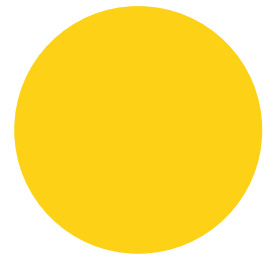
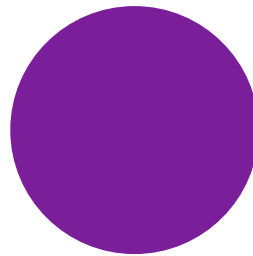
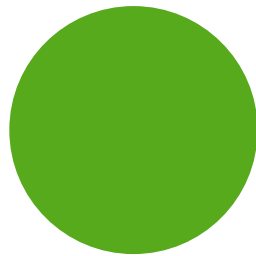
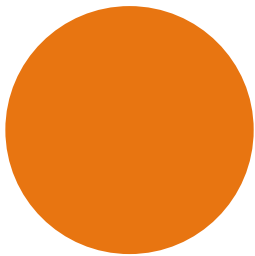
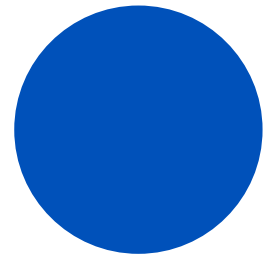
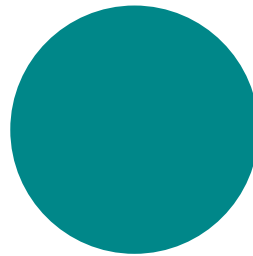
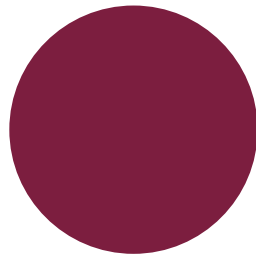
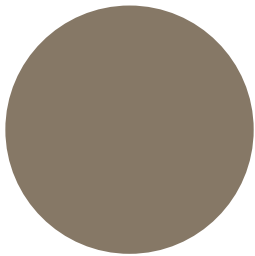
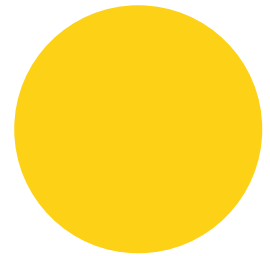
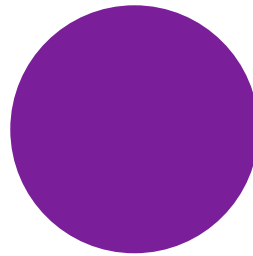
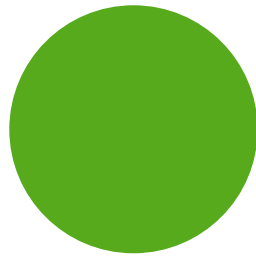
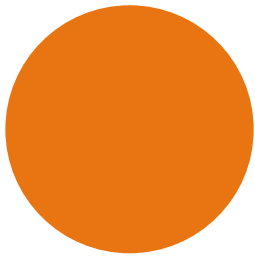
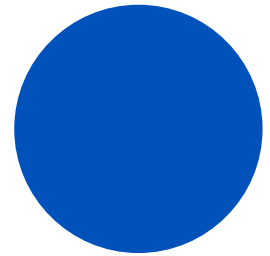


Citizens Advice in Somerset - Impact Report 2011





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1. Introduction

The Citizens Advice service works with people to resolve their legal, money and other problems by providing information and advice. It takes the experiences of individual clients to influence the development of local and national policies which impact local people. The service is confidential, impartial, independent and free to all members of the community.

The four independent Citizens Advice Bureaux in Somerset (Mendip, Sedgemoor, South Somerset and Taunton and District) have a long history of providing information, advice, guidance, practical support and casework to a high level of legal competence in all areas of social welfare law.

Today thanks to Citizens Advice in Somerset families have been prevented from homelessness, people are able to manage their household finances more effectively and people are more likely to remain independent in the community thanks to additional income raised through accessing legal entitlements.

The Citizens Advice Bureaux in Somerset provide a professional, independently audited and quality marked service operating in association with a wide range of agencies in the county. In 2010/11 21,418 people started new enquiries through a network of 35 physical delivery points and telephone advice. Many more benefitted through our electronic services. We reach out to socially and economically excluded groups and other groups where the need for advice services has been identified as being particularly acute.

A professional service is offered by over 300 trained and certificated volunteer workers supported by appropriately qualified paid staff. Governance is through trustee boards comprising local people who bring a wealth of professional and commercial experience to this role. Our volunteers donated approximately 100,000 hours in 2010/11, worth an estimated £1.7 million.

People rarely experience simple single problems, but often multiple inter-related issues. In 2010/11 we addressed over 75,000 separate issues covering a wide range of subjects. Our local services and campaigning activities are supported by our membership of Citizens Advice, our national organisation, which provides information systems, training and consultancy.

We provide a value for money service, saving the community a significant amount, for example by preventing homelessness. The work of the Bureaux draws money into the community and it creates jobs through providing training and structured work experience.

This report details the impact of the Citizens Advice Bureaux in Somerset and outlines how the impact will be further developed over the next three years through initiatives to maximise access and efficiency.

Monica Carrier, Liz Fothergill, Sonia Pike, Joan Saddington
Bureaux Managers

June 2011



2. Somerset Statistics 2010/11

In the year from 1 April 2010 to 31 March 2011 the Mendip, Sedgemoor, South Somerset and Taunton & District CABs addressed

26,398 new enquiries
generated by 21,418 clients
Advice was given on 76,424 issues
from 35 access points including 12 health settings

The work of the four Somerset Bureaux is heavily dependent on the work of volunteers. At 31 March 2011 the Bureaux had

333 Volunteers
donating approximately 100,000 hours per annum
who would cost an estimated £1.7 million per annum in staff
costs if they were paid

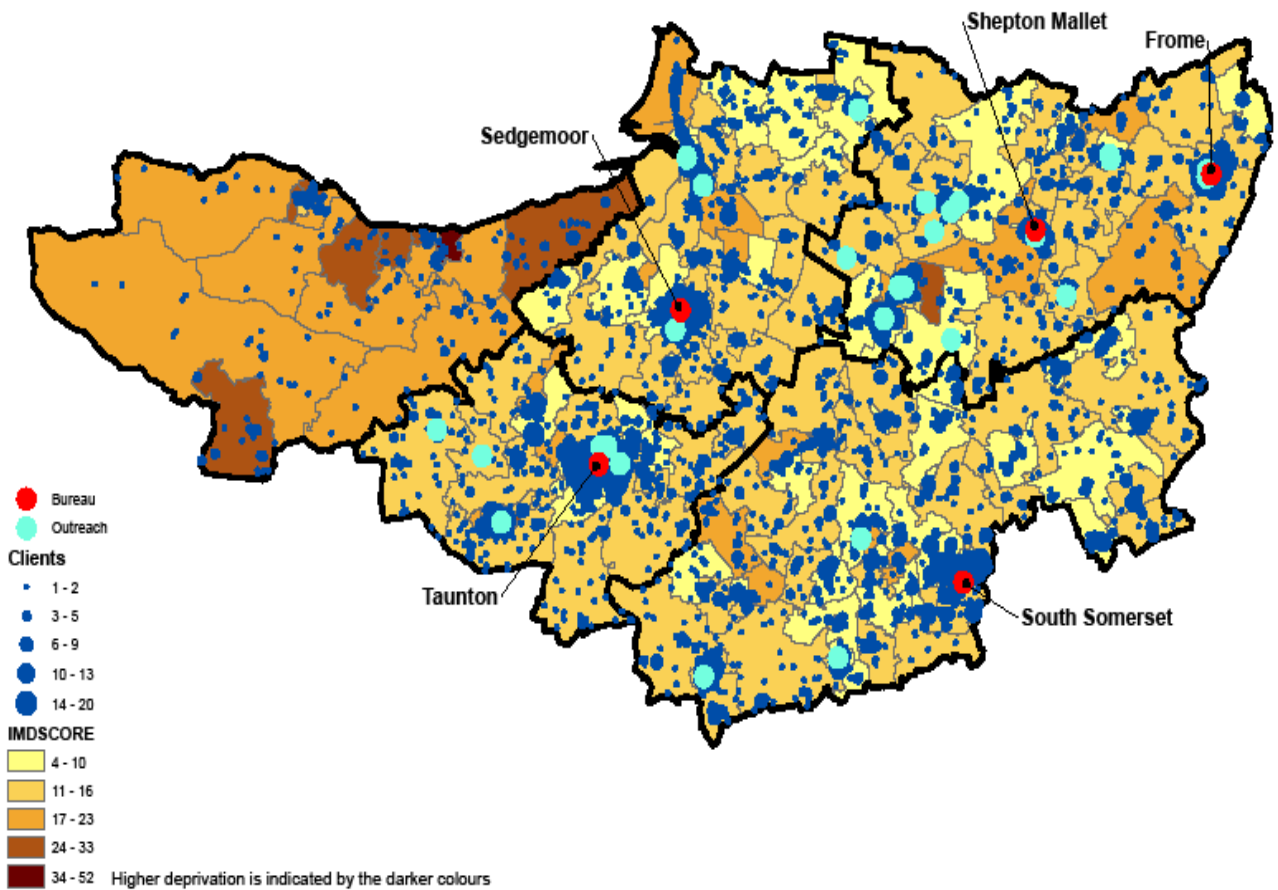
To help the four Somerset Bureaux carry out their work local authority funding was provided by

Somerset County Council - £276,000
and District Councils - £401,000
and
£106,000 came from Somerset Primary Care Trust

The map below shows levels of deprivation in Somerset, the locations of the Bureaux and their outreaches and where the clients who sought advice from the Somerset bureaux in the year 2009/10 live.

Many of the most deprived areas are not visible on this map as they are masked by the clients from these areas. The map also shows that some people seeking advice in West Somerset choose to seek this advice from a Citizens Advice Bureau instead of the West Somerset Advice Bureau, which is not a member of Citizens Advice.

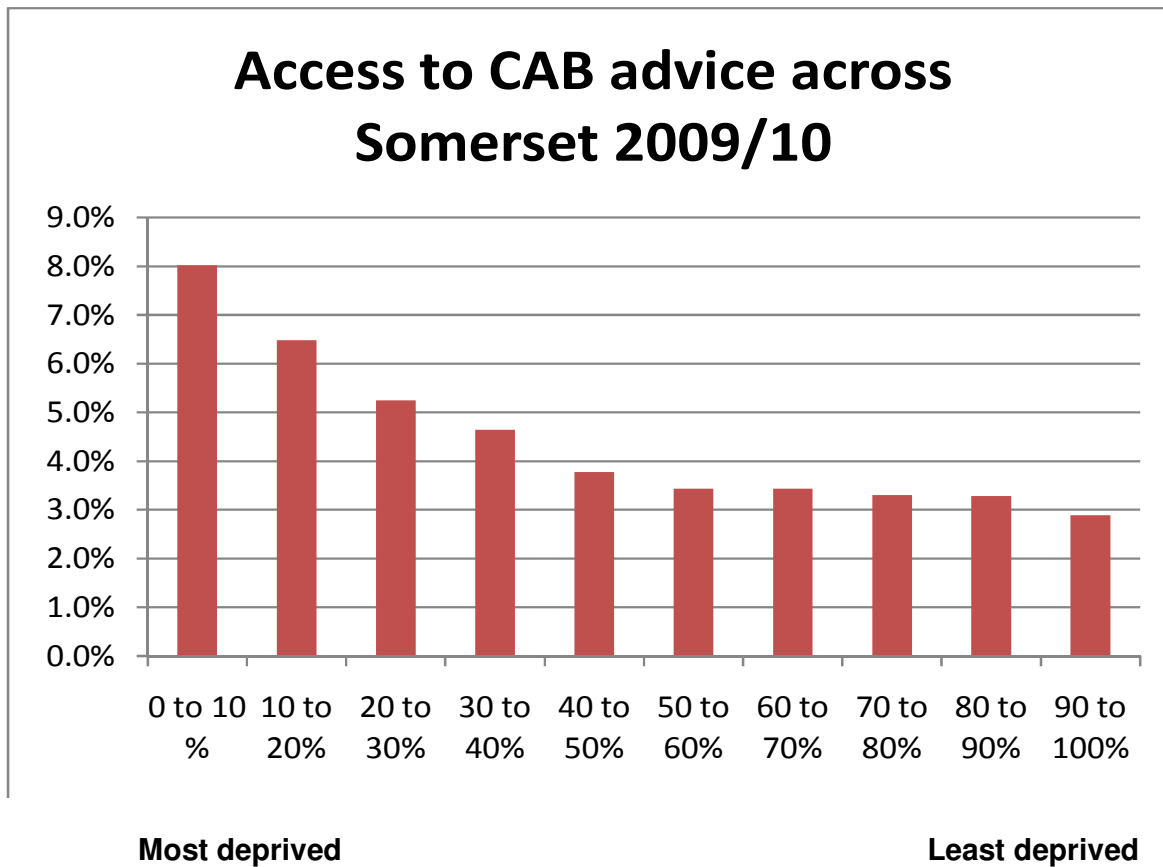
Citizens Advice clients (2009/10) and Indices of multiple deprivation
County of Somerset



The bar chart below shows the number of clients advised by CAB per 100 population in the Mendip, Sedgemoor, South Somerset and Taunton Deane Districts according to level of deprivation.

The bar chart demonstrates that people in the most deprived areas of these districts are more than twice as likely to seek advice from CAB than those in the least deprived areas.

The map and bar chart indicate that the large areas from which little advice is sought are mainly areas of low population and / or low deprivation.



3. CAB Contribution to Health

CAB can contribute to health in a variety of ways which has led to bureaux being supported to deliver advice in over 850 health settings. Broadly speaking these contributions can be split into 3 areas:

- Improvement to public health
- Improvement to patients' health
- Savings for the NHS



Improvement to public health

Some CAB clients may have issues which are of far greater importance to them than their health, for example how are they going to afford to feed their family. CAB are able to resolve these issues which in turn allows the client to then consider secondary level needs, such as health.

Specific CAB interventions that can improve public health include:

- Providing advice on debt, employment, housing and welfare benefit problems
- Providing financial literacy training and information to support self-help on financial issues
- Implementing strategies to address fuel poverty
- Providing opportunities for volunteers

Improvements to patients' health

Research by academics has shown that advice can lead to direct improvements in patients' health and wellbeing, although these effects are most significant in improvements to patients' mental health. This is in part as CAB advice may be able to manage the causal factor of mental health problems, for example resolving the financial difficulties that are causing anxiety or depression.

Savings for the NHS

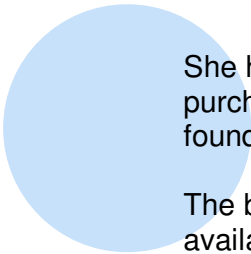
CAB can reduce costs in a number of ways, for example bureau workers can help individuals with their finances and accommodation issues allowing for earlier discharge of patients from secondary care settings and reducing the risk of a patient having to be readmitted. Advice interventions can also improve an individual's health and reduce the chance of an individual using services like A&E.

Crucially, effective advice can support patients in resolving issues that left unaddressed would have resulted in the patient falling off their "care pathway", resulting in resources having been ineffectively spent as the patient has to return to the beginning of their care pathway.

4. Debt Case Study

An 84 year old woman went to the South Somerset Bureau for help because she was struggling to manage her finances. Her debts had risen and she had borrowed money to make the monthly payments on the original debts.

She had a state pension with Pension Credit, a small private pension, Attendance Allowance and full Housing and Council Tax Benefits. She lived alone in a sheltered housing bungalow, was diabetic, disabled and had difficulties getting about. She often used taxis as she had difficulties getting on and off buses with her walker. She had help with cleaning and gardening that she had to pay for and used the handyman scheme for help with household repairs.



She had been using catalogues and a credit card to buy clothes and to fund purchases for household items that had broken and had to be replaced. She also found it an easier way of shopping than going into town to shop.

The bureau gave the client full debt management advice and from the options available to her she chose to seek a debt relief order (DRO) to resolve her situation. Before this process could be completed the client received a letter from a catalogue firm, inviting further orders and telling her she had won a prize draw and would receive £7,500. Despite the Bureau contacting Consumer Direct and advising on the probability of this being a scam, the client decided to postpone the DRO in expectation of receiving her prize. After a month had gone by with no winnings materialising, the client decided to go ahead with the DRO. This was completed and accepted by the Insolvency Service. The client felt a great deal of relief on receiving notification of the success of her application.

Whatever the age of the client, where the help and support of Citizens Advice Bureaux can help them achieve a measure of control over their finances, they can experience a reduction in the stress and anxiety of their situation. In other cases, Bureaux support can prevent repossession of homes, increase household income, and promote the well being and self help which can reduce dependency on public sector agencies such as medical and social support services.

5. Employment Advice

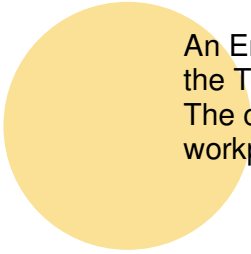
Clients seek advice on many different employment issues but some of these issues occur very frequently. For example, evidence from Citizens Advice Bureaux across England and Wales, reveals that denial of paid holiday entitlement is widespread, especially among small employers in low-profitability sectors of the economy. While most working people take their right to paid holidays for granted, many others are forced to work all year without a break, or only allowed unpaid leave. In the three years 2007 - 2010 CAB advisers dealt with 87,725 such cases.

Employment Case Study

A client with a severe hearing problem came into the Taunton Bureau as he felt he had been subject to discrimination in the workplace.

He already had a job working for the NHS and had applied to be a carer with another organisation. After being interviewed he went on an induction course that involved watching a DVD and answering questions. Because of his hearing loss he asked for a DVD with sub titles. He was told that they would try to obtain one but he was given an employment contract and a name badge.

No DVD was supplied and the Taunton manager then told him that they could not employ him because of his hearing problem. He had worked in many areas of the NHS as a Care Assistant for 22 years and his hearing loss had never been a problem.



An Employment Tribunal Claims Form was completed by an adviser in the bureau and the Tribunal found direct discrimination and failure to make reasonable adjustments. The client was awarded £6,000 and the issue of disability discrimination in the workplace was highlighted in the local press.

6. Housing Case Study

A client attended the Sedgemoor Bureau with a notice of eviction to take place seven days later.

The client is a Council Tenant who has two children living with her. Unfortunately her daughter had been seriously ill and had to be admitted to hospital in Bristol. The client stated that the cost of travelling backwards and forwards to Bristol had resulted in her being unable to make the required payments to her rent.

The bureau contacted the council legal section and established that the client had a Suspended Possession Order which had been in place for some time and had been breached several times. Her rent account history was extremely poor and there was in excess of £2,000 arrears.

There was a shortfall in the client's Housing Benefit due to previous overpayment which when added to the amount towards arrears meant the client should be paying £25.00 per week towards her rent.

The arms length management organisation (ALMO) which manages the council property insisted that eviction would go ahead unless the client applied to the court and had it suspended. They also said they would oppose any application unless at least 50% of the arrears were cleared.

A Quick Benefits Calculation indicated that the client was entitled to Income Support in addition to the Carer's Allowance she was receiving. The increase in the client's income suggested the bureau might be able to consider application to the Homelessness Prevention Fund (HPF) for a loan to substantially reduce her arrears.

Forms N244 (to stop the eviction) and EX160 (for fee remission) were completed with the client who, on taking these to court, was given a hearing before the eviction date. An application for Income Support was made, discussions took place with the HPF team and the client was encouraged to join a Credit Union.

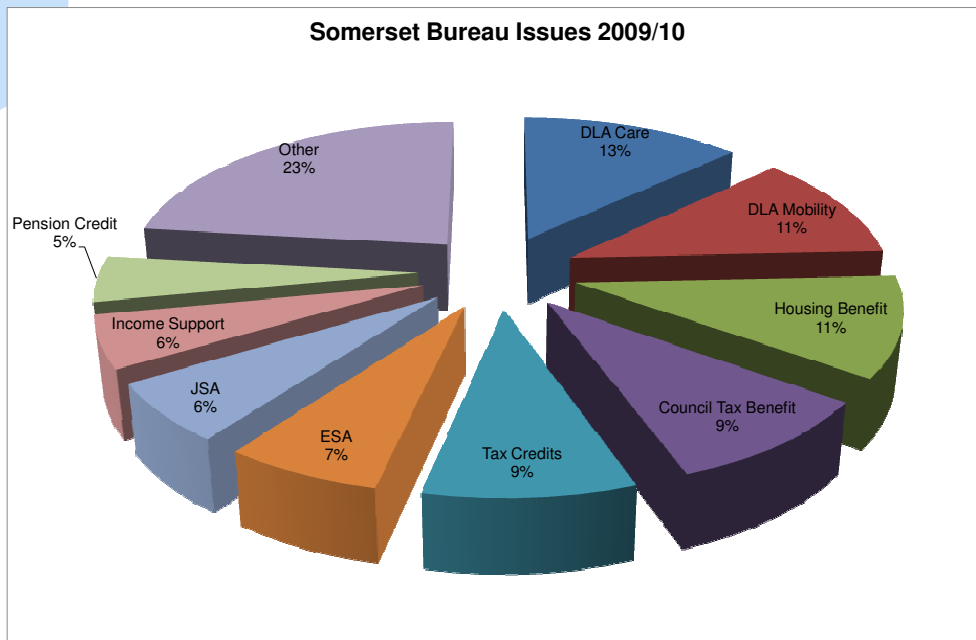
The adviser attended the hearing with the client, explained to the District Judge how the bureau was assisting the client to maximise benefits and apply to the HPF. The case was adjourned until the next available date in Bridgwater and the eviction warrant was removed.

A Financial Statement was prepared for the client showing she could maintain payments to an HPF loan and an amount towards rent arrears was agreed by the Landlord. The HPF loan was approved, the client now receives the correct benefits and some backdated benefits were obtained. A further Court Hearing two months later reinstated the Suspended Possession Order and minimum payments towards the arrears were agreed.

The positive outcomes for the client were that

- She remained in her accommodation with her children
- She received additional income due to an increase in benefits
- Affordable payments to rent arrears and the HPF loan were agreed
- The overpayment of Housing Benefit was resolved
- She was able to save a small amount each week

7. Welfare Benefits and Tax Credits Advice



The chart shows that the most common areas of advice relate to Disability Living Allowance (DLA), Council Tax Benefit and Housing Benefit.

Benefits Case Study

Kerry (not her real name) is a lone parent of 2 children. She receives no assistance from the children's father. She and her family lived in a Housing Association rented flat. One of her children became seriously ill and she struggled to cope with medical appointments for one child while trying to keep life as normal as possible for the other. She was unable to deal with her affairs because of her child's health and because she came from a deprived background and struggled to cope at the best of times.

She failed to respond to a routine letter sent to her by the council about her housing benefit rent allowance, which was subsequently stopped. Despite her best efforts she was unable to get her claim reinstated, rent arrears built up and her landlord took her to court to repossess her flat. She was unable to attend the court hearing because of pressing medical commitments and a possession order was granted to the landlord. She lost the home and ended up on the social service office doorstep.

Kerry was concerned that the children would be taken away but had nowhere else to turn. She was sent to the Council's homelessness team who offered temporary accommodation, and emergency payments were made by Social Services for the children.

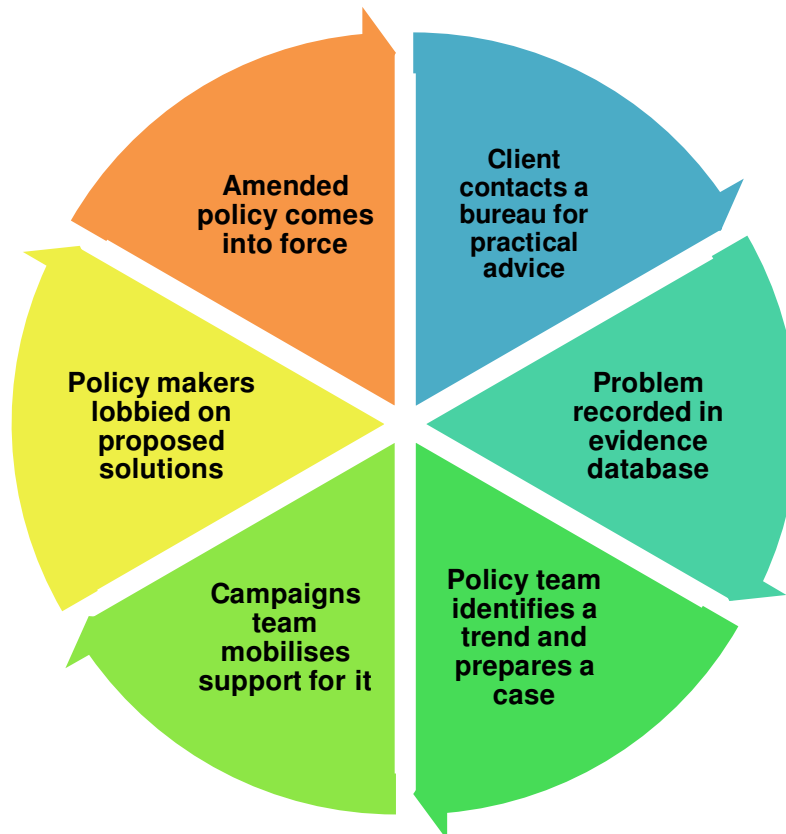
She was referred to the Mendip CAB for assistance. She required help to persuade the council to grant her permanent accommodation – they first needed to be persuaded that she had not lost her home intentionally. Once she had been offered accommodation she needed Welfare Benefits help, to address the problems that led to her claim failing in the first place and ensure that she did not fall into arrears straightaway. She also needed help to apply for grants for all household items, since she lost all her possessions with the previous accommodation.

The effect of all this on Kerry’s health was severe stress and depression. Her sick child missed medical appointments and there was an interruption in the schooling of her other child.

Had she received Welfare Benefits advice at the outset, Housing Benefit could have been put back into payment which would have avoided the eviction and all of the subsequent problems. The taxpayer would have been saved the expenditure of a court hearing for eviction, re-housing, payments from social services and payments from the social fund to replace her possessions.

8. Influencing Policy

The Evidence Cycle below indicates how the service aims to improve the policies and practices that affect people’s lives.



The following are just a few examples of how Somerset Bureaux have successfully influenced policy and made a difference to the lives of hundreds of people within their communities.

Vulnerable Persons Policy - a 24 year old vulnerable client with alcohol dependency issues was the catalyst for Taunton & District CAB agreeing a Vulnerable Persons Policy with Taunton Deane Borough Council. The client had received one visit from the bailiffs and this was enough to undo all the hard work the bureau and other agencies had done to get this person back on their feet. The bureau identified that although the Local Authority could mark a client's account as vulnerable they had no policy in place to do anything about it. Now if a client is identified as vulnerable the Revenues Department will work closely with the bureau and the client to agree a managed payment plan instead of instructing the bailiffs to collect the arrears.

The impact of this piece of social policy work is far reaching as it gives the most vulnerable in our society access to help when they need it most.

Illegal practices by a local garage – Sedgemoor CAB was approached by a number of customers of a local garage which had been completing unauthorised work on vehicles and then refusing to release the cars until the bill was paid. The bureau contacted the garage and explained to them that their current practice was in fact illegal and that customers had every right to take action against them. The garage has since changed its practices and their customers are no longer being charged for work they did not agree to.

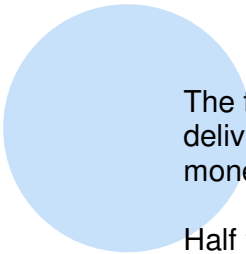
Putting Bailiffs on the Spot – Mendip CAB identified multiple problems with Equita, a firm of bailiffs who collect council tax arrears for the Local Authority. It came to light that Equita were overcharging fees, harassing vulnerable people and charging for walking possessions which had not been carried out. The bureau took action and set up regular liaison meetings with Mendip District Council and Equita. Equita are now conforming to industry standards, their letters have been amended and they are now only charging for the visits they make. Through the action taken by Mendip CAB many people, including the most vulnerable, are now being treated fairly by Equita.

Local Authority Benefit Administration causes hardship – a South Somerset CAB client was asked to provide bank statements when he applied to South Somerset District Council for Housing Benefit and Council Tax Benefit. The client banked on-line and his bank was going to charge him £40 to provide a paper statement which he could not afford to pay. Having been made aware of the high costs involved, the Local Authority agreed that online statements would be appropriate evidence where original bank statements were not available.

9. Networking and Developing Partnerships



Advice services transform the lives of individuals and BIG Lottery Advice Plus recognised this through the funding of Somerset Advice Network.



The three year project is focused on customer experience, improving the quality of delivery, connecting public sector and local organisations and delivering value for money – all to make a real difference for local people.

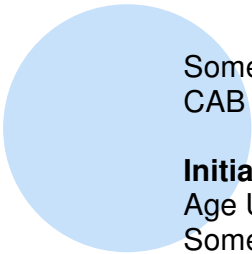
Half way through the project, Somerset Advice Network has achieved a number of its key outcomes

- It held a launch in April 2010 to spread its key message to over 100 organisations. It has also met with many groups and attended networking events to promote its aims
- It has set up a number of Signposting and Awareness courses – the *What's out there?* Course – across the county. There have been four courses to date, each fully attended by front line workers and occasionally managers from a wide range of statutory and voluntary organisations
- It has set up a common referral system to enable clients to be referred between partner agencies using a web based bespoke referral system created for the project. It has also developed a training programme to support the referral system
- It has created a Somerset Advice Network website www.somersetadvice.net which provides information on local and national sources of advice and information, news about training and other relevant events, also useful documents
- It has worked with other organisations on initiatives to improve the delivery of advice to customers, eg Total Somerset and the Priority Areas Strategy Group, as well as *the Hub* which plans to enable organisations to work closer together by sharing premises and facilities
- It has organised events with other organisations, eg Money Matters in Somerset, that aim to promote financial inclusion, eg a Financial Capability event attended by over 80 people
- It has consulted with partners about the potential for a single telephone number for advice

Its aspirations for the second phase of the project are to strengthen links with advice organisations and initiatives, providing access to the common referral system and training, and promoting its key aims using the SAN website and networking events. The focus is on the core message– How can we make it easier for people to get access to high quality advice?

The well publicised cuts and reorganisation of services mean that there is an even greater demand for increased efficiency and an equally important need for cooperative working. Increasingly, the need to develop an Advice Strategy for Somerset which everyone can buy into is becoming clear. Somerset Advice Network members have indicated they would like the project to develop this strategy.

In the current economic client value for money and working together are vital for the sustainability of many of the Voluntary and Community Sector organisations.



Somerset Advice Network will be an asset through these turbulent times and Taunton CAB is proud to be the lead organisation in this project.

Initial Partners in Somerset Advice Network include:

Age UK Somerset, Butler & Co Solicitors, Mendip CAB, Sedgemoor CAB, Shelter, Somerset County Council, Somerset Racial Equality Council, Taunton & District CAB, South Somerset CAB, West Somerset Advice Bureau.

10.Preventative Work

In partnership with Mendip District Council (MDC) Housing Options team **Mendip Citizens Advice Bureau** deliver three homelessness prevention projects.

Debt Advice Project: All people who register as homeless with MDC but have a problem with debts are referred to the Bureau for independent debt advice. Prioritising debts, maximising income and helping with budgeting helps people maintain a new tenancy. 76 clients have been helped in the last year. This project incorporates those referred under the Mortgage Rescue Scheme.

Warrant of Eviction Work: Those people who have broken the terms of their suspended possession orders or failed to attend possession hearings and subsequently have been issued with a warrant of eviction are referred to this project. All these clients receive free advice from a housing solicitor and representation at court whether legally aidable or not. 19 clients have been helped to remain in their homes since April 2010.

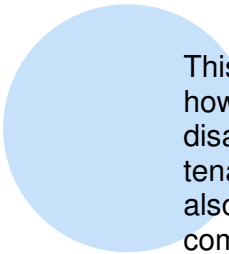
Multi Agency Assessment Panel: Some clients have multiple problems and cannot sustain a tenancy without considerable support. This panel puts in place the organisation required to support the client in suitable accommodation.

Since September 2010, **Sedgemoor Citizens Advice Bureau** has been providing King Alfred's School, Burnham on Sea, with Financial Capability sessions for their year 11 pupils. The talks are aimed at educating 15-16 year olds about the importance of money management and the cost of borrowing. We aim to cover various topics (including interest rates, APR, the importance of saving, priority and non-priority debt) to support the work that the school already covers on budgeting. We devised an informative and eye catching presentation which we deliver to the pupils and encourage interaction which is all part of preparing the young people for adulthood after school.

The response from the school, and its pupils, has been tremendously encouraging and we look forward to extending this service to include other schools in Sedgemoor.

Taunton and District Citizens Advice Bureau were successful in early 2011 in obtaining funding from Neighbourhood Learning in Deprived Communities. This six month project enables advisers from the Bureau to deliver training and education opportunities in partnership with Yarlinton Housing Group in a number of different venues within the communities where it provides social housing.

The financial capability sessions are innovative, accessible "first steps" learning opportunities using a wide range of materials produced for this purpose by a number of different organisations who have worked in partnerships to do this. These have been improved, revised and updated to make them as relevant as possible for the learners.



This project encourages the acquisition of skills, knowledge and behaviours related to how tenants manage their personal finances and respond to financial services that disadvantage them, e.g. doorstep lenders. The project provides an opportunity for tenants to learn together and gain skills to support them in their homes and they will also be signposted to self-help opportunities, e.g. establishing Credit Unions in their communities when none exist and also to develop their role in their community.

11. Citizens Advice Strategy to 2014

- As a network in 2010/11 2.1 million people used our services, raising 7.1 million issues. However, Citizens Advice believes the demand for advice and information will increase in a context where resources are reducing. We will work to ensure that processes are as efficient as possible to ensure that as many people as possible can access the services they need;
- The client will be at the centre of everything that is done in the network, ensuring that people get the right support at the right time. The ways in which people can access services will increase to ensure a more flexible, responsive and approachable service;
- More partnership working will be developed to ensure that clients can get the appropriate support they need quickly; effective data recording will ensure that whatever service is used, a client will only need to explain their situation once;
- The current network of over 3,000 delivery points, will be developed by expanding the way in which services are delivered. The range of 'self-help' materials will be extended and they will be available in more community locations. The use of electronic based services, such as email and internet based advice, will be extended;
- Phone services will be expanded through developing a national phone service based on groups of local bureaux working together to maximise capacity;
- Equality will continue to be at the heart of the service. Services will be directed at those in greatest need of advice and we will develop bureaux' capacity to deliver effective discrimination advice services;
- We believe the number of debt issues that are addressed are too many. Preventative work will be extended, focussing on promoting financial education in partnership with other agencies;
- In working to prevent problems arising in the first place, Citizens Advice will support local bureaux in strengthening social policy and campaigns work through effective local liaison with policy makers and service planners;
- Volunteers are at the heart of the service. Opportunities for volunteering will be increased, with specific training for each role. Programmes for paid staff will be developed, including a leadership programme to develop the management capacity of the service.



Max Beseke
Business Management Consultant – Citizens Advice



Appendix – Overview of the Somerset Bureaux

Mendip CAB

Mendip CAB has offices in the 5 Mendip towns, Frome, Shepton Mallet, Wells, Glastonbury and Street plus a village advice service in Coleford, Evercreech, Wookey, Coxley, Meare and Baltonsborough. Opening times vary between towns with drop in sessions for general advice Monday – Friday in the mornings and appointments and telephone advice in the afternoons.

Outreach advice is also provided in Park Medical Centre - Shepton Mallet, Wells Medical Centre, Glastonbury Feversham Lane Surgery, and Coleford surgery funded by the PCT. Home visits are available for housebound clients.

At 31 March 2011 there were 118 volunteers (including 10 Trustees) working in the Bureau and the equivalent of 10.5 full time members of staff.

Sedgemoor CAB

The bureau has two sites in Bridgwater which operate six days per week and a further three outreach offices which operate one day per week each. The outreach offices are located in Cheddar, Burnham and Highbridge. Services are also provided from 5 health settings.

At 31 March 2011, the bureau had 54 volunteers (including 10 Trustees) and the equivalent of 7.8 full-time paid employees.

South Somerset CAB

South Somerset CAB operates from a main site in Yeovil with weekly outreach sessions in the market towns of Chard, and Crewkerne. At 31 March 2011 there were 58 volunteers (including 8 trustees) and the equivalent of 10.3 full time members of staff.

A generalist service is provided from the Bureau in Yeovil together with a Money Advice Unit and an established legal help service in welfare benefits and debt. In addition the Bureau operates a welfare benefits advice service in partnership with Macmillan, for all those people in the area who are living with a cancer diagnosis, either for themselves, or for their relatives or carers.

Taunton & District CAB

The bureau has one main site and six outreaches, which operate regularly. Three of the outreaches are in Taunton, one in the market town of Wellington whilst the others take place in the more rural communities of Milverton and Wiveliscombe. A service is operated within the Mental Health Hospital at Rydon House.

At 31 March 2011 there were 103 volunteers (including 12 trustees) working in the bureau and the equivalent of 9.4 full time members of staff.

