



Annual Review

2017-2018



Worcester Citizens Advice Bureau & WHABAC
(Including Citizens Advice Herefordshire)

A copy of the Report of the Trustees and Audited Financial Statements for the year ended 31 March 2018 can be obtained on request.

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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 9,000 individuals benefiting last year. At least four out of every ten that seek advice have a disability or long-term health condition and more than half of the 21,000 recorded issues dealt with related to the three areas of housing, debt and welfare benefits.

Last year saw the successful expansion of our service into Herefordshire following the decision of the Citizens Advice there to cease its operations. As well as providing a general advice service we also deliver a number of the specialist advice services that we also provide in Worcester City and County. In the coming year we plan to recruit and train more volunteers so that we can extend the opening hours at the main site in Hereford, whilst continuing to integrate the administration and service delivery of the Herefordshire operations with the rest of the organisation.

- Across all our service centres some of the notable achievements by our specialist advice services over the last 12 months include:
- 155 new housing-related issues were opened for clients funded by the Legal Aid Agency and 290 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 178 clients resulting in financial gains of just under £300,000
- 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 90,000 advice appointments to people over 50 in defined contribution schemes with a customer satisfaction rate of over 90%
- Over 900 clients received face-to-face debt advice (funded by the Money Advice Service)
- In partnership with Wyre Forest Citizens Advice, 787 clients with a cancer diagnosis received welfare benefits advice (funded by Macmillan Cancer Support)

156 single clients who were homeless or at risk were helped to secure and 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 our volunteers provided 17,500 hours of work to the charity, roughly the equivalent of nine full time posts. And a special mention is deserved for Worcester Municipal Charities who continue to be the largest contributor towards our core activities, as well as providing us with rent free premises.

Sam Lister
Chair

Report by the C.E.O.

I am pleased to report at the end of the year that we have been able to maintain delivery of all our services throughout the last 12 months. This has been achieved despite the continuing climate of austerity and uncertainty over funding going forward.

The organisation has grown during 2017/18 with overall client numbers increasing to over 9,000 helped during the year. This has largely been due to our taking over responsibility for the delivery of a Citizens Advice service in Herefordshire from 1 October 2017. This followed a decision by the Board of Herefordshire CAB to wind up following a number of years of uncertainty over funding and the on-going viability of the existing service.

We already delivered a number of services in Herefordshire in partnership with the local CAB and our Trustee Board were keen to see these continue and were also aware that Herefordshire would become something of an advice “desert” without a local Citizens Advice service. With the support of Herefordshire CAB trustees and the majority of existing funders we were able to achieve a smooth transition to delivery of Herefordshire services by Worcester CAB & WHABAC. This was also made possible by the commitment of members of our management team and staff and the remaining group of volunteers at Hereford who have continued to work hard to deliver a service through a difficult and uncertain period. With the help of our partner Citizens Advice in South Worcestershire and Shropshire, who agreed to deliver outreach services in Ledbury and Leominster respectively, we were able to maintain delivery of all the existing countywide services.

I have been pleased with the progress made in the second half of the year in Herefordshire and we hope to significantly increase the number of volunteers in the County to allow longer opening times and an increase in services delivered in the next 12 months.

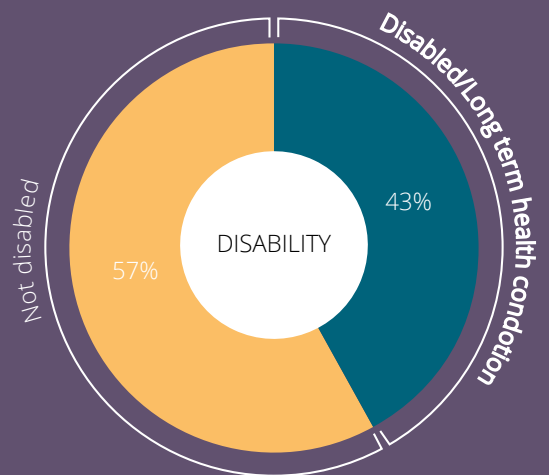
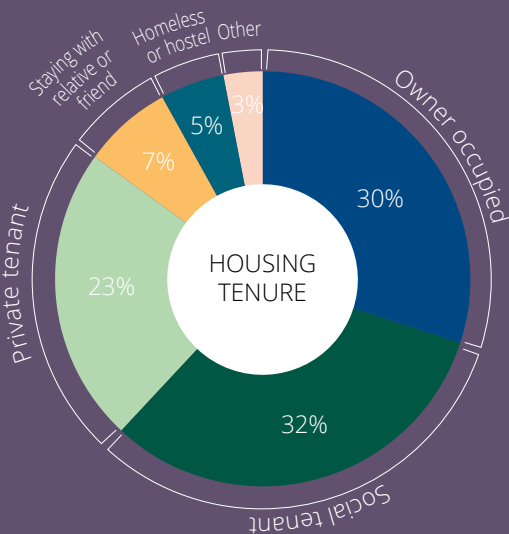
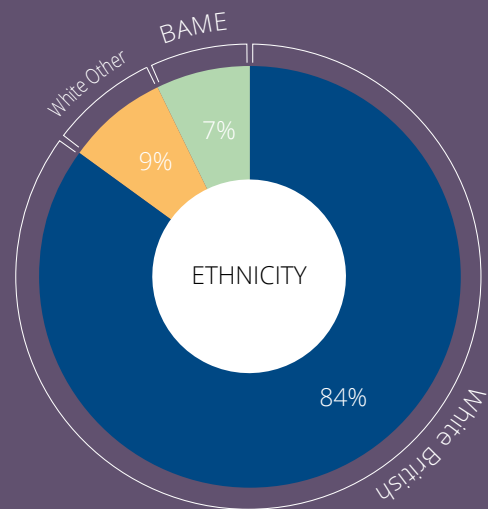
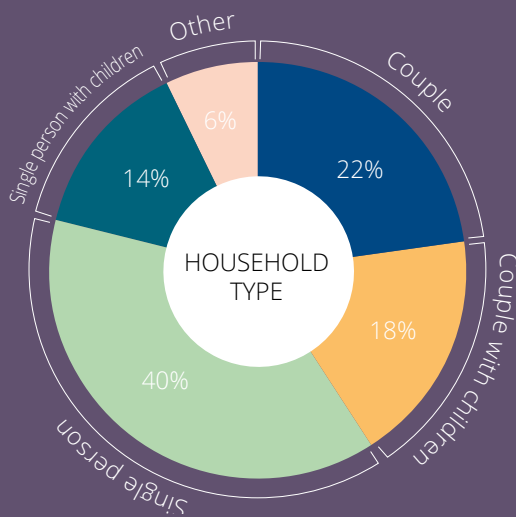
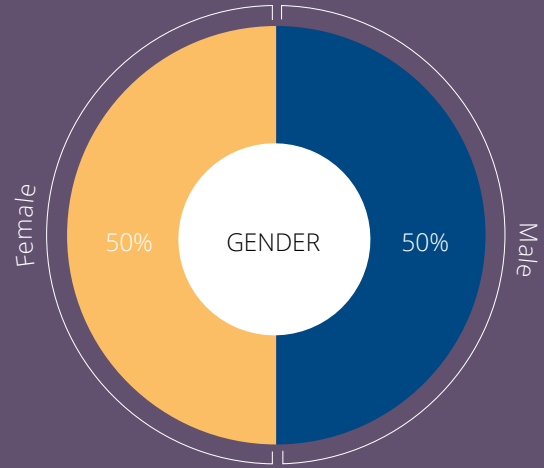
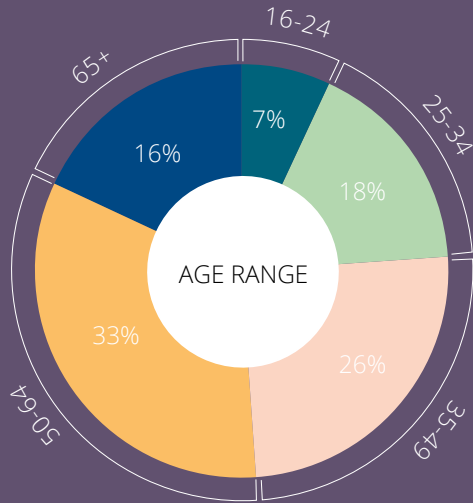
Our partnership with Worcester Municipal Charities (WMC) has also continued to develop over the last 12 months and we are proud to be involved in their initiatives to increase the supply of affordable accommodation for single people in Worcester City.

The move by WMC into the development of affordable accommodation to rent, which began in 2013, and their subsequent registration as a provider of social housing with Homes England, provided a new opportunity to develop this partnership. WMC recognised that through the operation of SmartMove and SmartLets the organisation has developed expertise in working to meet the accommodation needs of the single homeless and those at risk and gained considerable skills and experience in managing residential properties for rent. SmartLets is the managing agent for all WMC new developments, responsible for on-going housing management, allocations and resettlement support. There were 23 one bed flats and one HMO with four letting rooms owned by WMC under management at the end of March 2018, a further 10 due to be completed later in 2018 and a possible additional 27 over the next two years.

In addition to the on-going SmartLets and Herefordshire developments, a major challenge next year will be to ensure we are able to respond effectively in assisting clients with the local roll out of Universal Credit (UC) particularly as no additional resources are available for us to achieve this to date. Despite the continuing climate of austerity impacting on our capacity to develop services, we look forward to building on our successes this year and continuing to deliver the services that we know can have a significant positive impact on solving the problems experienced by those we are able to help.

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 on-going 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 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.

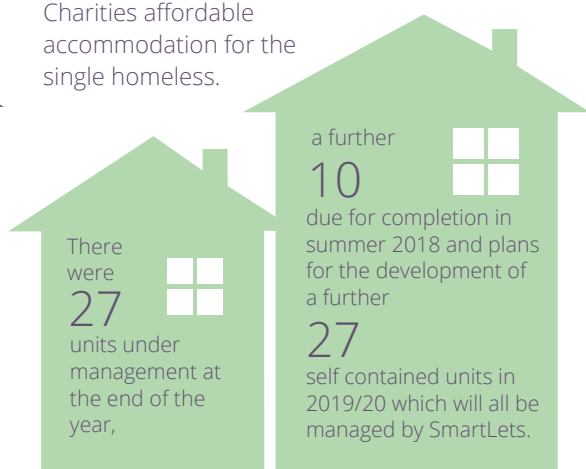
SmartLets lettings agency was launched in April 2011, with the aim of increasing the availability of private rented sector accommodation to single people and childless couples on low incomes.

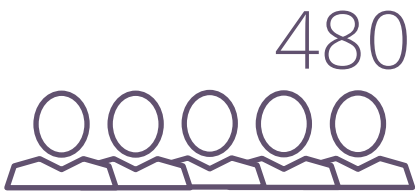
SmartLets can offer a range of services to landlords including fully leasing properties, rent collection and repairs service as well as finding tenants and matching with landlords.

Thanks to the continued support of Worcester Municipal Charities, Headway, Fortis Living and our private rented sector landlords, at the end of March 2018 SmartLets had ...



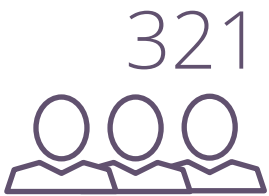
We are particularly pleased to be the managing agents for Worcester Municipal Charities affordable accommodation for the single homeless.





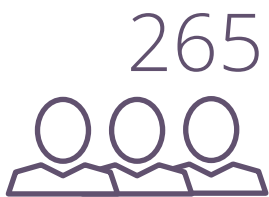
480

Over 480 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.



321

These included 321 applicants to the "SmartMove" deposit guarantee scheme,



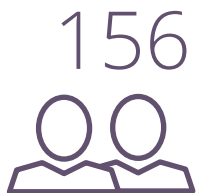
265

265 from Worcester City



56

and 56 from other districts in the County



156

All applicants received a full housing needs assessment and 156 were helped to secure and settle into suitable accommodation.

In total at the end of 2017/18 there were

171 tenancies

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

90% 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 2017- 2018 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.

“ Just wanted to thank you for helping me and putting me in touch with other services. Without your help I would most likely be in prison. ”

“ Thank you for all your help and support during a really difficult time. I am now settled in my new home thanks to Worcester CAB & WHABAC. ”

Gregory's Story

Gregory approached Worcester CAB & WHABAC for housing assistance in August 2014 and was booked an initial appointment with SmartMove on 2 September 2014. His relationship had broken down so he was sleeping on the sofa. His ex-partner had told him he would have to leave so he was looking for help to move on. He had previous housing debt with a local Housing Association which would act as a barrier to accessing social housing. He was unable to work at the time for health reasons so he was claiming Employment and Support Allowance (ESA).

We took Gregory through the SmartMove assessment process and found him to be suitable for the scheme. He was happy to consider a room in a HMO (House in Multiple Occupation). We had a vacancy in one of the properties we manage under SmartLets so, after the relevant checks were complete, we were able to place him there. We also supported Gregory to get his Housing Benefit claim in place and register his change of address with ESA.

Once in the property, Gregory benefitted from weekly visits from a Housing Project Worker who conducted a house meeting and would assist residents with issues as they arose. In late 2016, Gregory's health improved and he was able to secure work. He was supported to register his change of circumstances with Housing Benefit (HB) so his claim could continue until his earnings were sufficient. Gregory was also referred to a benefits caseworker and was supported to claim Personal Independence Payment (PIP), which was awarded following a successful appeal tribunal.

In 2017, his health declined again. His eyesight was failing. He was initially signed off sick and was supported to make a claim for ESA (as he had not worked for long enough to be eligible for Statutory Sick Pay) and to make a fresh claim for HB. After a time he was able to return to work on limited duties for a few hours a week so he was supported to complete a Permitted Work form so he could continue to receive ESA under the Permitted Work rules.

Eventually his eyesight deteriorated to the point where he was unable to work at all and his employer had to let him go. This change of circumstances was also reported to HB and to ESA.

In May 2017, his eyesight had deteriorated to the point where he was unable to get himself safely upstairs in order to use the bathroom facilities. At this point we offered Gregory a move to another HMO we manage which is adapted for people who have a medical need or mobility

issues. All rooms are on the ground floor and each has its own bathroom containing a wet room. Gregory moved into a room in this property on 29 May 2017.

Gregory was supported to settle into his new accommodation and assistance was given to update HB and other agencies. He was supported to renew his free bus pass to assist with his access to the community, social networks and enable him to attend his health appointments.

Whilst at the accommodation Gregory had ongoing support with benefits issues; he was referred back to the benefits caseworker after a decision was made following his ESA medical that he was fit for work. He was supported to claim Jobseekers Allowance during this period and Housing Benefit was kept updated to ensure he continued to receive an income and his rent was paid. The decision about his ESA was overturned at a tribunal and it was reinstated. This process followed a decision that due to his deteriorating health conditions, he was entitled to the higher level of PIP for both mobility and daily living.

Gregory had assistance to set up a regular repayment plan for his historic rent arrears with his previous social landlord and when his rent arrears were at a level where he could be considered for social housing again, he was nominated for Gold Plus banding on Home Choice Plus (the local authority choice-based letting system), which was awarded. Worcester CAB & WHABAC liaised with Fortis Living, a local housing association, to update them about his health and housing requirements following difficulties bidding on the adapted accommodation. He required this type of accommodation due to his deteriorating health but he did not meet the age requirement.

We continued to liaise with the allocations team at Fortis and he viewed and was offered a suitable, adapted 1 bed flat in July 2018. This allowed him greater independence within a safe environment. Gregory was supported to update HB and claim a dual liability to cover his notice period at his previous accommodation. He was also assisted to apply for Council Tax Support.

Gregory has settled into his new flat well. All relevant agencies have been updated on his new address and utilities have been set up. A follow-up call has been made and Gregory has settled in well at his new accommodation. There are social activities at the development where he is living and he is enjoying these.



Overview of our Service

Initial information and advice can be obtained and our specialist services can be accessed:

WORCESTER:



Our 'Open Door Drop In' Service at our Hopmarket Office

which operates 4 days a week from 9.30am to 4pm



Our Telephone Adviceline Service

which operates 5 days a week.

HEREFORDSHIRE:



Our Telephone Advice Service

open Mondays and Wednesdays from 10am – 3pm.



Text – by sending a text message with the word **ADVICE** followed by a name to 07860 077311



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

2,805
Debt issues

2,975
Housing issues

21,363
issues

were responded to in 2017-2018

6,041
Benefits and Tax Credits issues

9,542
Other issues

In 2017-2018:

Over **9,000 individuals** accessed our services

Including dependents, spouses and partners there were over **17,600 beneficiaries**

Over **21,000 Advice Issues** were responded to

Over **29,000 Contacts** were made with or on behalf of our clients.

Over **6,500 clients** accessed Initial Assessment and Advice at our Drop in service

Outreach work

We also provide Advice Services at venues across Worcester and Herefordshire.

During 2017-2018 we carried out Outreach Advice at the following locations:

- Tudor Way Childrens Centre
- Dines Green Community Café
- University of Worcester
- Worcester Foodbank
- Ross Library

We also organised and provided information and Advice at the following Events:

- Warmer Homes Week at The CrownGate Shopping Centre Worcester (Energy Advice and Information)
- Big Energy Saving Week at Belmont in Hereford (Energy Advice and Information)

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
- Heart of Worcestershire College – Riverside Event
- Attending Promotional Events at The University of Worcester
- Wise and Well Event at Worcester Guildhall

These events enabled us to:

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



Supported Advice for Vulnerable Clients

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 proactively support clients through the advice given and enable 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 2017-2018 our Supported Advice Project Worker advised and supported clients with 82 different matters. 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 2017-2018 were over £105,000.

During 2017–2018, in addition to our in house services we also facilitated the following Advice Services provided by third parties at Worcester CAB and WHABAC:

- **Free Specialist Initial 30 minute Employment Advice Interview**
Monthly Service
Kiran Munawar – Bradley Haynes Solicitors
David Ellis – Parkinson Wright Solicitors
- **Free Specialist Initial 30 minute Immigration Advice Interview**
Monthly Service
Kiran Munawar – Bradley Haynes Solicitors



Worcester Law School Partnership Project

Since commencing this Project in 2013 we have continued to receive funding from Worcester Municipal Charity 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 2017-2018:

Over 120 new cases opened

by student caseworkers and their supervisors

Advised 178 clients

from both existing and new cases

Advised on 295 different issues

Completed 1,296 activities

(including 540 client interviews, 506 letters, and 208 telephone calls)

Obtained a total recorded financial benefit of £297,676

for clients where an income gain was recorded

“ I have really benefited from working in an office environment and with clients who are really appreciative of our efforts. In addition, by helping people sort out problems that have been holding them back I have learned skills that have really helped me develop confidence for my own career prospects. ”

Student Feedback

Macmillan Citizens Advice

Worcestershire

679 clients received help

from Worcestershire Macmillan Citizens Advice Service during the year which is delivered in partnership with Macmillan Cancer Support and Wyre Forest Citizens Advice Bureau and is focused predominantly on welfare benefits issues.

£2,532,892 total financial gains

were obtained for clients by Worcestershire Macmillan Citizens Advice Service for 2017 -2018.

Herefordshire (From 1 October 2017)

108 clients received help

from Herefordshire Macmillan Citizens Advice Service which is delivered in partnership with Macmillan Cancer Support across the County of Herefordshire and is also focused predominantly on welfare benefits issues.

£248,704 total financial gains

were obtained for clients by Herefordshire Macmillan Citizens Advice Service from 1 October 2017 – 31 March 2018 (6 months).

St Richard's Hospice

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

Advise and assist 228 hospice patients

Advise on over 350 issues

Complete 828 activities

(client interviews, letters and telephone calls)

Obtain a total recorded financial benefit of £66,671

for clients where an income gain was recorded.

Trevor's Story

Trevor was housed in sheltered accommodation after his previous social housing was damaged by fire.

Trevor had an Acquired Brain Injury resulting in severe memory loss and communication difficulties.

Due to his symptoms he had a history of problems with benefits because he had failed to respond to letters, could not use the phone and forgot about appointments. He was referred to us by the warden at his sheltered accommodation as he had reduced income, had received notice of a possession hearing and faced eviction.

After he was referred to our Housing Casework Service and Law School (Benefits Casework) Project we discovered that:

- Trevor's brain injury was caused after he had been assaulted 4 years previously.
 - Prior to his injury Trevor had been claiming Jobseekers Allowance.
 - After his injury Trevor was immediately sent to hospital but due to his confusion and distress he discharged himself and failed to attend follow up appointments including an MRI scan. As a result of this Trevor had not received the support that should have been available to him as his head injury was undiagnosed due to his lack of engagement.
 - Trevor had become more isolated as a result of this – for example on one occasion we established that he had been removed from a public building because he was considered to be drunk, when in fact he slurred his words due to his illness.
 - Trevor had claimed Employment and Support Allowance (ESA) but this had been stopped on two occasions as he had been unable to attend health assessment appointments for ESA. This had resulted in Trevor's Housing Benefit being terminated twice resulting in substantial rent arrears.
- Our Benefits Caseworker wrote to the DWP to ask for his ESA to be reinstated on the basis that he was unable to attend his medical appointment due to his head injury/memory problems. We also wrote to the DWP requesting a domiciliary visit due to client's failure to attend previous appointments. We obtained written evidence from his GP to support this. We also emailed the council and arranged for Housing Benefit to be backdated for this period.

As a result of these actions Trevor's ESA and Housing Benefit were reinstated and backdated. Following this our Housing Caseworker provided representation at the County Court, resulting in a District Judge ordering a suspended possession order rather than an outright order that would have seen him evicted.

Trevor was finally assisted by our Supported Advice Project Worker to ensure that he continued to pay the shortfall on his service charge plus the remaining rent arrears. Trevor was therefore helped to open a bank account with a direct debit facility so that the required payments would be made each month to his landlord thus preventing him from being evicted.



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 arrear 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 possession hearings held at the Magistrates Courts in Hereford, Kidderminster and Redditch.

During 2017-2018 we:

Assisted 290 households

with possession hearings.

65% were helped with a possession order hearing
and 35% were helped with a hearing to stop an eviction.

In total 86% of households were prevented from
becoming homeless.

78% of households assisted were housing
association tenants,

11% were mortgage cases, 6% were private tenants and 5% were council tenants

Legal Help/Help at Court

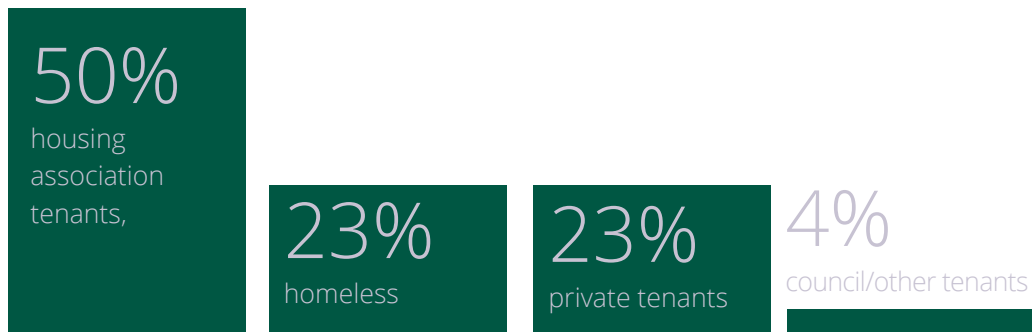
This offers casework to people who are financially eligible for Legal Aid and want advice and assistance on specific legal issues such as:

- **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 other Legal Aid Solicitor.

During 2017-2018 we opened 155 new cases and closed 114.

Of those closed:



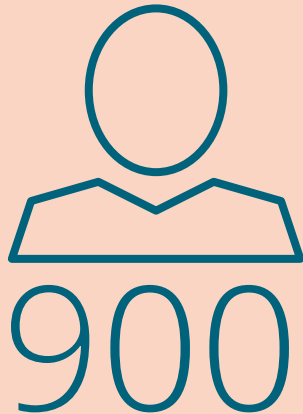
The highest demand for help was with **homelessness/ threat of homelessness** and possession for rent arrears, both at **37%**

Out of 114 possible recorded outcomes as a result of our intervention, the highest single outcome was for 'client housed, re-housed or retains home' at **53%**



Funding from the Money Advice Service to deliver face-to-face debt advice allowed us to assist clients in Worcester and from 1 October 2017 in Herefordshire.

During the year we advised and assisted over 900 clients in Worcester and Herefordshire



Total Client Debt over

£1.65
million

Clients were advised and assisted to:

Reschedule debt,
for example through reduced payment instalments
or write off debt

Total debts written off

£377,331

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/household shopping costs and in relation to other expenditure – for example insurance, 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 2017-2018 our Money Management Adviser interviewed over 120 clients and helped them deal with benefits, financial, unemployment 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 Water Trust. As a result those clients had on average made an annual saving of around £250.

Maurice's Story

Maurice was married and had three dependent children aged 18, 14 and six. He had been working but was no longer able to work as a result of ill health which was diagnosed as 'Miller Fisher Syndrome'.

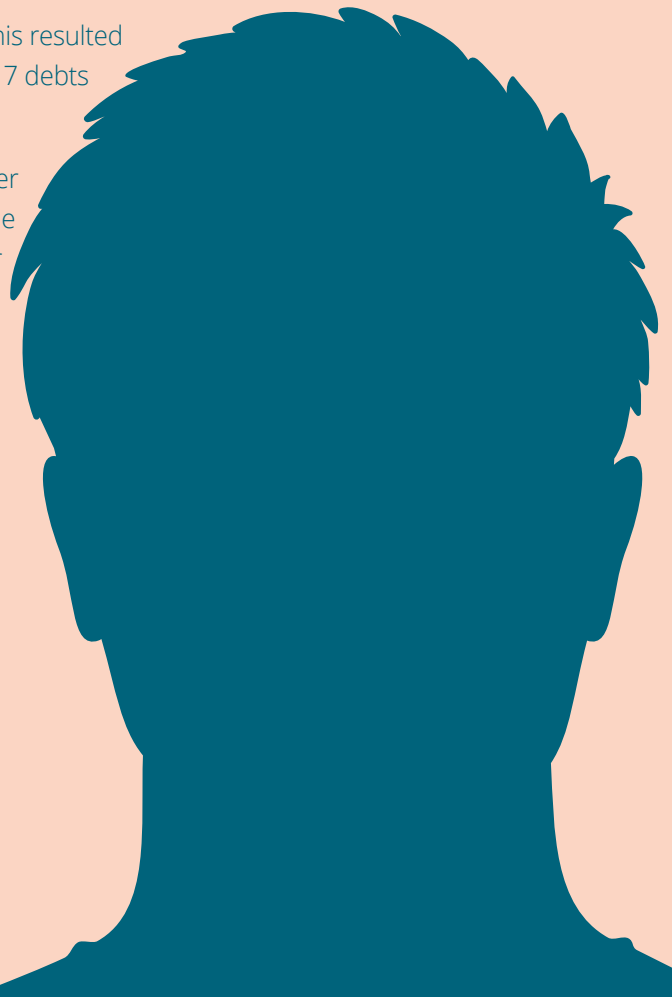
Maurice was in receipt of reduced contractual sick pay but this was due to end and he was due to have a further reduction in his income when he received Statutory Sick Pay (SSP). He was therefore initially provided with advice on maximising his income through benefits such as Child Benefit, Child Tax Credit, Working Tax Credit and Housing Benefit. Due to his reduced income, Maurice did not have any disposable income to pay anything towards the seven debts, which amounted to over £9,000, that he had accrued when he was working full time.

After being provided with advice and assistance from a Specialist Debt Caseworker at Citizens Advice Herefordshire and after receiving advice and options, Maurice decided to apply for a Debt Relief Order (DRO). Our Caseworker provided advice, assistance and support to enable Maurice to make an application for a DRO. We were able to do this as our Specialist Debt Caseworker is an approved DRO intermediary.

Maurice's application for a DRO was granted and this resulted in him having a moratorium on repayments on the 7 debts named on the DRO for 12 months.

The DRO will also result in Maurice having no further liability for the seven debts, which are named on the order, if his circumstances remain unchanged after the 12 month period has expired.

As a result of this assistance Maurice advised that he was suffering less hardship and less stress and anxiety which had been caused by these debts that he could no longer repay due to ill health.



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 front line workers in Worcester.

In addition our Money Management Adviser has trained our staff in Hereford to also 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 2017-2018:

We provided advice on utility/energy/fuel issues to over 365 individuals

We provided Energy Awareness Training Sessions in the community to over 100 consumers and frontline workers

These sessions have raised awareness of the potential savings made by switching or negotiating with fuel providers. In total we provide the following sessions in:

Herefordshire

Herefordshire has a fuel poverty rate of 16.6% compared to 10.4% nationally.

We delivered outreach/promotion activities at:

Mother and Baby Groups at Belmont Community Centre

Community Coffee Mornings at Belmont Community Centre

Pensioners Lunch – Saxon Hall

Learning Box – Herefordshire Housing Drop in IT suite

Learning Box - Herefordshire Housing – IT for beginners course

Newton Farm Community Centre – Volunteer meeting

(Front line Worker training)

Macmillan Renton Unit - (Front line Worker training)

St Michaels Hospice - (Front line Worker training)

WISH Service - (Front line Worker training)

Tesco, Belmont – Lobby Promotion

ASDA – Lobby Promotion

Food Bank - (Front line Worker training)

Pension Wise 2017-2018

We are one of the local Citizens Advice offices delivering the government's face-to-face Pension Wise service. Launched in April 2015, Pension Wise provides free pension guidance across the UK to people aged 50 and over with a defined contribution pension. As of March 2018, the service had delivered 214,000 face-to-face and phone appointments.

Since 2017, we have worked together with Citizens Advice Shropshire, Citizens Advice Coventry and Citizens Advice Wolverhampton to deliver the service across a large area as part of the Black Country Partnership. We are responsible for the face-to-face appointments in Hereford, Worcester, Kidderminster, Malvern, Gloucester and Cheltenham with the co-operation of local Citizens Advice based in these areas.

2017-2018 was the most successful year for Pension Wise so far, with nearly 90,000 appointments delivered. An independent evaluation into the service by Ipsos Mori showed 94% of customers were satisfied with their appointment, and 93% felt informed of their pension options afterwards.

MoneyPlan

MoneyPlan is a service Citizens Advice deliver 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. 2017-2018 was the first full 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.





In early 2016 the Worcestershire Advice Network (WAN) led by Worcester CAB & WHABAC 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), three Age UK district branches (Worcester, Droitwich 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 76,000 adults with nearly 165,000 advice issues and continues to provide a vital source of support to Worcestershire residents in partnership with the County Council.

The vast majority of people were provided with information and advice either through face-to-face contact or over the telephone. The three biggest advice issues since July 2016 have been benefits, debt and housing. The partnership reached out to some of the most vulnerable clients in the county as evidenced by the following statistics.

54.5% of clients were aged 50+

56.0% of clients lived in rented accommodation

51.7% of clients had some level of disability and/or long term health condition

26.9% of clients were permanently sick or disabled

16.2% of clients were unemployed

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. The principal method for intra-partner referrals is via Refernet, a secure, encrypted piece of software that allows partners to send information regarding their clients to each other and effectively enables the client to “only have to tell their story once.” WAN has also engaged with a number of other organisations including Worcestershire Association of Carers and The Stroke Association, both organisations are now “partners” in Refernet, allowing both them and the WAN members to refer clients into organisations where the most appropriate or specialist support that a client requires is available.

As well as advising over 2,750 clients each year on community care and independent living matters, 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. In the last two years over 3,500 low level community interventions such as the above have been delivered across the county.

So how are we doing?

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 2017-2018:

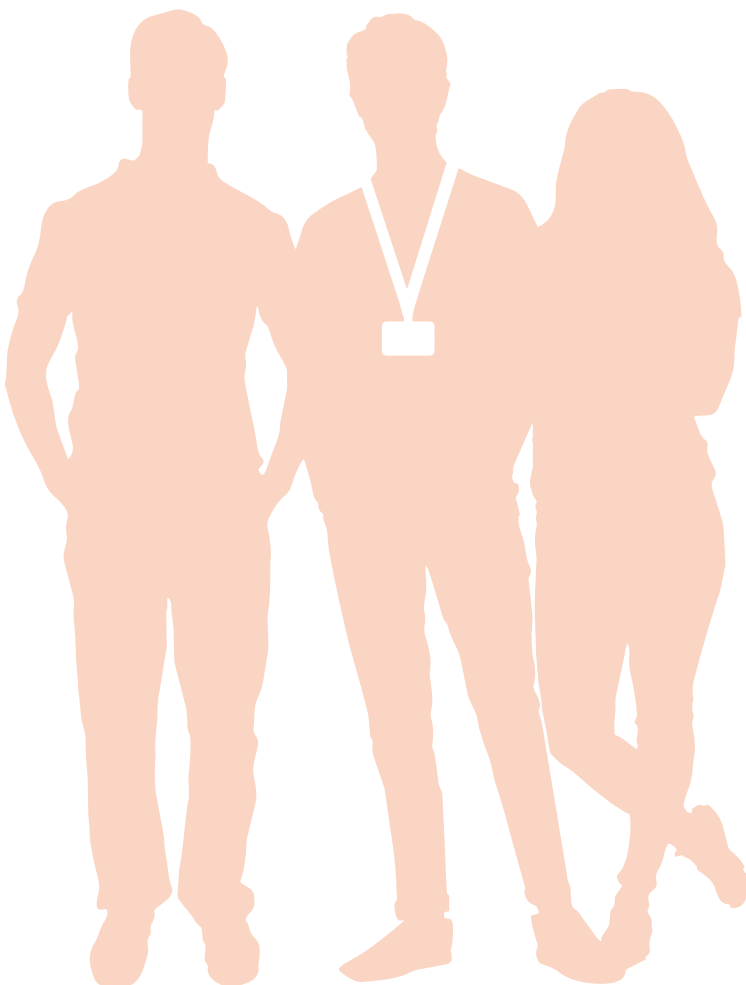
we recruited **24 new volunteers**

In total 78 volunteers contributed approximately **17,500 hours of work** to the charity. This is roughly the equivalent of over 9 full-time posts; we estimate the value of this help at around **£285,000 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 or contact our Volunteer Operations and Training Managers:

colin.stuart@cabwhabac.org.uk
(Worcester) or

sonya.gregory@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

Our Research and Campaigns Coordinator undertook a local campaign on the experience of existing DLA claimants who were migrated to Personal Independence Payment (PIP). This included their experiences of the assessment process.

The campaign resulted in local press coverage including an interview with one of our volunteer caseworkers and our Research and Campaigns Coordinator. This coverage culminated in a front page story in The Worcester News.

The campaign also included writing to Robin Walker MP for Worcester who highlighted the issues raised with the appropriate minister.

Throughout the year, we also identified poor decision making in individual client cases by Her Majesty's Revenue and Customs (HMRC) and the Department for Work and Pensions (DWP) with Robin Walker MP.

National Campaigns

In 2017-2018 we submitted 138 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. On average an evidence form was sent for every 74 clients seen by the organisation.

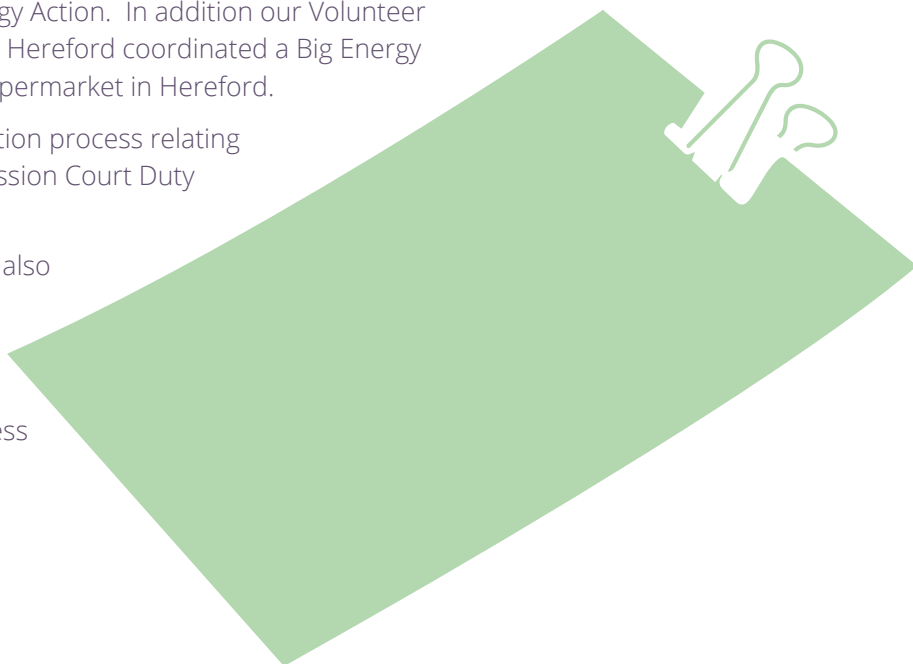
This evidence also contributed to the regional and national picture of how particular services or policies are working.

Our Money Management Adviser coordinated a successful Warmer Homes Week Event in Worcester which was attended by Robin Walker MP and a representative from National Energy Action. In addition our Volunteer Operations and Training Manager in Hereford coordinated a Big Energy Saving Week event held at a local supermarket in Hereford.

We also participated in the consultation process relating to reform of the LAA Housing Possession Court Duty Scheme.

The Research and Campaigns Team also assisted at these events along with staff and volunteers who also participated.

We also took part in Scams Awareness Month to raise awareness of 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 Henry Smith Charity 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 Worcester City Council Worcester Municipal Charities Worcestershire County Council Wyre Forest District Council

The following Trustees, Staff and Volunteers contributed to our work in 2017-2018

Trustees

Sam Lister, Anita Mobberley, Ron Tyler, Helen Fenton, Paul Griffith, Bryn Griffiths, Graham Hughes, Ian Pugh, Chris Cawthorne, Matthew Jenkins

Staff

Chief Executive Officer Martyn Saunders

Advice Team - Lowesmoor

Sue Reeves, Mike Downing, Mick Morris, Tony Catchpole, Sheila Heeks, Helen Peake

Advice Team - Hopmarket

Geraint Thomas, Tony Chadd, Colin Stuart, Dawn Wiltshire, Lesley Scott, Steve Hemming, Sue Sheppard, Kate Middleton, Katie Vetch, Vanna Di Placito, Kerry Harrison, Fran Stallard

"SmartMove" Team - Lowesmoor

Dave George, Charmian Di Nunzio, Edie Holland, Jackie Kearney, Paula Rayner, Lucy Palmer, Steve Martin, Ann Havas, Corin Trafford, Kirsteen Borthwick

Worcestershire Macmillan Citizens Advice - Worcester

Andrew Nye, Gill Cornwell, Trudy Williams

Herefordshire Macmillan Citizens Advice

Jacqui Gardner, Vicky Connaughton, Jo Appelbee

WAN Partnership Development Co-ordinator Steve Taylor

Community Languages Nicky Hodgkiss

Admin Team

Nicky Hodgkiss, Ann Gunster, Chris Stanway, John Jacob, Michelle Box, Lorna Budge, Beth Coleman

Herefordshire Team

Sonya Gregory, Lynsey Flight, Gay Cheeseman,

Worcester Volunteers

Advice Session Supervisors

Brian Jones, Jane Crysell, Liz Steer,
Margaret Drinkwater, Paul Francis,
Roland Draper

Benefits Caseworkers

David Matthews, Daniel Maiden, Laura
Taylor, Sheona Short, Emily Gidman,
Samantha Skinner, Jordan Oakes, Georgina
Pearce, Chelsea Garner, Katie Watts, Leah
Lewis

Advisers

Adrian Key, Angie Wall, Denis Compton,
Fran Stallard, Frank Mason, Geoff Walsh,
Geraldine Flood, Helen Noble, Jenefer
Thomason, Jo Ringshall, Kate Macdonald,
Linda Beeley, Maggie Case, Margaret
Davies, Margaret Drinkwater, Mervin
Kingston, Mina Payravi, Nick Trollope, Peter
Cole, Peter Davies, Remonia Blackwood,
Robin Clarke, Roland Draper, Sheena Reid,
Sheila Davies, Shirley Millington, Stephen
Carey, Sylvia Melville, Viv Nugent

Trainee Advisers

Alia Moorhouse, Andrew Brown, Bethany
Chance, Colin Bexley, Ellie Cary, Geraldine
Bartholomew, Gerry Allen, Joanna
Maciaszek, Lew Moorhead, Martin Walsh,
Matthew Cheese, Michael Lam, Millie
Evans, Nazrul Haque, Nicole Cleaver, Paul
Smith, Paulo D'Oliveira, Peter Spargo,
Rozeena Qasid, Sue Fairchild, Thomas Cox

Honorary Legal Adviser David Ellis

Moneyplan Financial Advisers

Dean Clifford, Nicholas Lee

Reception

Alastair Wiltshire, Diana Levitt, Elizabeth
McIndoe, Jason Carrey, Muriel Tinsley, Pat
Clarke, Rosemary Stephens, Sue Mason

Research and Campaigns

Ben Campbell, David Pyke, Philip Stanton,
Remonia Blackwood, Robert Shiels, Sheena
Reid, Tessa Szwarnowska, Yvette Bailey

Volunteer Interpreters

Alicja Costa, Ania Kaczmarczyk, Anna
Majewska, Anna Maria Druzga, Angelika
Kalarus, Elizabeth McIndoe, Evakeste
Trovoada, Ewa Chaczynska, Ionela Gabriela
Bonea, Joanna Kowalska, Joana Loureiro,
Joana Marques Dos Santos, Karolina
Swierczynska, Li Ling, Mariam Evans,
Natalie Buck, Soraya Vicente, Stephen
Carey

IT

Ben Kent, Paul Smith

Admin

Oliver Orr, Jane Rogers, Diana Levitt,
Andrew Bending, Steve Cotterill

Herefordshire Volunteers

Advisers

Amanda Smith, Dave Lincoln, Emma
Rawlins, Jane Webb, John Edgecombe, John
Fox-Mills, June Howden, Michel Chandler,
Susan Marsden, Viv Nugent, Wayne Stinton

Trainees

Beverley Beckett, Deanne Fishbourne,
Tessa Baring

Admin Kelly Downing

OPENING TIMES:

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

Herefordshire Macmillan Citizens Advice

macmillan@citizensadviceherefordshire.org.uk

Community Languages

Tel: 01905 744570

We can provide interpreters for many languages

Office Hours:

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

Email: 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

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 Citizens Advice Bureau & WHABAC

www.cabwhabac.org.uk or

www.advicenetworkWorcestershire.or.uk

 www.facebook.com/Cabwhabac

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