

# So Much More than Advice... supporting our Community

**citizens  
advice**

**Sherwood  
& Newark**

Annual Report  
2018/19

# A View from the Chair

This year has been a very good year in servicing our clients needs, although funding has been under pressure, due to obvious reasons, we have not just met but exceeded our own expectations.

Partnership working is the way forward and these are examples of just that: **Pension Wise Partnership - 269 people accessed an appointment across the District** for free and impartial government guidance about their defined contribution pension options; **Rural Community Action Nottinghamshire Partnership - 307 individuals helped by this partner service** used the Drop In advice and advocacy service for Gypsies and Travellers living across the District and **Ollerton & Newark Foodbanks partnership - 288 referrals were made** to the Ollerton and Newark Food Banks to help feed people in Newark & Sherwood District.

On top of this, our staff of 9 and team of 37 dedicated volunteers dealt with 9,693 client contacts in the year, helping 4,250 individual clients deal with 14,931 advice issues. Debt, financial services and capabilities advice still make up 59% of our workload.



We would like to thank all the funders for their continued support and would additionally like to thank the

Co-op and their staff for the impressive contribution to support Financial Wellbeing work at Citizens Advice Sherwood & Newark which has helped and will help sustain us in the coming year.

This year we have made significant strides in co-operation with other Citizens Advice Services in Nottinghamshire. We have been sharing back office functions like the Quality Advice Assessments with Citizens Advice Broxtowe in particular and other pilot schemes of co-ordinating services across the county with all the Local Citizens Advice Services. I am happy to say the results are looking very positive.

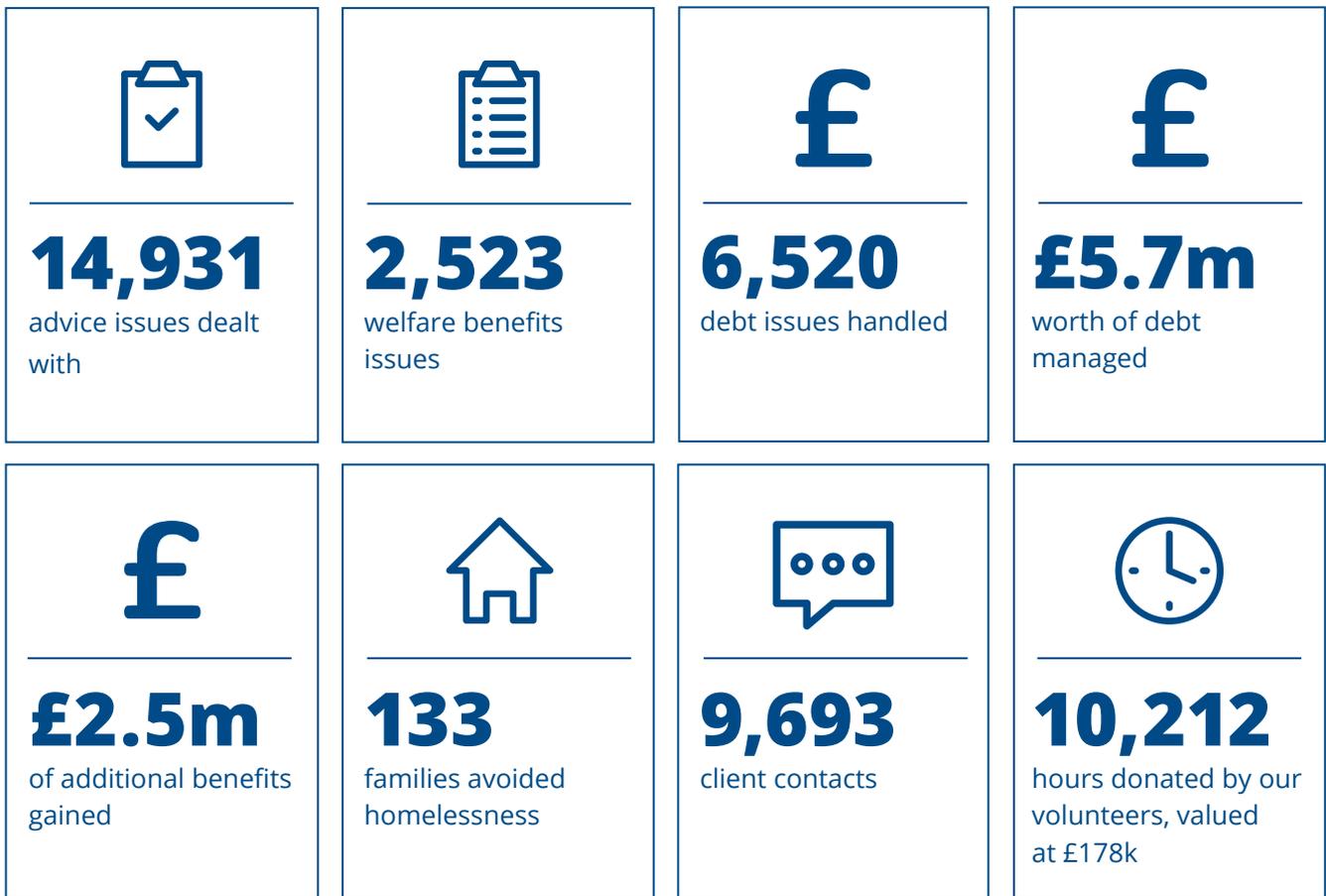
The collegial approach from the Chairs and Chief Officers has been outstanding and I would like to thank them personally not only for their co-operation but their support in helping us support our clients through our personnel shortage this year. All I can ask is that this spirit and collegial environment and atmosphere continue going forward, all the Local Citizens Advice Services will benefit from this exercise and as such, our clients will continue to be serviced to the level we want to service them.

Particularly like to thank our Chief Officer Jackie, for her help and guidance, and thanks to Jane without who's admin support my job would have been much harder. It has been a privilege and a pleasure to work with you all.

Finally, I would like to thank, our Chief Officer and our wonderful teams of employees and volunteers, who without their efforts and diligence our clients and service would suffer. Our Trustee board are extremely supportive in ensuring the we continue to provide services to our community to the high levels that the teams have attained for the foreseeable future.

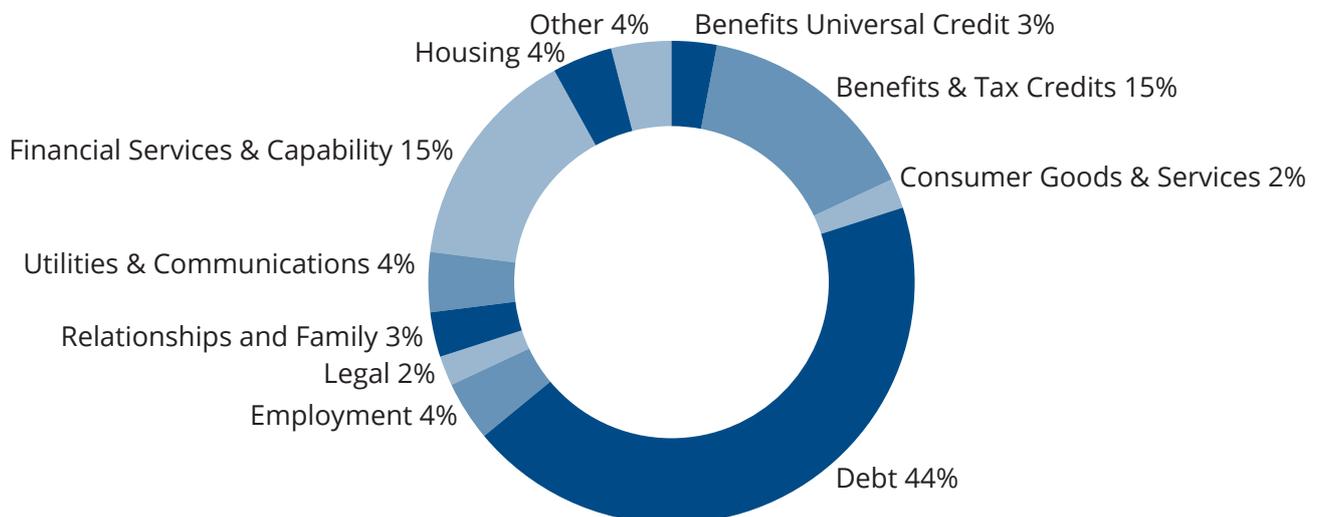
*Neil Buckley, Chair*

# How Did We Do?



**91%** of clients happy with our service

## And this is why people came to us



# Developing Our Services

Each year we continue to ensure that resources are secured so that we can continue to meet the needs of our clients. This year we have been successful in obtaining additional funds to support people who are struggling to claim Universal Credit, launching the Help to Claim service.

We continue to work in partnership with **Newark & Sherwood District Council** and **Newark & Sherwood Homes** to reduce homelessness and this has been rewarded with funding to maintain our debt & homelessness prevention project where people can drop-in and receive help and advice about their housing situation.

The year 2018 was a significant year as our core funding from both **Newark & Sherwood District Council** and **Nottinghamshire County Council** was due for renewal. We are pleased to report that **Newark & Sherwood District Council** granted us a one-year agreement going forward.

There was a big change in the way Nottinghamshire County Council allocated its charitable grants with the launch of the Local Improvement Scheme. As on previous occasions, Citizens Advice Broxtowe took the lead for the County's Citizens Advice services. We knew that the total funding available was less than the existing grant but were pleased to receive the maximum allowance for the next three years.

**Energy Best Deal Extra Project** – Once again we acquired funding to help people access affordable energy deals. Citizens Advice has secured funding from EDF, Scottish Power and UK Power Networks to deliver the Energy Best

**This year we have been successful in obtaining additional funds to support people who are struggling to claim Universal Credit**

Deal Extra (EBDX) project. The project is aimed at helping consumers be more energy savvy. The funding received is to deliver EBDX one to one sessions with a qualified generalist adviser and focus on delivering tailored energy advice to clients. The sessions deal with matters relating to relief from fuel poverty, energy and thermal efficiency measures.

**In addition to our core work we delivered the Smart Meter Project** – to help with Educating and reassuring people to help overcome any barriers and concerns in getting a smart meter. This enabled us to showcase the benefits of the smart meter to this audience and Increase interest in getting a smart meter installed. The project ran from 1st October until 31st December 2019.

Looking forward we shall be working hard to sustain projects where the funding is coming to an end during the next 12 months. The Development and sustainability of our service is always an ongoing activity.



# Campaigning for Change

Research and campaigns is one of the twin aims of our service. It seeks to improve the policies and practices that affect people's lives. Through research and campaigns, we use our insight to:

- help us research issues further
- influence decision makers to change policies and practices.

## 2018/19 Campaign work Priorities

We know that our work is influential both locally and nationally. It has contributed to changes in the way Universal Credit is administered, proposed legislation to improve the security of housing tenure and the introduction of energy price caps.

This year we have set the following local campaign priorities:

### Homelessness

Changes to the legal framework around homelessness from April 2018 include a wider duty on local authorities to prevent homelessness. We will monitor how effectively these changes are being implemented in Newark & Sherwood. We have a very constructive relationship with the local authority whom share our mutual interest in reducing homelessness and housing insecurity.

### Promoting "Big Energy Week"

This year Citizens Advice Sherwood & Newark ran special energy drop-in sessions during week commencing 22nd January 2019. Clients were given the opportunity to explore better energy deals. Over the year, we have helped people to: switch to better deals and save money (in some cases hundreds of pounds a year); set up affordable arrangements for

arrears, or have them written off if they have been unfairly applied; sort out problems with energy suppliers and where unresolved take their case to the ombudsman; gain a better understanding of smart meters.

## National Campaigns

Last year we contributed to nationally led campaigns that include:

### Settled and Safe

We campaigned for better protections for private renters. We helped secure a ban on letting agent fees for tenants and the government has introduced measures to tackle rogue landlords and improve protections and redress for renters.

### Payday Loans

Payday loan companies were not treating their customers fairly. Following our campaign, the Financial Conduct Authority introduced tough new rules. The number of people seeking our help with payday loans has halved.



**The number of people seeking our help with payday loans has halved**

---

# Universal Credit - The Help to Claim service

For the first time every local Citizens Advice (LCA) has been allocated money from National Citizens Advice without the need to make a funding bid. This funding comes from the DWP to run a Universal Credit Help to Claim service nationally from April 2019 - March 2020.

The service aims to be consistent across the country, but each local Citizens Advice has the flexibility to choose the local delivery model which is right for their service and the local community.

## Help to Claim

The Help to Claim service offers support for people at every stage, from starting a Universal Credit claim through to receiving their first full payment. Support may be received face to face, using the dedicated Universal Credit freephone line, via web chat with trained advisers or by accessing the information on our web site. As well as self-referring or following on from previous phone advice and web chat, people can be referred/signposted to us from the other LCA's, Jobcentres, local authority housing staff or voluntary and community sector partners. We also have advisers located in Beeston and Heanor Job Centres with whom we are working in partnership to meet client needs.

We'll assess everyone's individual needs at the first point of contact to gauge the level of support they need to start and complete a claim. This might include checking their UC entitlement – making sure clients will be better off than under the existing system - helping them to set up a UC account and assisting them to access non-digital claim routes and DWP home-visit claims.

## Clients helped

Universal Credit went live in Newark in May followed by Ollerton in September 2018 and we have already supported hundreds of clients through the Help to Claim Service. Clients have received support with starting a claim, completing a claim, getting ready to manage it, and using public access computers. Apart from needing guidance and support in making a digital claim, the main issues faced by clients have been understanding eligibility, providing

evidence and verifying their identity, and familiarising themselves with the way in which UC payments work. The timing of payments has thrown up particular problems for those making the change from the established benefits system.

## Best Practice Lead

Part of the funding received from the DWP was used to create 31 Best Practice Leads (BPL) across England and Wales, each matched to a Jobcentre Plus district. Broxtowe was successful in obtaining the BPL for the Lincolnshire, Nottinghamshire and Rutland district. We work closely with the Lead in delivering this service.

The role of the BPL is to gather and share information about the performance of UC and the Help to Claim service, build and support relationships with relevant stakeholders, support LCAs, and develop and share ideas and best practice. This involves activities such as collating evidence on issues affecting clients and staff and reporting these to National CA and establishing and maintaining highly effective communications through distributing regular newsletters, attending meetings and producing reports.



# How we change lives ...

## Employment Advice

**Ben\*** had been off work for weeks with ill health and had made a successful claim for universal credit. However he was concerned as it appeared he hadn't received the correct amount of statutory sick pay (SSP) as outlined in his employment contract. Ben had tried to speak with his employer on a number of occasions to resolve with no success. We analysed his payslips and there was a shortfall in the amount paid. Following our intervention of letters and telephone calls Ben received the outstanding money owed to him from his employer.

We are one of the few local organisations that can offer free, confidential, impartial and Independent Employment Advice. This is only possible due to the core funding we receive and the expertise of our valuable volunteers.

## Money Advice

**David\*** was referred to us by one of our partner organisations. His ex partner had taken out a debt in his name without his knowledge. He received a County Court Judgement in relation to this debt which was the first he knew about it. With our support, David contacted the Police and obtained a crime number to give to the Company's fraud department. He was really worried the company would chase him for the debt so we helped David complete the relevant court papers to set aside the debt including getting the court fees waived. Following the company investigation it was confirmed the debt was not David's and the case closed. David had not been eating or sleeping before he sought our advice and was relieved with the positive outcome.

## Benefits Advice

**Helen\*** has struggled all her adult life with low literacy skills alongside poor physical and mental health. Following a review she lost her entitlement to Employment & Support Allowance and Personal Independence Payments, resulting in her income being reduced to basic rate Jobseekers Allowance. Helen's income had halved and she was struggling to meet her financial commitments.

The appeals process took over a year to complete causing Helen both distress and hardship. As a result of our intervention, we helped Helen successfully win her appeal for both benefits and receive a backdated award of over £10,000.

Having a local service that can alleviate some of the worry is essential to Newark & Sherwood residents.

## Housing Advice

**April\*** came to the service in a distressed state having received a possession hearing notice for rent arrears and explained that she had no access to money. Her partner was controlling her daily life both mentally and financially manipulating her and the children. Emotionally, April felt unable to attend court so we attended on her behalf and the court issued a suspended possession order. With our reassurance, April agreed to involve Social Services who are now working with the family. We are looking at a Debt Relief Order to deal with her remaining debts. When we first met April she was emotional & desperate. Following our advice and support she felt much stronger to face the challenges ahead.

This case demonstrates the essential ongoing need for technical housing advice in Newark & Sherwood and the intensive work needed to prevent homelessness.

*\*names changed to protect confidentiality*

## A satisfied client wrote:

**Valuable is the work you do.  
Outstanding is how you always come through.  
Loyal, sincere and full of good cheer,  
Untiring in your efforts throughout the year...  
Notable are the contributions you make.  
Trustworthy in every project you take.  
Eager to reach you're every goal.  
Effective in the way you fulfill your role.  
Ready with a smile like a shining star,  
Special and wonderful - that's what you are.**



# Free, confidential advice. Whoever you are.



We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



## With thanks to our main funders



**And thanks to our dedicated staff and wonderful volunteers without whom none of this would be possible.**



**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

Citizens Advice Sherwood & Newark is a company limited by guarantee and a registered charity.

Registered Charity Number 1112930, Company Number 5656961  
Authorised and regulated by the Financial Conduct Authority FRN 617732

