



Sir y Fflint  
Flintshire

# Annual Report

**2017-2018**

**“I’ve lost my purse and have no money to live on til next week”**

***“I’m struggling massively with stress in work”***

***“I cannot afford to live due to recent benefits cuts”***

***“Me and my partner...well, I had better start at the beginning, my partner is an alcoholic...”***

**'First Lines.'** The cover for this report was inspired by Helen Child, Chief Officer Citizens Advice Wolverhampton as a new way of explaining the work we do. These are the first lines people said when they approached CAF advice this year.

**"I have three children and me and their father are separated"**

*"I am looking to apply for a debt relief order"*

**"Me and my wife separated two years ago"**

*"I was wondering if I can make an appointment to get some advice. I'm a single mum, I've bought my own house, but in future, I think I will struggle to pay my mortgage"*

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# Aims, Principles & Mission Statement

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## Our Aims

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

### ***The service aims:***

- ***To provide the advice people need for the problems they face***
- ***To improve the policies and practices that affect people's lives***

## Our Principles

### **Independence**

The service provided by Citizens Advice Bureaux is completely independent. Bureaux are therefore able to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

### **Impartiality**

The service provided by Citizens Advice Bureaux is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the bureau.

### **Free**

CAB services are provided free to clients at the point of delivery. Each member bureau, and Citizens Advice, is responsible for operating within the principles of the service and protecting the CAB brand. At the same time it is also recognised that we all need room for innovation without deterring people from seeking advice for fear of the cost.

### **Confidentiality**

Citizens Advice Bureaux offer confidentiality to enquirers. Nothing learned by a bureau from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

### ***Mission Statement:***

***Our vision is that Citizens Advice Flintshire, through advice and campaigning, will help to create a fairer Flintshire where people are empowered, treated equally and have their rights respected.***

# Chair's Report

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*"Once again it has been my privilege to have been chair of trustees for Flintshire Citizens' Advice service for the past year. With the UK national government's policy of stringency in relation to public authority spending still creating awkward, hard and sometimes harrowing situations for the most vulnerable groups in our county's society, Citizens Advice Flintshire's team of employees and volunteers has not only risen to the task of dealing with an increased workload, on dwindling funding, but has done so with determination, good humour and flair and, if I may take the liberty of saying so, with a great degree of success. I wish to thank everyone within the organisation for their outstanding efforts over the year; efforts which have brought relief, benefit and financial improvement into the lives of literally thousands of county and neighbouring Counties residents".*

**Arnold Woolley**

## CEO's Introduction

*"This report tells the story of Citizens Advice Flintshire for a year. It is full of facts and figures as well as case studies showing the impact of our work. We have started with what people say when they first arrive at our offices, email us or call on the phone. We have tried to demonstrate the scale and complexity of the work our people, volunteers and staff, carry out to help those people. We conclude with 'last lines' clients' feedback about the help they have received from CAF during this time.*

*The continued public sector cuts have started to cut deep now both for many of our clients but also our ability to respond to those who need us most. We acknowledge the financial difficulties faced by public sector bodies but feel that our ability to respond in a timely and effective manner is beginning to be challenged. We will continue to communicate this whenever possible.*

*This report tries to communicate the hard work and commitment of all of our people and I would like to say a big thank you to all of them for making CAF the service that it is".*

**Salli Edwards**

## Description of the services provided

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Citizens Advice Flintshire (CAF) helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. We use evidence of our clients' problems to campaign for improvements in laws and services that affect everyone.

CAF is an independent registered charity and without funding and volunteers we could not continue to provide our services in Flintshire.

CAF delivers a range of advice services including generalist open door, casework and specialist services across the county.

We deliver from outreaches as well as our three main locations:

### **Deeside, Holywell and Mold.**

The Mold office is the main office for the business where caseworkers and back office staff are based.

During advertised opening hours clients can access the service by drop-in, appointment, or telephoning Adviceline Cymru. Clients can also access us at any time by completing a 'Contact us' form on our website and someone will get back to them within three working days either by telephone or email.

CAF offers an initial gateway service (triage) for all clients. If they require advice after the gateway they will be offered either generalist or specialist advice, depending on the complexity of their enquiry.

In addition to our local offices we deliver services from a range of outreach locations.

### **Generalist advice**

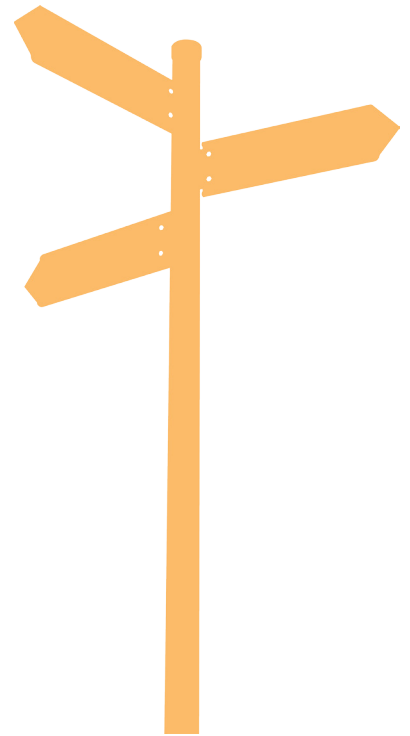
Our core service is delivered by a team of over **75 volunteers** from our three main offices in Deeside, Holywell and Mold. They provide advice on a range of issues including benefits, debt, consumer, and family. The biggest issue we helped with last year was Personal Independence Payment (PIP), with many people being turned down for PIP following medical assessments with Capita.

### **The Great British Energy Save Project**

Citizens Advice Flintshire successfully secured one year of funding from the Scottish Power People's Energy Trust to deliver energy efficient advice across Flintshire. The aim of the project was to provide vital advice to families and young people to help alleviate fuel poverty. Through this funding we were able to recruit and train two Energy Advisers who gave free practical advice and financial guidance on energy bills and fuel efficiency measures.

In many cases we were able to save households hundreds of pounds on their gas and electricity bills by just switching to a cheaper deal with their own supplier or another supplier. We were also able to identify whether individuals or households qualified for Energy Saving measures such as a new Boiler or Insulation.

As part of this energy saving initiative we were required to provide Energy awareness training to frontline workers about energy efficiency in the home and the benefits of switching energy providers. The sessions were a great success as it significantly developed and improved the skills



and confidence in Citizens Advice Flintshire staff and volunteers to deliver energy efficiency advice across the whole of Flintshire.

The project also delivered a number of informal talks on fuel poverty to local organisations working with families and young people, to educate them of the importance of energy efficiency and how it can make a big difference in improving everyday lives by maximising income and reducing health inequalities caused by fuel poverty.

We continued our Energy Saving work by delivering a number of Energy Saving Roadshows at local Supermarkets including ASDA, Tesco and Sainsbury's.

The initiative was part of the Citizens Advice "Big Energy Saving week", at the roadshows we gave free advice and information to local residents struggling to pay their bills and requiring better deals. The roadshows were a great success with over 100 people visiting our stalls who were given information about energy efficiency in the home and the benefits of switching energy providers.

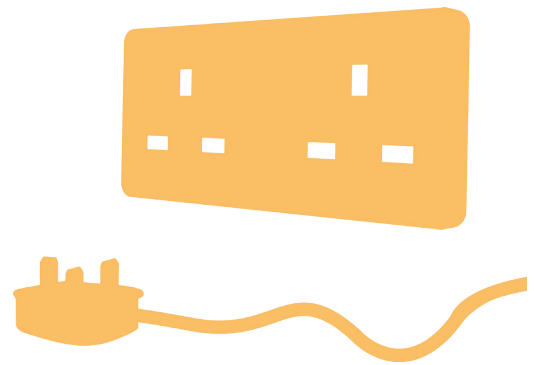
Thanks to the funding from the Scottish Power Energy People Trust, we were able to improve the quality of life of local families, young people and vulnerable residents in Flintshire by giving advice on Income maximisation, fuel debt relief and practical advice and guidance on energy bills and energy efficiency measures. The Project has proved to be a great success, with over **230 households** and over **500 people** in Flintshire benefitted directly from this project. Through the Trust's support we were able to help people in our local communities who needed it most.

### **Better Advice Better Lives (BABL)**

We established a new partnership with the Marches Medical Practice in Buckley during this period. GPs and Practice Nurses can refer patients with problems such as losing a job, getting into debt, needing help with benefit forms or relationship problems for advice with a caseworker at the surgery.

We have a longstanding relationship with The Marches practice in Broughton who supported the Better Advice Better Lives project to set up 17 years ago. Patients find attending the practice for advice convenient, familiar and accessible.

One of the clients we assisted with a Personal Independence Payment (PIP) appeal. The client lost her business which affected her health and she was diagnosed with osteoarthritis. The client was previously in receipt of the highest PIP care award which was reduced. The client tried to challenge this decision on her own and ended up losing her award altogether. The client's mental health worsened due to this and as the appeal dragged on she asked Her Majesty's Courts and Tribunals Service if this could be brought forward. The adviser assisted her with her appeal and she was awarded both components of PIP and was delighted.



## Parent Partnership Service (PPS)

This Project has seen the addition of one of our experienced volunteer advisers to assist the caseworker delivering this specialist service. The Service is available to all families who have children with Additional Learning Needs who need advice or support around the child's educational setting. The Service is busy and covers a wide range of issues.

One case study which gives a flavour of some of the good work carried out by the project is below:

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*The client who accessed the service had a daughter with a statement of Special Educational Needs (SEN) due to emotional and behavioural difficulties.*

*The caseworker attended a number of meetings with the client which were very challenging. The school agreed to allow the client's daughter a teaching assistant 1:1 in school but this relationship was difficult and the client's daughter was accused of hitting this staff member. A permanent exclusion was threatened and Parent Partnership called a meeting with the Local Education Authority (LEA) who agreed for a specialist placement for the client's daughter and she settled in really well. The client said she felt that with the help from PPS she was more confident about knowing her rights and didn't feel alone at meetings.*

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## Buckley Town Council Outreach

Buckley Town Council (BTC) continue to kindly support our well-used weekly session at the Town Council building. Our adviser sees pre-booked appointments in the morning and there is a drop-in session in the afternoon.

Clients attend with a wide-range of problems and we can often resolve them there and then by making a call or giving advice or by referring internally for example to a specialist discrimination caseworker.

A case study is set out below which illustrates an example of a Buckley Town Council client that we have made a positive difference to:

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*A client attended the BTC drop in session for a food voucher. The adviser identified that it did not appear that the client was claiming the right benefits therefore the client was booked an appointment to explore this further. A full benefit check identified that the client could be around £150 per week better off if her and her partner claimed Universal Credit and her partner claimed Carers Allowance for looking after her.*

*The fact that the client was missing out on income resulted in debt problems and the client needing to rely on the food bank. The extra income the client was entitled to enabled the client to manage better financially. Also a referral was completed to Superkids a local charity as the client was struggling to buy any presents for her 2 children, and the client was provided with a sack of presents for each of her children at Christmas.*

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## **Regional North Wales Discrimination Advice Service**

The Citizens Advice service in Flintshire is funded via the Welsh Government to deliver discrimination advice and casework across North Wales including Flintshire, Denbighshire and Wrexham.

We advise and assist people with a diverse range of problems from a disabled tenant not being provided with an accessible home by the local authority to people being bullied at work due to disabilities or their sexuality. We have assisted many clients to achieve settlements and to move forward positively after harrowing ordeals that have left them scared for their safety.

One client who worked for a Local Authority in North Wales and had depression and epilepsy was dismissed after having a seizure in work and then not being able to drive for 12 months due to DVLA rules. The client could not get to the workplace since they resided in a remote area with no access to public transport. The client was a member of a Trade Union who decided not to represent the client as they concluded there was no case to answer. We assisted the client to appeal and then later submit claims for unfair dismissal and disability discrimination at an employment tribunal. We were able to negotiate a settlement for the client without a tribunal hearing and the client received a settlement amount of £8000 and the promise of a good reference.

## **Carers Project**

The carer project at CAF works in partnership with North East Wales Carers Information Service (NEWCIS) and Advocacy Services North East Wales (ASNEW). The aim of the project is to ensure that carers are more aware of their rights and entitlements. This project enables carers and the cared for to access an advice casework service at the NEWCIS office in Mold on a Tuesday morning with the CAF caseworker.



This is a generalist advice project and the caseworker assists with issues such as benefit checks, benefit applications, problems with benefit claims and debts for clients referred via the Flintshire Local Advice Gateway (FLAG).

The caseworker has had lots of good outcomes – one involved assisting a client when their Income Related Employment Support allowance



(IR-ESA) had stopped (along with their other means tested benefits as a result of their IR- ESA stopping) due to a DWP deprivation of capital investigation. This issue was causing financial hardship and the client was struggling to communicate with the DWP as the DWP were using withheld numbers and the client was not answering their calls which impacted on the DWP's ability to progress the investigation. The caseworker was able to liaise with the DWP directly; who eventually found in the client's favour and the client received a backdated lump sum benefit entitlement for the period of the benefit suspension, along with their ongoing benefit entitlement.

Another example involves The caseworker identifying that a client and their partner were missing out on £241 a week of Pension Credit. Further, the backdated Pension Credit Guarantee (PCG) award of £5500 was paid the same day directly into the client's bank account. The caseworker was also able to assist with the client's rent arrears of over £500 which had accrued due to unknown additional charges included in their Housing Association (HA) tenancy (which the client was not aware of.) The caseworker was able to liaise with FCC to ensure that all the relevant service charges were included in the client's housing benefit award going forward. Further, the client's amended HA award was backdated and the client's rent arrears were reduced to £50 and the client only needs to pay £2.60 a month towards their rent shortfall going forward.

## **Flintshire Local Advice Gateway**

The Flintshire Local Advice Gateway (FLAG) service accepts referrals from a wide range of organisations both statutory and non-statutory and it is funded by Flintshire County Council.

The main enquiry areas covered are housing, welfare benefits and debt.

During this period we have introduced a new AIC code to cover Universal Credit. Benefits continue to be the major enquiry area for FLAG referrals followed by debt.

The FLAG Gateway Assessments now take on average 30 minutes to assess and allocate although some take longer.

During this period Jo Higham visited organisations and teams to refresh them about how the FLAG project works and who they should be referring. Talks to date have included: Barnardo's, NEWCIS, Care and Repair, Next Steps, Odel Involve, Memory Service, Team around the Family, Early Help HUB, Crossroads, the KIM project and Advocacy Services North East Wales (ASNEW).

Unfortunately the level of advice referrals that the FLAG project receives exceeds the level of advice provision available in Flintshire. The project tries to utilise other advice services such as Shelter, Age Connects, DWP home visiting team and the Frontline telephone service as much as possible. However, whilst funding for support services in Flintshire seems to remain constant, this contrast with the ever decreasing funding available for advice services in Flintshire becomes more and more evident.

## Welfare Rights

The Welfare Rights project at CAF commenced in 2016 with 4 FT caseworkers and 1 PT admin support. Unfortunately the project was subject to a funding cut in 2018 which has now reduced the team to 3 FT caseworkers and 1 PT admin support. Unfortunately, a direct consequence of this reduction in funding has resulted in less capacity to take on specialist welfare benefit cases for clients - which, during a time of such radical welfare benefits changes involving Universal Credit, impacts on bureau/other advice projects needing to take on such cases.

The Welfare Rights team assist with all manner of benefit issues – benefit checks, form filling, mandatory reconsiderations and appeals etc. The team also represent at tribunals and when required, complete home visits.

One of the many good examples of assisting clients to procure all their relevant benefit entitlement recently resulted in a backdated benefit award of £15,000 for one client (made up of PIP and ESA backdated entitlement) and a large ongoing award entitlement.

## Digital

We receive funding from Wales Council for Voluntary Action (WCVA) to support volunteers to deliver our digital service.



**We answered over 1400 telephone calls from the public as part of the national Adviceline Cymru service**



**We received over 300 enquiries via the 'Contact Us' page on our website**



**We also maintain our Twitter and Facebook pages and received several contacts through these**

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We recognise that people want to contact us in different ways and will be reviewing our digital service delivery next year to ensure that we are delivering what people want and need.

## Frontline Advice

In partnership with Citizens Advice Denbighshire, we were funded by Welsh Government to deliver a specialist welfare benefits and debt advice service across both counties. The Frontline Advice funding enabled us to provide face to face advice to people with more complex issues that needed ongoing casework support.

We advised and assisted people with a various range of issues including benefit appeals, responding to court claims and assisting people with Debt Relief Orders and Bankruptcy applications.

### **Money Advice Service Debt Advice Project (MASDAP)**

We were funded by the Money Advice Service (MAS) to provide debt advice to Flintshire residents who are experiencing financial difficulties.

This project ensures that clients were offered the most appropriate course of action based on their situation, capacity and needs. This included identifying the most suitable channel for delivery, emergencies, financial capability needs and support needs and the most appropriate next step.



Debt is our second biggest area of advice for our service and the demand continues to grow. Debt cases are often complex, time consuming and have multiple issues attached. Through the MAS funding we were able to fund a specialist money advice caseworker who could deal with the most complex and serious cases.

Debt Relief Orders continued to be our biggest enquiry issue for our client's often seeing it as a long term solution to resolve their debt problems. With an increase in council tax debt we worked closely with the Local Authority Debt Recovery Teams to agree ways of encouraging people to access free debt advice.

### **Shared Outcomes Project**

We were funded by Welsh Government to deliver a shared outcomes project working closely with Communities First staff to target those most in need and especially workless households. Through this project funding we were able to help people at a range of outreach settings in the County. We provided advice and information in a range of subjects including debt, housing, employment and welfare benefits.

### **Recruitment and training Team report**

This year saw another **28 new volunteers** join the service primarily to fill the front line roles of providing information and advice to clients. The hard work and commitment of volunteers continues to be essential to meet the growing demand for help in Flintshire.

This year also saw the introduction of more opportunities for volunteers to gain national Citizens Advice qualifications. This included a qualification for volunteer receptionists. And following training delivered by our Learner Support Worker, Michele Davies, a number of our receptionists in Deeside achieved a national certificate.

Following on from the launch last year of a new volunteer role to help clients complete claim forms for sickness and disability benefits, we also had more volunteers this year take on this additional responsibility, as demand for help with these forms continues to grow.

***A growing number of people use volunteering as a stepping stone to paid work and once again nearly half of our volunteers who left the service this year moved into paid employment attributing their success in gaining a job to the experience and skills they acquired as a result of volunteering.***



This year we have also had a new trustee Sara Tyson join the service with the lead responsibility for human resources.

Sara has worked in a HR role for over 15 years, spending the first part of her career in the civil service as HR manager before moving to Wales and taking up a HR role in an outsourced HR call centre.

Sara has experience of all aspects of HR, but her strengths are in change management, restructuring and automation of processes.



A highlight in training this year was the specialist training on mental health delivered by Mark Jones, Specialist Mental Health worker at Flintshire County Council for which we are very grateful. Also, our specialist caseworkers provided training on universal credit for front line staff as we continue to see growing numbers of clients needing help with problems with this benefit. And all staff and volunteers received training to use a new national Citizens Advice database that was introduced in December.

Our volunteers continue to play a vital role in delivering the service to meet the increasing demand from people in Flintshire for free confidential information and advice.

# Key achievements 2017/2018



**6,737**

People helped



**£6.6 million**

Debts dealt with



**£4.9 million**

Income generated  
for local people



**99%**

Happy with the overall  
service we provide



**1,411**

Calls to Adviceline  
Cymru answered



**28,157**

Advice issues dealt with

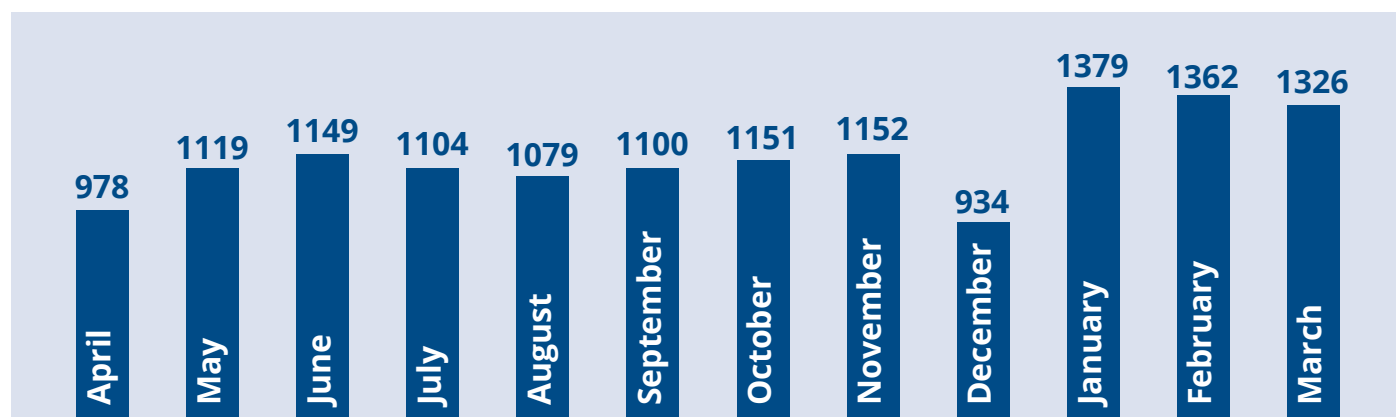
All of this benefits local people and society.

It was only made possible by our brilliant team of staff and over 75 volunteers.

## Summary of key issues 2017-18

January 2018 was our busiest month with **1,379 clients** helped. This is up from 1,225 clients in January 2017, a **12.5% increase**.

### Unique clients helped per month

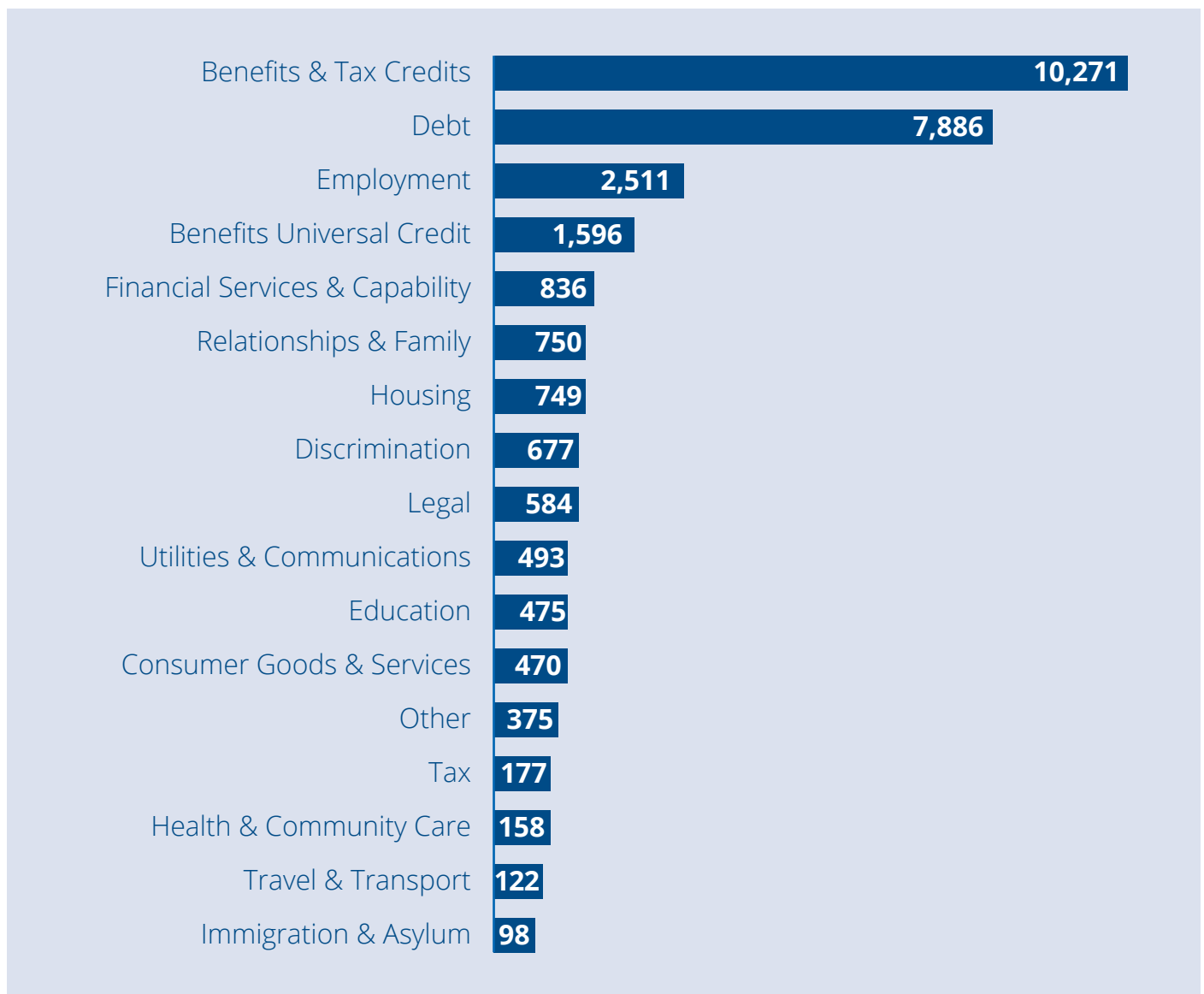


**Benefit issues** continue to be our main enquiry area, followed by **debt**. This year **employment** was the third biggest enquiry area, a change from financial issues in the previous year. Universal Credit is recorded as a separate issue to benefits, so that we can monitor the impact of this accurately, this was the fourth highest issue.

Once again, **Personal Independence Payment (PIP)** has been the biggest single issue we dealt with during the year. PIP made up almost 1/3 of all benefit issues we dealt with and **12%** of our total work. Many people are still being refused PIP by the DWP and come to us for help with the appeals process. Over **60%** of appeals are successful at tribunal. We will continue to campaign for improvements to the welfare system, particularly for disabled people who already face many extra challenges in their lives.

We generated almost **£4.9 million** of income gains for our clients last year, a reduction of £1million from the previous year. This is most likely as a result of the government's Welfare Reform changes.

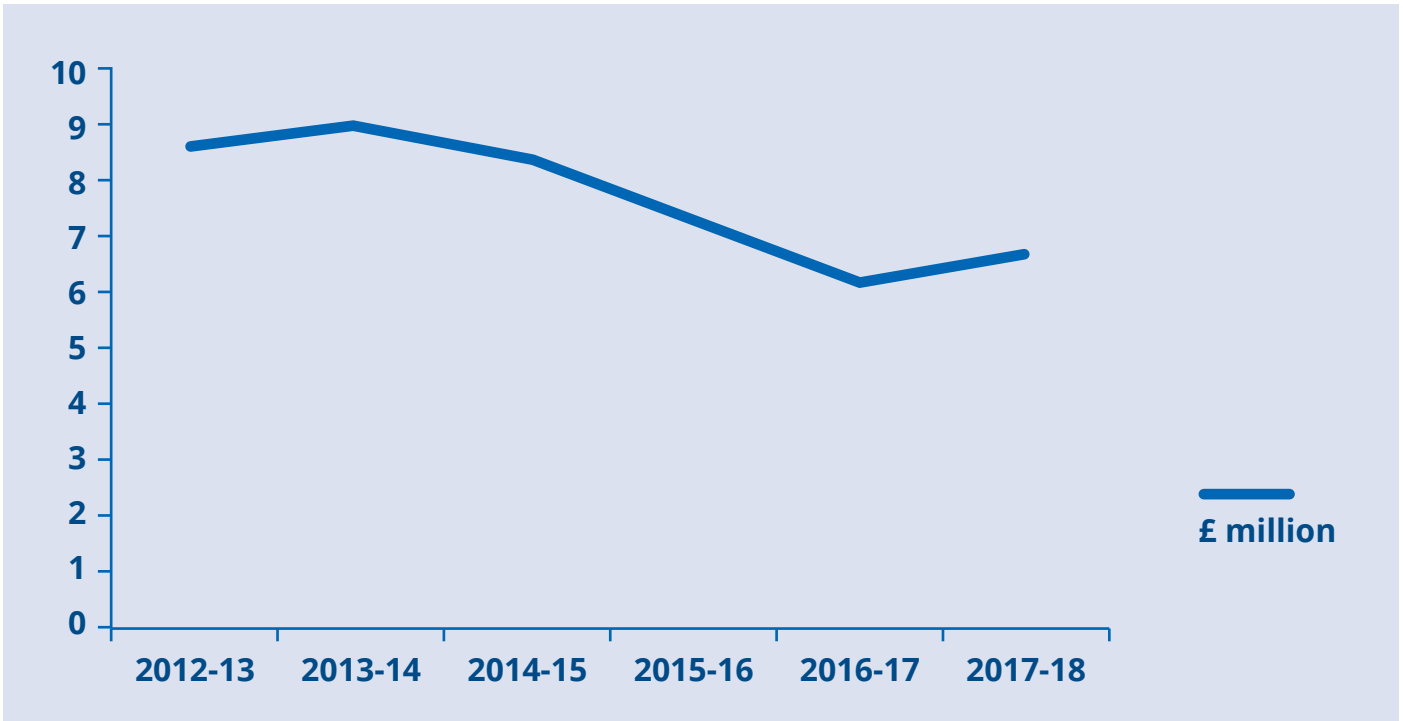
### Advice Issues 2017-2018



## Debt issues

We dealt with **£6.6 million** debt issues in 2017/18 (up from £6.2million in 2016/17). This is the first time this figure has risen since 2013 as it has been on a downward trend.

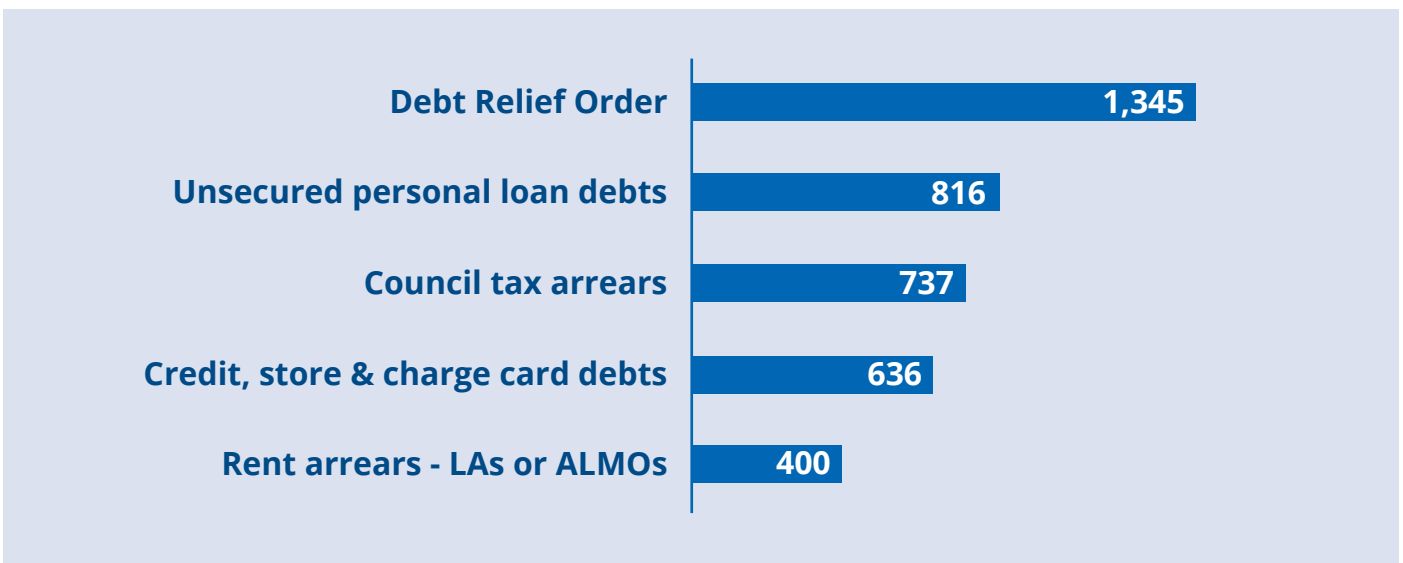
### Total amount of debt per year



Almost **£2million** of this debt was priority debt such as rent/mortgage arrears, council tax arrears and energy debt.

The average amount of debt per client is **£10,431**.

### Top 5 debt issues 2017-18



# Marketing, Communications & Fundraising Team

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2017/2018 has been an inspiring year for our Marketing, Communications and Fundraising (MCF) team. The humbling and generous support we receive from so many of our supporters enables us to help more people who desperately need our services throughout Flintshire.

This year has again seen the biggest income stream from trusts and a big thank you must go out to the Scottish Power Energy People Trust, the Anne Duchess of Westminster Charity, the Oakdale Trust, the Laspen Trust and the Welsh Church Act Fund for their support.

The last 12 months has been challenging as we had less resources by 3.5 days per week which has affected our ability to recruit and manage more volunteers. Much of our time has been dedicated to developing funding bids, which have included a European Grant for a new outreach advice and information service to residents of rural communities in Flintshire. Also, the MCF team including Business Support Officer, Clare Madders; have been working tirelessly on consultancy and research for a Big Lottery People and Places application to help us improve our services for people with mental ill health.

Likewise to previous years, our team have enjoyed the variety of events people have participated in and fundraised for our charity. A particular highlight would be Fundraiser Mandy Plant, taking on the Alpe Du Huez for a gruelling 8.5 mile cycle and raising over £300. We encourage anyone looking to get involved with our fundraising events to take a look at our website; <http://flintshirecab.org.uk/events/>.

This year saw a further reduction in income and the trustees decided that they would no longer be able to continue running on a budget deficit. This helped us revise our priorities and start to look at the opportunities ahead.

## **The year ahead**

We identified that during the next twelve months the MCF Team are facing some huge challenges and are looking at improving databases, promoting new digital services via our website for clients and building upon the many donor relationships we have started and developed. We are optimistic about our future and feel that working together as a whole team we will have a good year making sure that our services are secure, sustainable and we are striving forward to ensure that our clients can contact us much easier at that time when they really need to rely on us.





Thanks again to all our supporters – we just simply cannot do it without you.

This year we have received crucial support from our trustees, staff, volunteers, and clients. We know that we are only effective with our entire team behind us and we are hugely grateful for all the support we receive throughout the whole of the organisation all the way from the people who donate to us, to those who simply help spread our messages.

Because of the significant financial pressures we were delighted to see the launch of our new fundraising group which is now chaired by our fantastically enthusiastic trustee Lucie Mulvaney and we very much hope it goes from strength to strength over the next few coming years.

With General Data Protection Regulation (GDPR) changes coming into effect in May 2018, this also influenced our work in preparing to our team to ensure that not only is everything we do GDPR compliant, but also that we maintain good practise in protecting our supporters' data and they are in charge of how and if they want to keep in touch with us.

We have had a year of increasing individual support as many people who use our service often want to give something back and this year we are looking to push on with a regular giving campaign, set to launch around the autumn of 2018. Our team will be working as a priority on providing supporters with the ability to set up direct debit payments and other forms of giving regular donations.

We would like to thank everyone for their support.

#### **MCF Team**

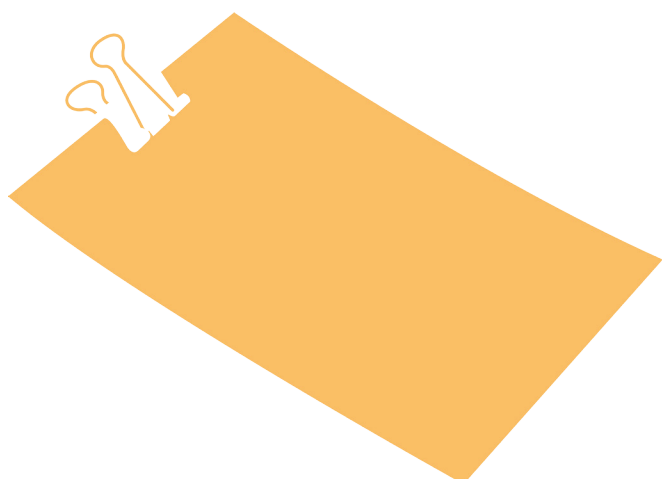
**Mandy Plant**

**Dylan Evans**

**Paul Bertrand (Volunteer)**

### **Research and campaigns work**

Citizens Advice Flintshire campaigns locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a CAB by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice Bureau for one person could lead to a change in policy or law that will positively affect the lives of many more.






The main focus of our campaign work has been to highlight the impact of the Government's introduction of Universal Credit, a major component of the Welfare Reform legislation, on the people of Flintshire.

Flintshire was the first area in Wales to implement the benefit and it has been a challenging time for us, as we have had to expand our knowledge rapidly and train our people to deal with UC, whilst continuing to deal with all of the other welfare reform issues, and other enquiry areas that we help with such as debt, employment, and discrimination.

We knew from the outset that there would be some issues with the implementation so we committed to collate our experience in Flintshire to share across Wales the problems and issues people are facing.

In addition to sharing this information with MPs and AMs we joined Citizens Advice's campaign for key changes that would reduce some of the more austere aspects of the benefit. The Government did make three key changes and we continue to campaign for improvements to Universal Credit as it still leaves some people financially destitute and with no access to cash and often food.






## Our experience of Universal Credit Full Service April-May 2018

This is a brief summary of our experience of Universal Credit, at Citizens Advice Flintshire, during the months of April and May 2018.

We helped **104 people** in April and **113 people** in May with Universal Credit issues. This is a big increase on the previous year when we helped just 21 and 51 clients respectively, but this is expected as many more claimants are now receiving Universal Credit.

Most new claims for working-age benefits are now for Universal Credit. However, new claimants with 3 or more children cannot claim UC; they must apply for legacy benefits such as Tax Credits instead. This will change in the future.



### Clients with UC issues 2017-2019

Top 5 UC advice issues June/July	June	July	Total
Initial claim	48	41	89
Disability elements	26	28	54
Housing element	24	24	48
Standard element	14	10	24
Child Elements	12	6	18

#### Top 5 UC advice issues June/July

Top 5 UC advice issues June/July	June	July	Total
Initial claim	48	41	89
Disability elements	26	28	54
Housing element	24	24	48
Standard element	14	10	24
Child Elements	12	6	18

#### Universal Credit Full Service

This is a brief summary of our experience of Universal Credit during the month of April 2017, and in our experience of the type of issues with Universal Credit present around 10% of clients helped so far.

No. of clients	Total since April 2017
0	2
1	56
2	64
3	40
4	66
5	268

# Common problems with Universal Credit in the first year

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## **Poverty whilst waiting for initial payment**

This has been one of the most frustrating problems as there is very little we can do to help people. All claimants have to wait at least 5 weeks for their initial payment of UC (previously 6 weeks). During this time they can ask for an advance payment of their UC but this is only a limited amount and isn't usually enough to cover things like rent. The money has to be paid back, meaning that UC payments for the following months will be lower than they should be.

### **Our Action**

We have helped people during this difficult time through the provision of food vouchers, and/or assisting them with applications to the Discretionary Assistance Fund, to get by during the wait for their initial payment.

## **Problems claiming contributions based benefits**

People who become unemployed or sick after paying National Insurance contributions for several years are entitled to claim contributions-based benefits. They can claim these instead of or as well as Universal Credit. Many people were being told they could not apply for their contributions-based entitlements when they tried to claim and were told they had to claim Universal Credit.

### **Our Action**

We wrote to the MPs to highlight this issue, who in turn contacted the relevant ministers and DWP senior staff. This issue appeared to have been resolved but has recently re-emerged.

## **Trouble getting through to helpline**

There are 2 different helplines. One is for 'Full-service' claimants, the other is for 'Live-service' claimants. Some people do not know which number to call and end up phoning the wrong number. On occasion this has led to wrong information being given to the caller, or them having to redial the correct number and wait on hold again.

### **Our Action**

Both UC helplines are now Freephone numbers following a campaign by many organisations including Citizens Advice. We continue to provide evidence to Citizens Advice where we encounter problems with the helpline so they can discuss this in their meetings with DWP at a senior level.



## Joint tenancy agreements

Claimants who rent a property that is still in joint names with their ex-partner have struggled to convince the DWP to pay all of their housing costs. They were told that they would have to go to court to get the joint tenant removed from the tenancy agreement otherwise the DWP would only pay 50% of their housing costs. This has led to many households getting into arrears with their rent.



### Our Action

We researched the UC legislation (Sch 2 para 2 UC Regs) regarding housing costs and established that the DWP were wrong in their interpretation of this. The legislation in fact does allow payment of 100% of the housing costs where the other joint tenant is no longer paying any rent. We summarised the legislation for our advisers so they could use this as the basis for appeals on behalf of our clients to successfully challenge their UC award.

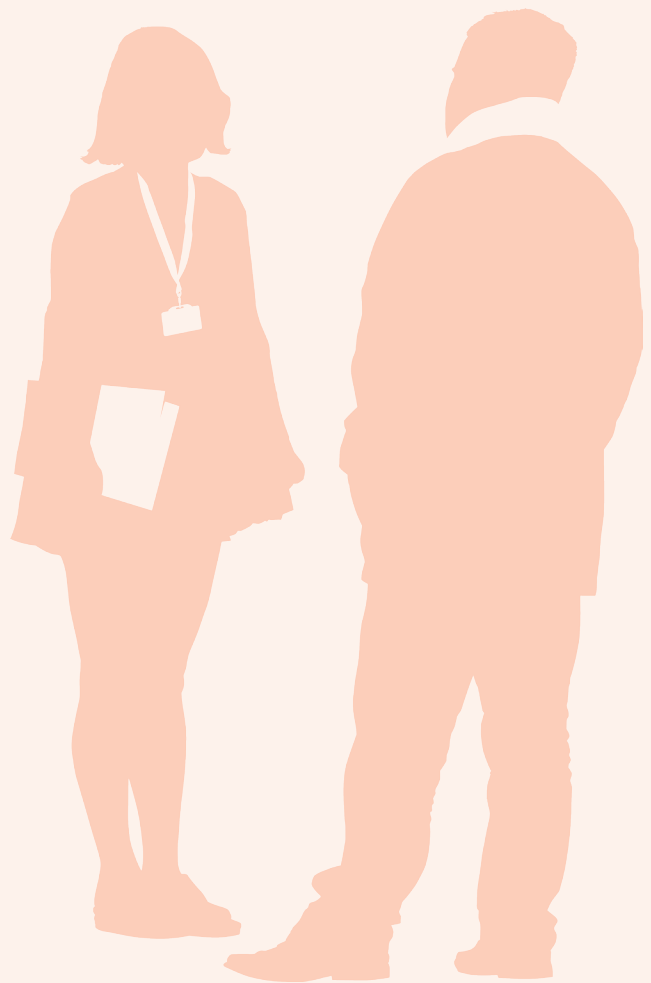
## Case Studies

### Case Study one

John is a single person who has a learning difficulty and a speech impediment. His only income was Disability Living Allowance (DLA). We advised him in October to apply for UC. He did this but it took until the end of February for his claim to be processed because he was struggling to manage his online claim due to his learning difficulty.

John had not realised that the DWP were waiting for him to respond to a question in his online journal about his claim, and due to his severe speech impediment he cannot call the helpline for support with his claim either.

John has a social worker but doesn't have any friends or family who can support him with his UC online journal. We are really concerned that his benefits may stop again in the future because he is not receiving enough support from UC to manage his claim.



## Case study two

Shelley is a single parent with two young children. She works part-time and earns around £700 per month.

Someone else is using Shelley's National Insurance number. This has been an ongoing problem for around three or four years.

Shelley received her UC statement for last month and this shows that the DWP have her wages listed as being £2,800. This means she will receive no UC payment this month, despite telling the DWP on numerous occasions that they have got the wrong information.

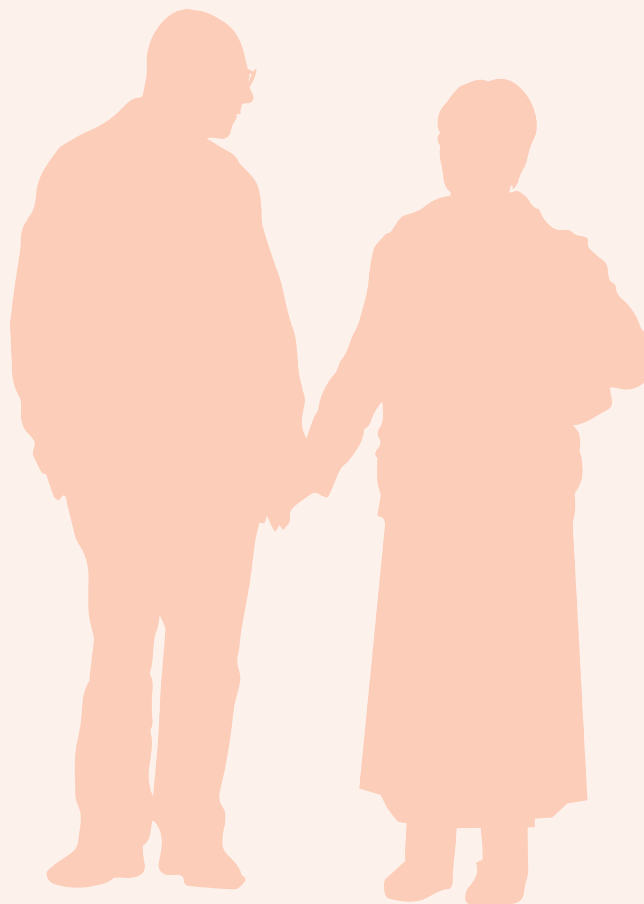
Shelley has to pay her rent, which is £600 per month, all of her bills, and her shopping with just her £700 wages, and £150 Child Benefit. She doesn't know how she is going to cope.

## Case study three

Mike has moved to Flintshire, with his partner, from a non-UC area. He was in receipt of ESA and Housing Benefit but they have now had to make a joint claim for UC.

As part of the claimant commitment, Mike and his partner have been told that they will have to look for work. Mike has severe mental health issues and this is causing him terrible anxiety.

What is most concerning is that the DWP's own Work Capability Assessment report on Mike, completed as part of his ESA application, explicitly stated that being made to look for work could induce suicide.



## Risk management and internal controls

The trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Our risks are identified and managed in the following ways:

In line with the agreed risk management strategy, the corporate risk register is reviewed by the Trustee Board annually.

The Senior Management team continually monitors external developments that may impact upon the organisation.

Budgeting systems and financial reporting which indicate financial performance against the budget and forecast are reviewed and agreed by Trustee Board, CEO and Finance Officer.

## Looking ahead

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We want to continue to deliver high quality accessible advice meeting the needs of as many people as possible.

### **This means that:**

- ✓ **We will recruit and train the best people to provide our services**
- ✓ **We will continue to work in partnerships that offer the best solution for the client**
- ✓ **We will continue to use our clients, experiences to influence decision makers**
- ✓ **We will be a strong equality champion**

### **In addition we will focus on three key areas:**

- 1.** We will make it easier for people to obtain the help they need.
- 2.** We want to be seen as the partner of choice and influential in effecting change.
- 3.** We want to be sustainable and expand our service to meet the increased demand.

To achieve the above objectives we will review how we work and make changes that have a positive impact on clients accessing our services. We will remove barriers that inhibit access to timely and appropriate advice and ensure that quality continues to be our priority.

We will need to share the impact of our work with as wide an audience as possible to ensure that our clients' experiences are heard and used to influence decision makers.

### **Opening hours:**

**Mold:** Monday 9am - 3pm, Wednesday 9am - 12pm & Thursday 9am - 3pm

**Deeside:** Monday 9am - 3pm, Wednesday 9am - 3pm, Thursday 9am - 3pm & Friday 9am - 3pm

**Holywell:** Tuesday 9am - 3pm & Thursday 9am - 3pm

**Offices close for lunch between 12pm - 1pm**

**'Last Lines.'** This report starts with our client's first lines and then sets out the work and impact of Citizens Advice Flintshire during 2017/2018. We will now close with clients' feedback and last lines after our people have helped.

**"May I thank you for your long & valiant efforts on behalf of my wife. You achieved a terrific result which is a great relief to her she thought she was going to prison"**

***"Advisors really go above and beyond to help their clients, for which I'm very grateful, thank you."***

*"Staff were very helpful and non-judgemental. I would recommend your service to family & friends. Thank you."*

*"Having a CAF is the best thing as you are all so helpful and you take off so much pressure of everybody's shoulders and mine. Thank you so very much."*

*"Having help from someone who is able to navigate the education system and provide confident and informative support is invaluable in times of stress - thank you Vicky you have been great"*

**"I thank you for all your help with filling in the form; the lady that helped me in Holywell was really good. I already have a Motability car and I was so worried about losing it, I would have been housebound without it."**

***"Feel advice was professional and we were treated with respect. Still think we should be able to get some financial assistance."***

***"Excellent service all round, I was very pleased with it. Thank you."***

*"We met with Jo who was extremely helpful and understanding of my husband's situation, without the help and advice she gave, I believe we wouldn't have won the PIP appeal. We are very grateful and appreciate all her hard work."*



**Citizens Advice Flintshire  
Terrig House  
Chester Street  
Mold  
Flintshire  
CH7 1EG**

**Adviceline Cymru:** 03444 772020 (Monday to Friday 10am - 4pm)

**Online information:** [www.flintshirecab.org.uk](http://www.flintshirecab.org.uk)

**Twitter:** @flintshirecab

**Charity Number:** 1090010  
**Company Number:** 03985923