private rented sector landlords, at the end of March 2019 SmartLets had...

We are particularly pleased to be the managing agents for Worcester Municipal Charities' affordable accommodation for the single homeless.

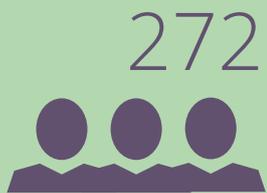




414 single people who were homeless or at risk of homelessness received advice and assistance relating to their housing situation from Worcester CAB & WHABAC during the year.



These included 318 applicants to the SmartMove deposit guarantee scheme,



272 from Worcester City



and 46 from other districts in the County.



All applicants received a full housing needs assessment and 132 were helped to secure and settle into suitable accommodation.

**In total at the end of 2018-2019 there were**

**191** tenancies

across Worcestershire where Worcester CAB & WHABAC had either provided a deposit guarantee bond to the landlord or was directly managing the property through the SmartLets agency.

**94%** of applicants

had a level of vulnerability in addition to the risk of homelessness, most with more than one contributing issue. The most common were:

A history of homelessness

A history of offending

Mental ill health

Drug and/or alcohol problems

Poor physical health



In 2018-2019 we continued to work closely with private rented sector and registered social landlords to increase the supply of good quality affordable accommodation for applicants.

In partnership with Crisis, Worcester CAB & WHABAC also offered pre-tenancy training to individuals who needed some assistance to develop the skills to keep them in accommodation and we look forward to developing this very valuable service in the future

# Su's Story

Su was living in a shared house which was supported exempt accommodation managed by Citizens Advice Worcester but due to deterioration in her health was increasingly unable to manage the stairs. After some years in supported accommodation, she was also starting to think about living independently in self-contained accommodation.

Su was initially moved to alternative shared accommodation in Worcester which had all the kitchen and bathroom facilities on the same level. After some months we were able to move Su on to self-contained accommodation for independent living. At the stage of each move Su was supported to inform Universal Credit (UC) and Housing Benefit about her change in circumstances. When she moved on to independent living she was also supported with setting up her utility accounts and securing a fridge through Worcester City Council's Discretionary Welfare Assistance Scheme and a washing machine and furniture through charitable applications.

When updating UC about her move to independent living, Su was supported to access her UC account using a PC. She can now do this as well as using her smartphone.

Su is now settling into living independently in a ground floor bedsit which is well suited to her needs. In the week running up to the move to independent living Su sent us a card which said, "My dream is about to become a reality." She also said of our service, "On to the next chapter of my journey. Yes, I'm scared but very excited and quite emotional, I owe you so much, not many people believe in me or tell me I can do it but you have, and once again 'THANK YOU.'"



# Citizens Advice Worcester

Initial information and advice and our specialist services in Worcester can be accessed through:



**Our Open Door Drop In service at our Hopmarket office**

which operates 4 days a week from 9.30 a.m. to 4.00 p.m.



**Our telephone Adviceline service** which operates 5 days a week.

## Outreach work

We also provide advice services at venues across Worcester

**During 2018-2019 we carried out outreach advice at the following locations:**

- Tudor Way Children's Centre
- Dines Green Community Café
- University of Worcester
- Worcester Food Bank

**We also organised and provided information and advice at the following events:**

- Warmer Homes Week at Crowngate Shopping Centre Worcester (Energy Advice and Information)
- Big Energy Saving Week at The Hive and Asda in Worcester

We also provided outreach information mornings with the new Citizens Advice branding at venues throughout Worcester.

**Events attended during the year included:**

- St Peters Festival Volunteering Event in Worcester
- Worcester Show – Gheluvelt Park
- Attending promotional events at the University of Worcester
- Volunteer Fair at Worcester Guildhall

**These events enabled us to:**

- Promote the wide range of services we deliver
- Showcase volunteering opportunities at Worcester CAB and WHABAC.

In addition to our in-house services, we also during 2018–2019 facilitated the following advice services, provided by third parties at Worcester CAB and WHABAC:

**Free Specialist Initial 30-minute Employment Advice Interview**

- Monthly Service  
Quacy Thomas – Bradley Haynes Solicitors

**Free Specialist Initial 30-minute Immigration Advice Interview**

- Monthly Service  
Kiran Munawar – Bradley Haynes Solicitors

# Citizens Advice Herefordshire

Initial information and advice and our specialist services in Hereford can be accessed through:



## **Our Telephone Advice Service**

based at 8 St Owen St, Hereford is open Mondays and Wednesdays from 10.00 a.m. to 3.00 p.m. and since October 2018 Fridays from 10.00 a.m. to 3.00 p.m.



**Text** – by sending a text message with the word ADVICE followed by a name to 07860 077311 and a call back is arranged within the next four working days.



**By email to:** advice@citizensadviceherefordshire.org.uk or via our Herefordshire website



**Appointments:** Initial advice is given by telephone or email and follow-up appointments are arranged during our opening hours on Mondays, Wednesdays and Fridays for advice services and Monday to Friday for casework and specialist services in Hereford.

Appointments can also be arranged for Ross Town Council residents at our fortnightly outreach at Ross Library.

Appointments can also be arranged for Leominster Town Council and Ledbury Town Council residents at outreach offices in each town. These outreaches are delivered by our partners Citizens Advice Shropshire and Citizens Advice South Worcestershire.

## OUTREACH – HEREFORDSHIRE

### **ROSS ON WYE – We have a fortnightly outreach at Ross Library on alternate Mondays from 10.00 a.m. to 3.00 p.m.**

Citizens Advice Worcester assumed responsibility for the services previously delivered by Herefordshire CAB in October 2017. Since then there has been considerable activity to develop the service as Citizens Advice Herefordshire.

This has been our first full year of operating in Hereford. After an initial period of consolidation and integration at the end of 2017-2018, work began in earnest to rebuild advice services in Hereford in 2018-2019. As a result we delivered the following:

- A recruitment campaign to increase our number of volunteers, during which we recruited and trained ten new volunteer advisers.
- Extended our advice service from October 2018 to three sessions per week, where we provide telephone and face to face advice services.
- Raise the profile of the service throughout the county, as many people believed Citizens Advice had closed in Herefordshire following a period of funding difficulties. To achieve this, we have delivered outreach and promotional work including the following:
  - Hinton Community Centre,
  - Belmont Community Centre,
  - Saxon Hall Community Centre
  - The Kindle Centre
  - Big Energy Savings Week events at local supermarkets and Job clubs

### **These events enabled us to:**

- Promote the wide range of services we deliver
- Showcase volunteering opportunities at Citizens Advice Herefordshire

# Una's Story

Una approached Citizens Advice Herefordshire in December 2018. Una had worked on the outskirts of Hereford for a national chain of hotels since 2014 and told us that she was concerned because she had been told that there would be a change in her entitlement to holiday pay.

After consideration of the new holiday rules notified to Una the volunteer adviser identified that the new rules did not take account of a ruling made by the European Court of Justice (ECJ) in 2016 as to how holiday pay should be calculated.

Una was concerned as she was entitled to approximately £375 less holiday pay than her entitlement under her employer's old rules.

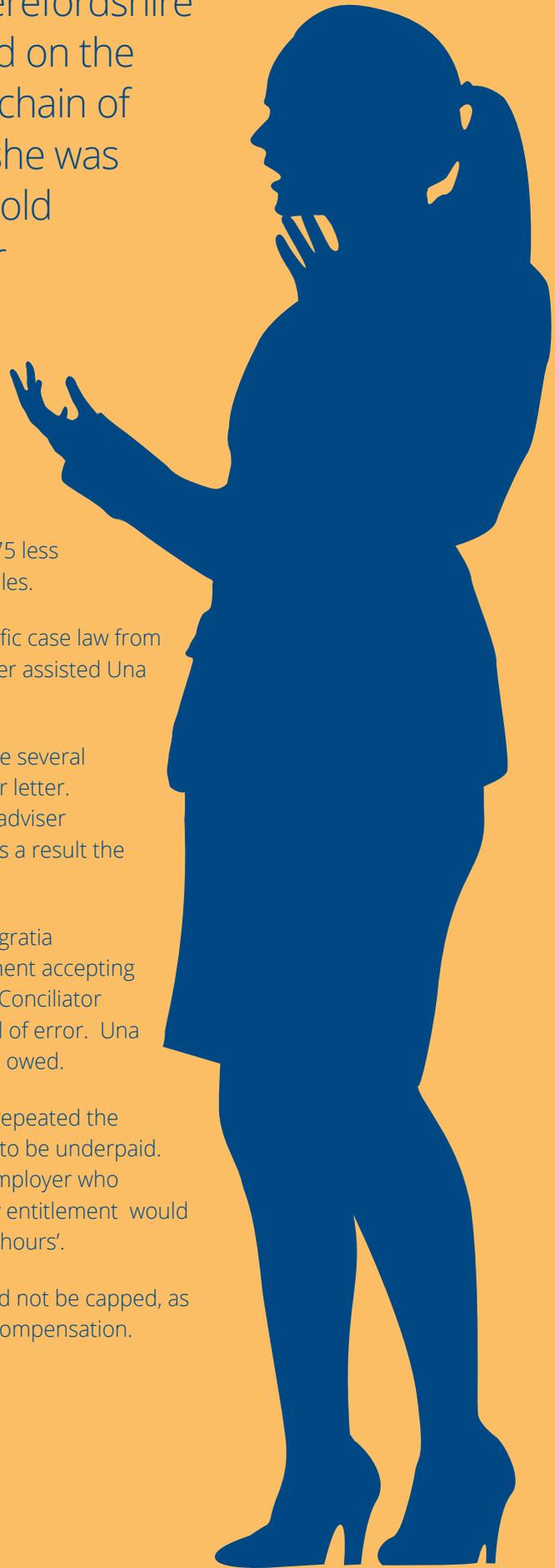
After undertaking further research and establishing the specific case law from the ECJ and the Employment Appeal Tribunal (EAT), our adviser assisted Una to write a grievance letter to her employer.

Initially, Una received no response from her employer, despite several requests by Una to her employer asking for a response to her letter. Una therefore returned for further advice and the volunteer adviser assisted Una to commence a conciliation process via Acas. As a result the Conciliator agreed that the employer owed Una holiday pay.

Despite this, Una's employer would only agree to offer an ex-gratia payment, on the basis that Una sign a non-disclosure agreement accepting that no error had been made by her employer. However the Conciliator intervened and redrafted the Agreement removing the denial of error. Una was also offered £700, which was more than the pay she was owed.

Una however was still concerned that the process would be repeated the following year and she and other employees would continue to be underpaid. As result of Una's concerns the Conciliator returned to her employer who agreed to issue a new leaflet to staff, stating that paid holiday entitlement would 'now reflect the actual hours worked and not just contracted hours'.

In addition Una was assured verbally that holiday hours would not be capped, as was the case in 2018. As a result Una accepted the offer of compensation.



# Overview of our service in 2018-2019:

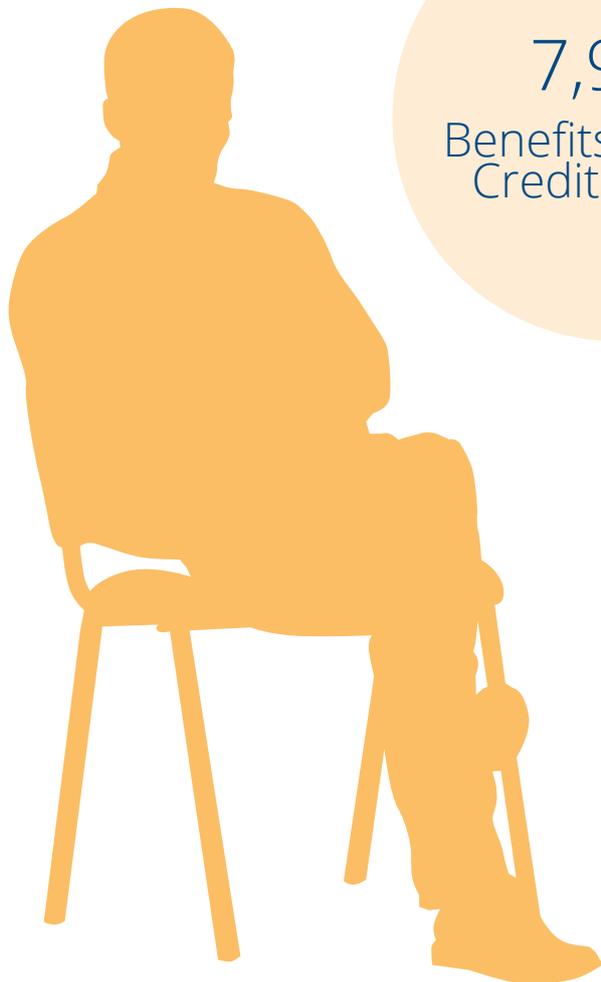
**10,677 individuals accessed our services in Worcester and Herefordshire**

Including dependents, spouses and partners there were **over 21,000 beneficiaries**

**Over 28,000 advice issues** were responded to. 65% related to Benefits, Financial Services and Capability, Housing, and Debt.

**Over 34,000 contacts** were made with or on behalf of our clients.

**Over 6,800 clients** accessed initial assessment and advice at our drop in service



3,330  
Debt issues

3,506  
Housing  
issues

28,021  
issues  
were responded  
to in 2018-2019

7,971  
Benefits and Tax  
Credits issues

13,205  
Other issues

# Supported Advice Worker Project for Vulnerable Clients funded by Lasletts Charity

We believe the key to improving client outcomes, particularly for the most vulnerable, is the use of additional resources to provide more proactive and structured ongoing support.

Our Supported Advice Worker Project funded by Lasletts Charity has enabled us to support clients proactively through the advice given. This enables the client to take the next steps necessary to resolve their problem and deal with underlying issues more effectively.

Support delivered to clients is also focused on increasing their capacity to deal with issues which arise more effectively in the future.

During 2018-2019 our Advice Support Worker advised and supported clients with 285 different issues in Worcester and surrounding districts. Advice and support was provided by supporting clients by telephone, text, email and in person.

The total financial gains for clients from this project in 2018-2019 were over £160,000.



# Worcester Law School Partnership Project

Since commencing this project in 2013 we have continued to receive funding from Worcester Municipal Charities in order to recruit and train law students to deliver Welfare Benefits casework. Since 2017 we have developed a new partnership with the University of Worcester Law School in order to deliver these services.

## During 2018-2019:

119 new cases opened

by student caseworkers and their supervisors

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Advised 169 clients

from both existing and new cases

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Advised on 287 different issues

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Completed 736 activities

(including 208 client interviews, 224 letters, and more than 180 telephone calls)

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Obtained a total recorded  
financial benefit of over £600,000

for clients where an income gain was recorded.

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“ we have benefited from the feeling of helping clients who really need support. ”

“ the clients are always so appreciative. ”

“ working in an office environment has been incredibly useful. ”

Student feedback

# Macmillan Citizens Advice

**912 clients** received help across Herefordshire and Worcestershire

## Worcestershire

Our service in Worcestershire is delivered in partnership with Macmillan Cancer Support and Wyre Forest Citizens Advice Bureau and is focused predominantly on Welfare Benefits issues.

**658 client cases** were opened

by the Worcestershire Macmillan Citizens Advice Service during the year.

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**Over £2.5 million total financial gains**

were obtained for clients by Worcestershire Macmillan Citizens Advice Service for 2018-2019.

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## Herefordshire

Our service based in Hereford is delivered in partnership with Macmillan Cancer Support across the County of Herefordshire and is also focused predominantly on Welfare Benefits issues

**254 client cases** were opened

by the Herefordshire Macmillan Citizens Advice Service during the year.

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**Over £1.15 million total financial gains**

were obtained for clients by Herefordshire Macmillan Citizens Advice Service for 2018-2019.

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# St Richard's Hospice

**Our advice workers based at St Richard's Hospice were able to:**

**Advise and assist 197 hospice patients**

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**Advise on over 350 issues**

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**Complete 555 activities**

(client interviews, letters and telephone calls)

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**Obtain a total financial benefit for clients of £184,628**

where an income gain was recorded.

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# Rebecca's Story

Rebecca sought advice from our Money Management Adviser in the summer of 2018 as she was struggling to cope on her low income.

Rebecca explained that she suffered from depression, anxiety, osteoarthritis, sciatica, hypothyroidism, asthma, restless legs syndrome and Vitamin D deficiency. She lived with her one dependent child and her non-dependent son and daughter at a property rented from a housing association.

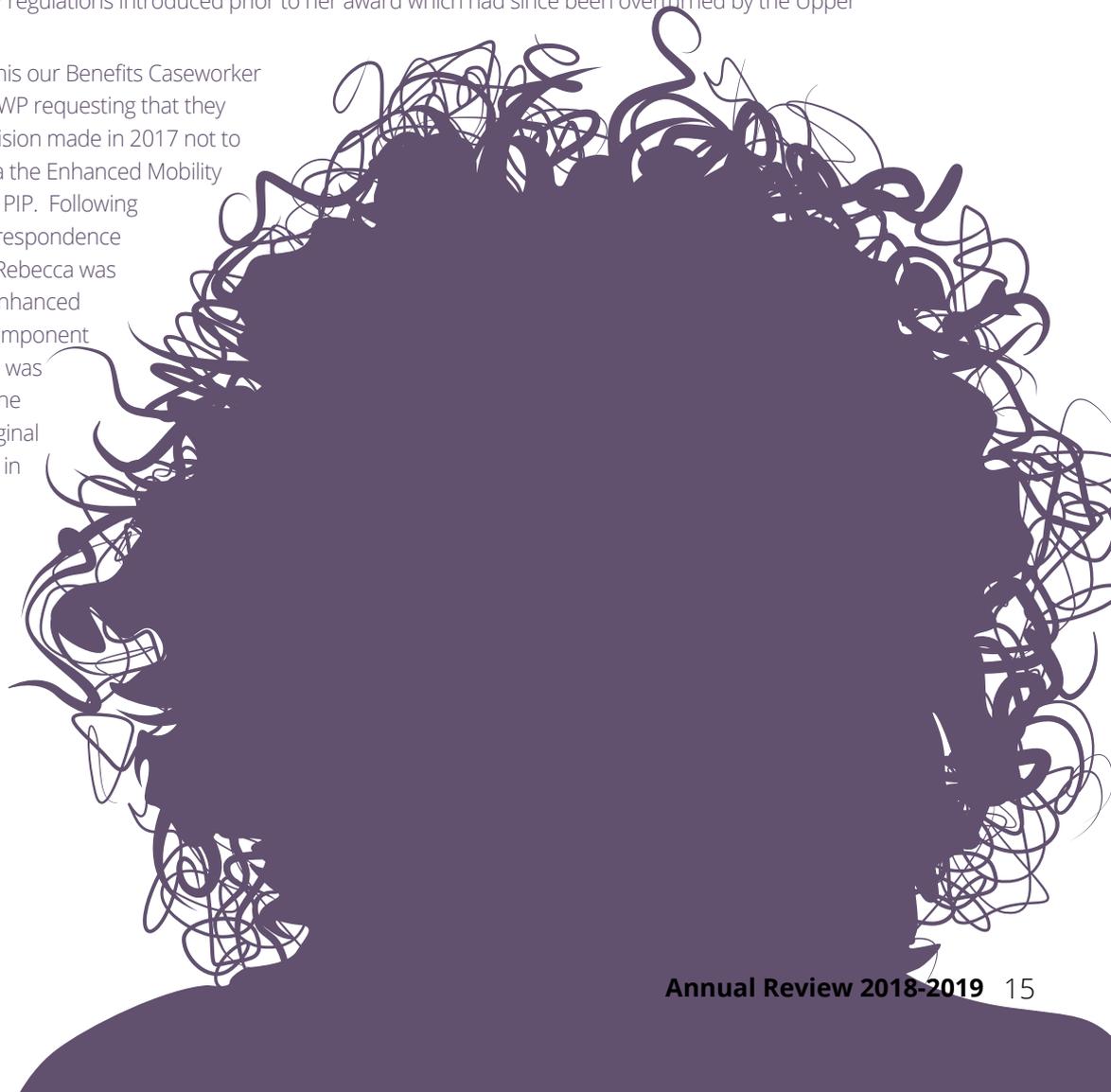
Rebecca advised that she was in receipt of Employment and Support Allowance (ESA), as she was unable to work due to ill health, Child Benefit, Child Tax Credit, Housing Benefit, Council Tax Support and the Personal Independence Payment (PIP) Standard Daily Living Component.

Rebecca encountered further hardship when her youngest child left school aged 16 resulting in Rebecca no longer being entitled to Child Benefit or Child Tax Credit.

As result of this Rebecca was referred to our Money Management Adviser who identified that she should be entitled to a reduction of her Severn Trent water bill under the Big Difference Scheme and a discount on her energy bills through the Warm Home Discount Scheme. The Money Management Adviser assisted Rebecca to apply for both of these schemes and as a result of this assistance Rebecca was granted a 90 per cent discount on her water bill and a reduced tariff on her energy bills.

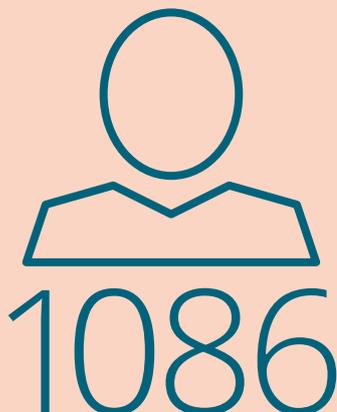
In addition to advice on saving money Rebecca was also referred to our Specialist Welfare Benefits Casework Law School Project. As a result of looking at Rebecca's PIP award in detail the Supervising Benefits Caseworker identified that Rebecca had not been awarded Enhanced PIP Mobility Component due to new PIP regulations introduced prior to her award which had since been overturned by the Upper Tribunal.

As a result of this our Benefits Caseworker wrote to the DWP requesting that they review the decision made in 2017 not to award Rebecca the Enhanced Mobility Component of PIP. Following prolonged correspondence with the DWP Rebecca was awarded the Enhanced PIP Mobility Component and this award was backdated to the date of her original decision made in 2017.



Funding from the Money Advice Service to deliver face-to-face debt advice allowed us to assist clients in Worcester and from 1 October 2018 in Herefordshire.

During the year we advised and assisted 1086 client cases in Worcester and Herefordshire.



# 37%

of clients who needed specialist Debt advice were disabled or had a long term health condition.

Clients were advised and assisted to:

## Reschedule debt

for example through reduced payment instalments

## or write off debt

Total debts written off  
**£1,075,872**

Total Debts Rescheduled  
**£218,589**

## Money Management Advice

### Increasing Financial Literacy

Clients who have debts or have difficulty managing their money are assisted to look at their budget. We then identify whether they can save any money in order to reduce their expenditure and/or maximise their income.

We provide information and assist clients to save money in relation to their water/gas/electricity bills, food and household shopping costs and in relation to other expenditure, for example insurance and mobile phone costs, through the use of comparison websites. We also provide advice on benefits and tax credits and look at other ways in which clients can maximise their income.

**During 2018-2019 our Money Management Adviser interviewed 167 clients and helped them deal with benefits, financial, employment and debt issues.**

Our Money Management Adviser has also assisted clients who had arrears with water bills by helping them to budget and set up payment plans. This was helped by the introduction of The Big Difference Scheme in Worcester by the Severn Trent Trust Fund. As a result those clients made an average annual saving of around £200.

# Helping Combat Fuel Poverty

## Worcester

Our Money Management Adviser has developed our capacity to provide advice on utility/energy/fuel issues to individuals and to frontline workers in Worcester.

In addition our Money Management Adviser has trained our staff in Hereford to deliver similar services in Hereford.

Worcester City has a fuel poverty rate of 12%, compared to 10.4% nationally and Worcestershire has the second highest fuel poverty rate when compared with its statistical neighbours.

During 2018-2019:

**We provided advice on utility/energy/fuel issues to:**

365 individuals

**These sessions have raised awareness of the potential savings to be made by switching or negotiating with fuel providers.**

**We provided Energy Awareness training sessions in the community to over**

100 consumers and frontline workers



# Pension Wise 2018-2019

## Working in Partnership

We are one of the 38 local Citizens Advice offices delivering the government's face-to-face Pension Wise service for the past four years. Launched in April 2015, to coincide with the new pension freedoms, Pension Wise was set up as a free, impartial guidance service to help people over 50 with a defined contribution pension pot understand their options.

Since 2017, we have worked in partnership with Citizens Advice Shropshire, Citizens Advice Coventry and Citizens Advice Wolverhampton to deliver the service across a large geographical area with our organisation being responsible for delivering face-to-face appointments in Hereford, Worcester, Kidderminster, Bromsgrove, Gloucester and Cheltenham (in turn with co-operation from local Citizens Advice based in these areas).

### Key statistics for 2018-2019



78,894 people have booked a Pension Wise appointment with Citizens Advice in England and Wales in 2018-2019

98.7%



People using the Pension Wise service are highly satisfied with the guidance they are receiving with satisfaction ratings remaining consistently high. For 2018-2019, Citizens Advice achieved a satisfaction score of 98.7%.

As part of our delivery of Pension Wise, we have also engaged with Tesco to deliver onsite appointments to their staff at locations across England and Wales.



226 Tesco staff have booked Pension Wise appointments with our local partnership.

### Client testimonials

“ Brilliant, food for thought. ”

“ Independent and thorough. Explained the jargon, helped me to move on with researching what to do with my pensions ”

“ All very enlightening and easy to understand. ”

“ Loads of useful information! Very good and helpful. ”

“ Clear, helpful and both willing and patient to answer various queries. Thank you. ”

“ Absolute gem, thank you so much. ”

“ Superb service. Will tell everyone. ”

# MoneyPlan

MoneyPlan is a service Citizens Advice delivers in partnership with the Personal Finance Society whereby a qualified professional independent financial adviser volunteers to provide free generic financial advice to Citizens Advice customers. As generic financial advice MoneyPlan does not give recommendations about specific products or services – the aim is to provide impartial, unregulated advice to help people make informed decisions and plan their finances. 2018-2019 was the second year we delivered this service to the local community and we would like to thank **Dean Clifford** who has volunteered to deliver the service so ably, offering two free appointments every fortnight. A large number of referrals come from Pension Wise customers but appointments can and do include general financial planning, savings, mortgages, equity release, tax and inheritance.

## Help to Claim – Universal Credit

From April 2019, Citizens Advice started to deliver their largest ever funded service, Help to Claim. The Help to Claim service offers tailored, practical support to help people make a Universal Credit claim and receive their first full payment on time. In 2018-2019, every local Citizens Advice across the country had the opportunity to provide the service across all three delivery channels, a national telephone line, web-chat and online support, and local face-to-face support. As well as a choice of the channel which best suits their needs, Help to Claim can assist applicants with a range of support, to include assessing if they are eligible, setting up email accounts, making the online application itself or accessing the DWP phone claim service, verifying identity, applying for advance payments and other such financial support, accessing adaptations such as direct payments to landlords and conditionality easements, managing the claim going forward and checking the first payment is correct.

### In preparation for our launch of the Help to Claim service, 2018-2019 saw us:

- Working with national Citizens Advice and local Citizens Advice to ensure geographical coverage for the service
- Recruiting and training new Help to Claim staff not only in Universal Credit itself but also in different delivery channel skills
- Training other staff and volunteers to support delivery and also assist with efficient referrals both into the new service and to other of our existing services for ongoing support, such as budgeting and/or debt advice
- Having meetings with the Department of Work and Pensions at a regional and local level and with the relevant local authorities to implement the service as effectively as possible
- Publicising the launch with partner organisations and distributing publicity materials in the community.

### To access Help to Claim:



Call the national telephone line **0800 144 8 444** for free (lines open Monday to Friday, 8.00 a.m. to 6.00 p.m.)



Get support online at [www.citizensadvice.org.uk/helptoclaim](http://www.citizensadvice.org.uk/helptoclaim)



**Call in to our Worcester office at The Hopmarket,** Foregate Street, WR1 1DL between 9.30 a.m. and 4.00 p.m. on either Monday, Tuesday, Wednesday or Friday.

**Our Legal Aid Agency housing contract covering Worcestershire and Herefordshire offers two services:**

# Housing Possession Court Duty Scheme

This offers on the day, emergency advice, assistance and advocacy at rent and mortgage arrears possession proceedings for any defendant regardless of income or capital limits. The service is free, independent and confidential and as well as appearing at Worcester County Court we also regularly attend at possession hearings that are held at the Magistrates Courts in Hereford, Kidderminster and Redditch

**During 2018-2019 we:**

Assisted 291 households

with possession hearings

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63% were helped with a possession order hearing

and 37% were helped with a hearing to stop an eviction

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81% of households assisted were housing association or council tenants

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12% were mortgage cases

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7% were private landlord tenants.

## Legal Help/Help at Court

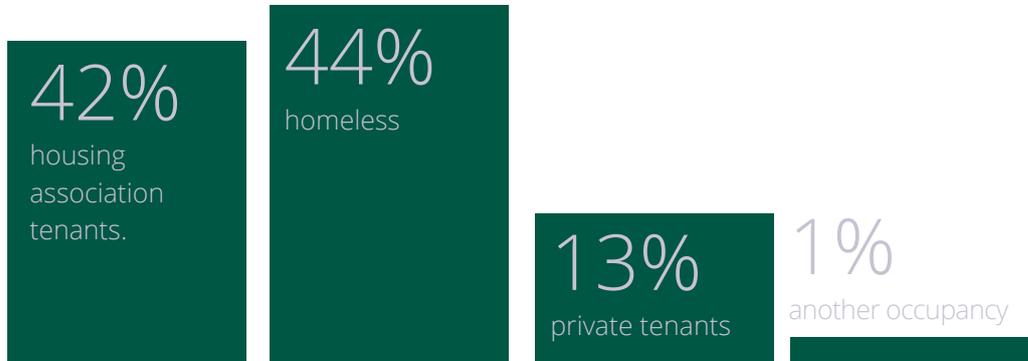
This offers casework to people who are financially eligible for Legal Aid and want advice and assistance on specific legal issues such as:

- **They are homeless or threatened with homelessness**
- **They are facing a claim (or threat of a claim) for possession for any reason**
- **They are facing a possible illegal eviction**
- **They are living in conditions that pose a serious risk to health and safety.**

Where a case needs to be dealt with at the higher level of Legal Representation we can refer on to our own Solicitor or another Legal Aid Solicitor.

During 2018-2019 we opened 121 new cases and closed 119.

Of those closed:



Cases concerned with homeless legislation

48%

Possession cases

52%

58%

Was the highest single outcome for 'client housed, re-housed or retains home'





In early 2016 the Worcestershire Advice Network (WAN), led by Citizens Advice Worcester, was successful in a tender to Worcestershire County Council to provide supported access to information and advice for people across the county, ensuring in particular that vulnerable adults and those with protected characteristics had their information and advice needs appropriately met.

The partnership consists of four local Citizens Advice (Worcester, South Worcestershire, Wyre Forest and Bromsgrove & Redditch), two Age UK district branches (Worcester and Bromsgrove, Redditch & Wyre Forest) and two DIAL (Disability Information and Advice Line) branches covering North and South Worcestershire.

Since July 2016 WAN has provided information and advice to help over 109,000 adults with nearly 245,000 advice issues and continues to provide a vital source of support to Worcestershire residents in partnership with the County Council.

During the third year of the commission ( July 2018 – June 2019) nearly **90%** of people were provided with advice and information either face to face or over the telephone with the **three biggest advice issues being Benefits, Debt and Housing**. The partnership reached out to some of the most vulnerable clients in the county as evidenced by the following statistics:

**55.7%** of clients were aged 50+

**58.0%** of clients lived in rented accommodation

**56.1%** of clients had some level of disability and/or long term health condition

**41.7%** of clients were permanently sick or disabled.

and we saw increases in all of the above categories versus the first two years of the commission, most noticeably with clients who were permanently sick or disabled which had been at 26.9% during that time. We also experienced helping clients with increasing numbers of, and much more complex, issues than over the first two years with average issues per client rising to 2.38 and casework taking up an increased percentage of our enquiries by work level.

The partners also engage extensively within the network and with other organisations to ensure their clients get the best advice or services for their needs. Worcestershire Association of Carers and The Stroke Association have been partners in Refernet, our secure and encrypted referral model, for the past twelve months. This allows both them and the WAN members to refer clients into organisations where the most appropriate or specialist support that a client requires is available and we have recently welcomed a third charity, Worcester Community Trust, into the Refernet system.

During the year, we provided information and advice on health, community care and independent living issues to 3,300 clients but the WAN partnership also links in to softer services such as Befriending, Help at Home, Social and Lunch clubs and Computer classes. These services all contribute to enabling clients to remain independent, live at home longer, reduce social isolation and learn new skills.

## So how did we do?

Each year we ask a number of individuals accessing the services provided by WAN to fill out a Client Satisfaction Survey following the advice, information and support they have received. We have completed 1,236 of these surveys over the last two years with the following results:



## Volunteering at Worcester CAB & WHABAC and Citizens Advice Herefordshire

Our highly trained volunteers are an essential part of our service. They come from all sorts of backgrounds and help with everything we do.

**During 2018-2019:**

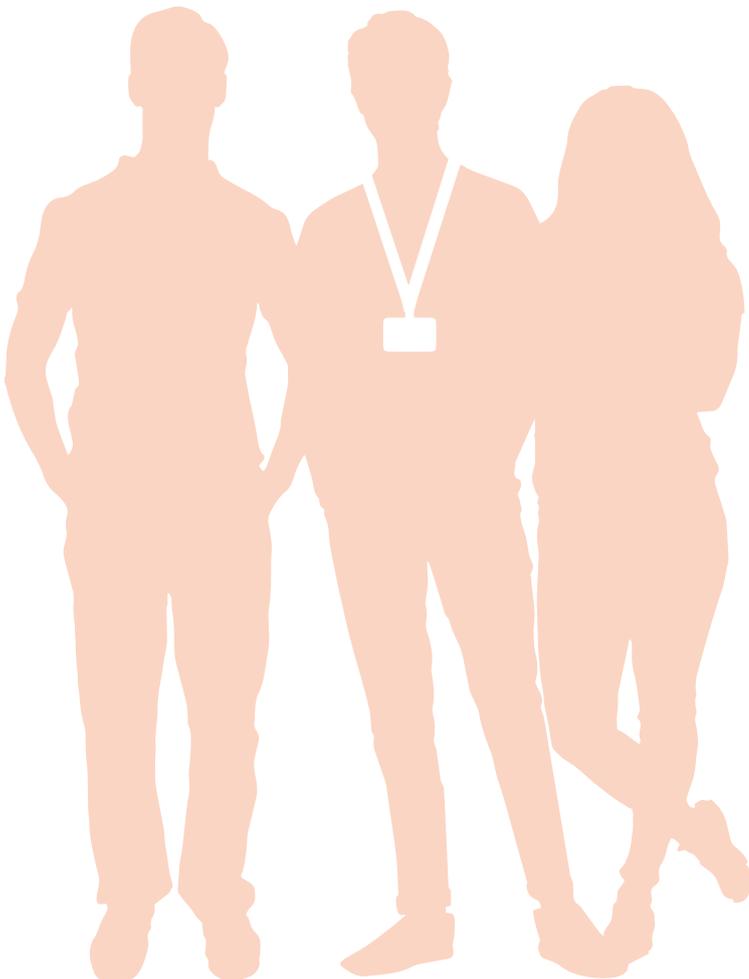
we recruited **47 new volunteers**

in total **105 volunteers** contributed approximately **22,000 hours** of work to the charity. This is roughly the equivalent of over 11.5 full-time posts and we estimate the value of this help at around **£400,000** per annum.

Volunteering with us is challenging, varied and often very rewarding. We help people with everyday problems by giving free advice and information, face-to-face, over the phone, by email and webchat. Our clients tell us the work we do really does make a difference.

We don't look for formal educational qualifications for any of our voluntary roles. Above all, volunteers need to enjoy helping people and to be:

- **Good at listening**
- **Able to work in a team**
- **Open-minded and non-judgmental**
- **Over 16 years of age**
- **Literate and numerate**
- **Able to use a keyboard or mouse.**



All of our volunteers are fully trained and follow a course of study which is validated by Citizens Advice.

**We have volunteer roles including:**

Generalist Advisers, Telephone Assessors and WebChat Advisers are asked to give 15 hours a week during the initial training, and then 10-12 hours per week for at least two years.

Volunteer Interpreters – Community Languages Service. We recruit bilingual volunteers to provide interpreting and translation services to the community to ensure that everyone has access to our services.

Reception volunteers are asked to give four hours a week for at least one year

Research and Campaigns volunteers are asked to give four hours per week for at least one year

Admin and IT Support volunteers are asked to give four hours per week for at least one year



If you would like further information or an application pack please fill in our online application form at

**[www.cabwhabac.org.uk](http://www.cabwhabac.org.uk)** or contact our Volunteer Operations and Training Managers:

**[colin.stuart@cabwhabac.org.uk](mailto:colin.stuart@cabwhabac.org.uk)**  
(Worcester) or

**[gwen.fraser@citizensadviceherefordshire.org.uk](mailto:gwen.fraser@citizensadviceherefordshire.org.uk)**  
(Hereford)

Alternatively you can write to:

Volunteer Operations  
and Training Manager,  
**Worcester CAB & WHABAC,**  
The Hopmarket,  
The Foregate,  
Worcester  
WR1 1DL

Or

Volunteer Operations  
and Training Manager,  
**Citizens Advice Herefordshire,**  
8 St Owens Street,  
Hereford  
HR1 2PJ

## Local Campaigning

In 2018-2019 we featured in an article in the Worcester News which ran over five days raising awareness of Macmillan Cancer Support and the Worcestershire Macmillan Citizens Advice service which assisted people with cancer to claim over £1,000,000 in extra income.

To help influence and develop services for the vulnerable and homeless we also attended a number of forums, namely Hereford Homeless Forum, Evesham Homeless Partnership, Wychavon Homeless Partnership and Worcester Cares – Vulnerable People and Homeless Forum (of which we are on the steering group).

### **Our Money Management Adviser coordinated:**

A successful **Warmer and Safe Homes Week Event** at the Crowngate Shopping Centre in Worcester which was attended by the MP for Worcester Robin Walker as part of a national campaign by National Energy Action.

**A Big Energy Savings Week Event** at ASDA in Worcester

In addition, our Volunteer and Operations Manager in Hereford coordinated two **Big Energy Saving Week events** held at Asda and Tesco in Hereford.

The Research and Campaigns Team and other staff and volunteers also assisted at these local events.

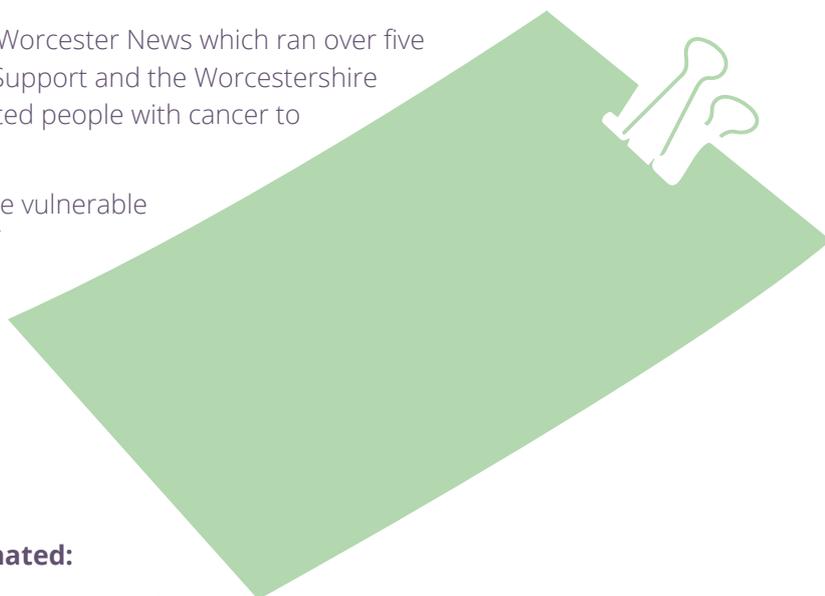
## National Campaigns

In 2018-2019 we submitted 366 Evidence Forms to Citizens Advice to contribute to current national campaigns or to highlight issues that might or should initiate national campaigns in the future. This evidence also contributed to the regional and national picture of how particular services or policies are working. On average an evidence form was sent for every 30 clients seen by the organisation and topics ranged from issues with letting agency fees to the 32-week wait for benefits tribunals.

We also worked with Child Poverty Action Group who delivered sessions to staff and volunteers to raise awareness of their Early Warning System which gathers information to evidence the impact of changes to the benefits system since 2013. We duly contributed and they used one of our case studies (relating to Universal Credit) in one of their reports.

In February 2019 we were also visited by Jeremy Corbyn MP, Leader of the Opposition who was interested in our local involvement with and experiences of homelessness and Universal Credit. Later in the year we also met with Robin Walker MP to discuss local and national issues.

We also participated in Scams Awareness Week, raising awareness of how to identify potential scams.



We would like to thank all the organisations that have provided funding for Worcester Citizens Advice Bureau & WHABAC during the year including:

Citizens Advice - Money Advice Service Debt Advice Project Pension Wise E F Bulmer Benevolent Fund Henry Smith Charity Hereford Community Foundation - Gillian Bulmer Charitable Trust Hereford City Council Herefordshire Housing John Martin's Charity Lasletts Charity Legal Aid Agency Macmillan Cancer Support Ross Town Council St Richard's Hospice The Eveson Charitable Trust The Hopmarket Charity The Philippa Southall Trust Worcester City Council Worcester Municipal Charities Worcestershire County Council Wyre Forest District Council Albert & Elizabeth Clark Charitable Trust

# The following Trustees, Staff and Volunteers contributed to our work in 2018-2019

## **Trustees**

Sam Lister, Anita Mobberley, Ron Tyler, Helen Fenton, Paul Griffith, Bryn Griffiths, Graham Hughes, Ian Pugh, David Tibbutt, Matthew Jenkins, Ceri Stalker

## **Staff**

**Chief Executive Officer** Martyn Saunders

### **Advice Team – Lowesmoor**

Sue Reeves, Mike Downing, Mick Morris, Tony Catchpole, Sheila Heeks, David Pepper, John Unitt, James Gulliford, Owen Raybould, Chris Cox, Neal Fleming

### **Advice Team – Hopmarket**

Geraint Thomas, Tony Chadd, Colin Stuart, Edie Holland, Lesley Scott, Steve Hemming, Colin Bexley, Safia Sawal, Katie Vetch, Vanna Di Placito, Dan Roberts, Fran Stallard

### **SmartMove Team – Lowesmoor**

Dave George, Edie Holland, Paula Rayner, Lucy Palmer, Steve Martin, Ann Havas, Corin Trafford, Mel Green

### **Worcestershire Macmillan Citizens Advice – Worcester**

Andrew Nye, Gill Cornwell, Trudy Williams

### **Herefordshire Macmillan Citizens Advice**

Jacqui Gardner, Vicky Connaughton, Jo Appelbee

**Partnership Development Co-ordinator** Steve Taylor

**Community Languages** Nicky Hodgkiss

## **Admin Team**

Nicky Hodgkiss, Ann Gunster, Simon Gregory, John Jacob, Michelle Box, Lorna Budge

## **Herefordshire Team**

Sonya Gregory, Lynsey Flight, Gay Cheeseman, Gwen Fraser

# Worcester Volunteers

## **Advice Session Supervisors**

Brian Jones, Jane Crysell, Nick Trollope, Paul Francis, Roland Draper, Sheena Reid

## **Benefits Caseworkers**

David Matthews, Jordan Oakes, Leah Lewis

## **Advisers**

Adrian Key, Angie Wall, Colin Bexley, Denis Compton, Frank Mason, Geoff Walsh, Geraldine Bartholomew, Helen Noble, Hollie Fletcher, Ian Pickering, Jenefer Thomason, Jo Ringshall, Kate Macdonald, Linda Beeley, Maggie Case, Margaret Davies, Martin Walsh, Matthew Cheese, Mervin Kingston, Mina Payravi, Paul Smith, Peter Cole, Peter Davies, Peter Spargo, Remonia Blackwood, Robin Clarke, Roland Draper, Sheena Reid, Sheila Davies, Shirley Millington, Stephen Carey, Sue Fairchild, Sylvia Melville

## **Trainee Advisers**

Alia Moorhouse, Annette Heaney, Bethany Chance, Daniel Roberts, Diana Lutui, Gilly Podd, Jake Osborne, Joanna Maciaszek, Joanna Sessford, Laura Hughes, Lew Moorhead, Millie Evans, Rozeena Qasid,

## **Moneyplan Financial Advisers**

Dean Clifford

## **Reception**

Diana Levitt, Jason Carrey, Muriel Tinsley, Pat Clarke, Rosemary Stephens, Sue Mason

## **Research and Campaigns**

Ben Campbell, David Pyke, Kay Rowan, Rebecca Jones, Remonia Blackwood, Sheena Reid

## **Volunteer Interpreters**

Alicja Costa, Anna Majewska, Anna Maria Druzga, Angelika Kalarus, Evakeste

Trovoada, Ewa Chaczynska, Gabriela Bonea, Joanna Kowalska, Joana Loureiro, Joana Marques Dos Santos, Karolina Swierczynska, Mariam Evans, Natalia Goledziejewska, Soraya Vicente

## **IT**

Ben Kent, Paul Smith

## **Admin**

Jane Rogers, Diana Levitt, Steve Cotterill, Shabaz Shaukat, Matt Ash, Chris Cox

# Herefordshire Volunteers

## **Advisers**

Tessa Baring, Michael Chandler, John Edgecombe, Deanne Fishbourne, John Fox-Mills, June Howden, Dave Lincoln, Susan Marsden, Viv Nugent, Emma Rawlins, Amanda Smith, Wayne Stinton, Jane Webb

## **Trainees**

Beverley Beckett, Marie Clarke, Ruth Hawkins, Simon Forrester, Bobby Morris, Steve Richards, Maria Williams, Sue O'Grady, Ann Sadowski, Edwin Turnbull, Susan Young

## **Reception/Admin**

Sally Arund, Kelly Downey, Mary Lake, Phil Perry, Nigel Atkins, Alison Bundy

## **Citizens Advice Worcester**

The Hopmarket, The Foregate, Worcester WR1 1DL  
Tel: 0344 4111 303 Fax: 01905 23354

### **Our drop-in service**

Monday, Tuesday, Wednesday and Friday: 9.30 a.m. to 4.00 p.m.

### **Worcestershire Macmillan Citizens Advice**

Tel: 01905 725946 Email: [macmillan@cabwhabac.org.uk](mailto:macmillan@cabwhabac.org.uk)

### **Herefordshire Macmillan Citizens Advice**

[macmillan@citizensadviceherefordshire.org.uk](mailto:macmillan@citizensadviceherefordshire.org.uk)

### **Community Languages**

Tel: 01905 744570

We can provide interpreters for many languages

### **Office Hours:**

Monday - Friday: 9.30 a.m. to 5.00 p.m.

Email: [enquiries@cabwhabac.org.uk](mailto:enquiries@cabwhabac.org.uk)

## **Citizens Advice Herefordshire**

8 St Owen Street, Hereford, HR1 2PJ

Advice Line: 0344 826 9685 Fax: 01432 344843

Email: [advice@citizensadviceherefordshire.org.uk](mailto:advice@citizensadviceherefordshire.org.uk)

### **Telephone Advice Service and Appointments:**

Monday, Wednesday and Friday: 10.00 a.m. to 3.00 p.m.

### **Ross-on-Wye Outreach**

Ross-on-Wye Library, Cantilupe Road, Ross-on-Wye, HR9 7AN

Fortnightly: Mondays by Appointment. Tel: 0344 826 9685



**Worcester CAB and WHABAC operates in Worcester as Citizens Advice Worcester and in Herefordshire as Citizen Advice Herefordshire**

**[www.cabwhabac.org.uk](http://www.cabwhabac.org.uk) or  
[www.worcestershireadvicenetwork.org.uk](http://www.worcestershireadvicenetwork.org.uk)**

** [www.facebook.com/Cabwhabac](https://www.facebook.com/Cabwhabac)**

** [@cab-whabac](https://twitter.com/cab-whabac)**