

APPENDIX 1

Chesterfield Citizens Advice Bureau

Annual Report – Progress on Service Level Agreement 2013/14 (April-December)

Summary of Progress to date:

- Dealt with 14,938 enquiries
- Advised 4103 people `new` to bureau
- Positive outcomes on cases; on course to exceed dealing with over £4 million debts and helping people obtain benefit/financial gains exceeding £3.5million.
- Maintained strong accessible generalist service, outreach in GP surgeries, Staveley with specialist work in welfare benefits, debt, money skills, fuel poverty and mental health advocacy
- We have been `trialing` additional weekly advice sessions on money and fuel poverty issues
- Expect to be `on target` or `over target` on all measures and milestones by year end
- CAB Preventative Money Skills (financial exclusion) project funded by Big Lottery Fund for four years after funder recognizes it was “much needed”. Project is relevant to local challenges to household finances posed by economic downfall and welfare reform. One to one and group sessions targeting vulnerable people including homeless, offenders and young families. We have also given financial inclusion briefings to local authority staff and NHS health trainers who `problem spot` on the frontline.
- Legal Aid was cut from April 2013 for many areas of social welfare law, including housing, employment, benefits, debt and immigration. Some Chesterfield CAB services for debt and welfare benefits (2.5 posts) were funded by legal aid. At the same time major changes have started to the welfare benefits system and a range of other social rights and will gather pace in the next two years. We have re-structured and resource permitting will maintain and enhance priority services
- 2 Social policy reports released highlighting problems of the Bedroom Tax and hardship caused by the unfair withdrawal of Tax Credits.

Problem Trends in advice work this year to date:

- high cost of living is putting unbearable pressure on many in our community leading to debt
- Rising cost of utilities with consequent affordability issues particularly evident
- Many people we help are struggling even when in work. Low wages and `zero hours` contracts of employment give little security or certainty of income
- Hardship caused by Bedroom tax and the welfare reforms
- High incidence of people left without money because of unfair benefit decisions/sanctions relating to Jobseekers Allowance and work capability testing of sickness benefits (Employment Support Allowance)
- Use of payday loans/debts to meet ongoing living costs
- Effect on mental and physical wellbeing of hardship

1. Cohesive community with equality of access- inclusive borough where everyone feels valued and has fair and equal access to local services.

General:

Above target. We will finish the year well above target with over **19,000** enquiries dealt with and assisting **5500 people**. It is likely that numbers of people assisted and individual enquires will have shown an increase on the previous year. Targets for debt managed and benefits income gained will have been surpassed. Amount of debt rescheduled is expected to be **£4,500, 000** .Benefits gained is expected to be **£ 3,500,000**. It should be noted that even with increases there is an issue of capacity to meet the demand for our services.

Discrimination advice; on target. We expect to be close to or on target for dealing with **100** discrimination enquiries. The most common form of discrimination advice enquiry remains around some employer's negative attitudes to pregnancy and disability. Discrimination is also evident in benefit enquiries with needs of people with mental health problems. This is particularly evident in people's vulnerability to poor work capability assessments for benefits and also their views not being considered fully by service providers. We are continuing to ensure that we have a diverse board drawn from all sectors of the community

Social Policy activity: Above target. We are well above target for this activity. Chesterfield CAB's most recent policy reports include "**Pillow Talk**". This shows HMRC trying to crack down on fraud when couples separate. Innocent people have been caught in the crossfire with vital tax credits payments worth up to a hundred pounds a week withdrawn unfairly for months on end. Devastating consequences arise as families miss out on essential payments needed to meet normal household bills. Our other report, "**The Gathering Storm**" looks at the local impact of the governments housing benefit reduction through under occupation charge (bedroom tax). There is a real danger that the under occupation charge will leave a legacy of cold homes, broken families, missed household payments and debt. We launched the report at an Impact event held at the Winding Wheel in November 2013.

Payday Lending Scandal- We have contributed to the review of payday loans both individually and through national Citizens Advice. Evidence from Chesterfield has seen people obtaining payday loans when clearly unable to repay finance over a short period. With enormous interest rates, this has led to burgeoning debt and payday lenders emptying bank accounts to get their money. This campaign has led to better, if not yet fully comprehensive, regulation of this sector.

2. A community with decent homes for all-a place where everyone has access to a decent affordable home

Advice on housing and community support

Above target. By year end, we expect to have dealt with over **900** enquires concerning Housing support issues/services

Provision of advice to households in fuel poverty

Above Target. In the year 2013/14, we will have dealt with over **800** enquiries concerning advice to people in fuel poverty. Advice may include benefit check, changing supplier, social tariffs, negotiating over fuel debt, accessing charitable support, referral for energy efficiency advice. In the year, we have continued to secure funding for a limited Fuel poverty project as part of our Big Lottery Funded Money Skills Project. The project has produced a range of successful outcomes including access to cheaper energy, avoidance of disconnection, energy efficiency advice, applications to charitable trusts.

3. A working and learning Community –a thriving borough where everyone has access to the jobs, support they need

Thriving town and employment opportunities

Above Target. Amount of debt rescheduled is expected to be **£4,500, 000**. Benefits gained are expected to be **£ 3,500,000 for the year**.

Above target .By yearend, we will have dealt with over **3000** enquiries from people living in the designated areas. The bureau continues to strive to ensure that its services are used by the people in greatest need. Our statistics show that these enquiries are overwhelmingly likely to be focused around benefits, debts and general money issues.

Learning opportunities

We will be **above target** on the provision of volunteering opportunities and range of opportunities offered. We are now offering additional roles in reception, administration, training, fuel poverty, preventative money skills, casework, social policy and gateway (triage) assessments. People receive appropriate training and work to identifiable role specifications. This has meant that we have been able to maintain our extended opening hours and become more accessible for the community

4. A safe healthy and active community-a healthy, safe borough where the community is free from crime

Above Target. See information above on fuel poverty. The expansion of CAB advice direct at GP surgeries has led to improved access advice and to health improvements. Making advice available in doctors' surgeries, health centre's, clinics has been shown to significantly improve people's health and well-being. Good advice helps tackle non-clinical problems, like low income and debt, relieves the stress and anxiety that often underscore a patient's clinical symptoms. Improve support for Carers and vulnerable people. By the year we expect to have dealt with **2,400** enquiries concerning entitlement and assistance with claims for disability and carers benefits.

Other Information

Active partnerships with other voluntary and statutory organizations: Member of Advice Derbyshire Consortium. .Member of Financial Inclusion Derbyshire Financial Capability Group. These groups are presently joining up as part of the `Fairer Derbyshire ` initiative. We attended a conference in November 2013 to help set strategic financial inclusion measures for that. Engagement with Local Authority –currently Welfare reform strategy and previous work from Affordable warmth strategy, private sector housing strategy. Social Policy work. We are part of a Consumer Empowerment Partnership with other advice agencies and Trading Standards. We have strengthened our links with North East Derbyshire CAB and are working on several joint projects including the provision of Money Advice to ex-offenders in conjunction with the probation service. We are currently working through Advice Services Transitional fund to strengthen joint working with Chesterfield Law Centre, Derbyshire Unemployed Workers Centre and North East Derbyshire CAB. This is currently focusing on developing volunteer casework skills/training to enhance debt and welfare benefits advice. We are also working on a joint electronic referral scheme with the aim of reducing waiting times for specialist debt and benefits advice. The group is also working jointly on a `pennies and pounds` project to improve financial inclusion of older people.

January 28, 2014

Appendix

Examples of the Value of Advice

1. Income maximization and holistic advice can play a key role in securing better wellbeing. This is illustrated in the case below:

A single woman over pension age lives in a property she owns outright. She has mental health problems that mean she has significant care needs. Struggling on a small income from state pension and a works pension, money worries have been exacerbating her health issues. A CAB adviser helped her make claims for the benefits Attendance Allowance and pension credit, increasing her annual income by £3400. The adviser also assisted the woman to negotiate reducing her monthly energy payments by a third and helped her obtain a warm home discount that she was previously unaware of being entitled to.

2. Debt rescheduled and written off plays key roles in assisting people manage their financial affairs and avoid homelessness and corrosive impact of debt. This is illustrated in the case below:

A single woman has been left with debts of £40,000 following mortgage possession and relationship breakdown. She lives in private rented housing with 3 children. Her only income comes from basic minimum state benefits: Income Support, Child benefit, Child Tax Credit, Housing benefit and council tax support. She has been to her GP with stress due to demands from her creditors. With no disposable income, we have assisted her to go bankrupt including applying to a charity that provided the bankruptcy fee. Free from debt, she is now in control of her finances and looking to get back into employment.



DUWC

2013 Report to Chesterfield Borough Council

Derbyshire Unemployed Workers' Centres won this years *Derbyshire Times* Community Spirit Award following nominations from members of the public. Justine Bark, Andrew Parkes and Colin Hampton accepted the Award at a ceremony held at the Chesterfield Football Club PROACT stadium. The fact that the organisation is held in such esteem by the people who use our services is a great boost to staff and volunteers. There can hardly be a family in North and East Derbyshire that hasn't been touched by redundancy, unemployment and problems with the statutory organisations responsible for benefits and tax credits. Many of them have accessed our advice, support and representation. No one knows when illness might strike or jobs come under threat. It is at these times that the community sector is most needed and why it is so valued by the people of Derbyshire.

Back in 2008 we would have roughly **250** appeals tribunals waiting to be heard. At the end of September 2013 we had **1122** appeals tribunals pending. This is an increase of nearly 500%. **757** are for Employment and Support Allowance which continues to be the dominant issue coming through our doors in Chesterfield, Brimington and Staveley. Appeals tribunals are times consuming and take our front line workers away from the office or outreach bases face to face enquires, putting a huge strain on our ability to keep our services open and accessible. We dealt with over **12000** enquiries from over **8500** people in 2013. **3214** people made enquiries from the Chesterfield Borough Area.

We are working with a number of partners on the Pennies and Pounds Project to help older people access advice.

We continue to conduct research and to work with the CABs and Law Centre on social policy work raising issues of both local and national concern.

Chesterfield and District Shopmobility Ltd

Additional report for Chesterfield Borough Council Jan 2014

We continue to provide a valuable town centre and extended service within our Derbyshire catchment area for those with a mobility need whether short or long term.

Having to address and review the financial viability of our services provided and funding available we continue with income generation and a high profile publicity campaign to increase awareness with new and old customers take up of our services reflect the local and national financial situation and has stabilized to an acceptable level of provision.

Our affordable servicing-repair and breakdown facility continues to be a benefit to Members who have their own equipment and also use town hospital and leisure services.

Recently we are pleased to have sustained trusted trader status.

With a reduction of staff hours and restructure of work patterns, the town centre service has continued with no change of provision for our customers.

We continue to develop our good working relationships with statutory and voluntary organisations by providing work placements and a high level of voluntary opportunities available essential within the running of our services.

The service hours provided by our dedicated team of volunteers equate to approximately £30,000 over the last 12 months. We would not be able to operate at this level without the input from our volunteers.

This enables our customers to carry out local daily life activities e.g.

Shopping	Social Activities	Doctor appointments	Prescription pick up
Council payments	Social service visits	Family activity	Leisure and parks

Income Generation

Income generation has been by the following and has made this level of service sustainable –

- Membership fees
- Daily fees
- Short term loans
- Long term loans
- Raffles and store collections
- Donations
- Community events
- Sale of redundant stock
- Service and repair

- Contracted services

Future town centre plans

Our aim is to structure our leisure and shopping facility in line with the developments of Chesterfield town centre facilities and the local leisure needs of our customers.

We have extended the permitted town centre area to include the new retail sites in line with requests of our customers and continue to respond to the changing needs of the local communities of our Derbyshire catchment area also visitors to Chesterfield who have mobility needs.

Colin Mitchell

Chairperson

28/1/14

Chesterfield Law Centre

Introduction

Chesterfield Law Centre continues to deliver high quality legal services to individuals and communities across Chesterfield Borough. A detailed review of the year's activities (1.9.2012 – 31.8.2013) can be found in the Law Centre's annual report, widely distributed across the Borough.

The Law Centre's core service delivers specialist legal advice and representation around:

- Debt,
- Discrimination,
- Employment,
- Housing,
- Homelessness,
- Housing related debt,
- Immigration,
- Mortgage Rescue Scheme and
- Tackling hate and harassment

Despite the biggest reforms to legal aid since its introduction 50 years ago coming into effect in April 2013, Chesterfield Law Centre has managed to continue to provide free legal advice, assistance and representation to individuals and families on low incomes across Derbyshire.

Who do we help

The Law Centre is open 35 hours a week. Most people's first contact is telephone, although an increasing number of people contact us by email via our website as well as by text phone and in person.

Initial legal advice relates to-

Housing 27.5%	Family 8%
Employment 29.5%	Hate & Harassment 1%
Immigration 1.5%	Welfare Benefits 2%
Debt 12.5%	Other 13.5%
Consumer 4.5%	

Outcomes achieved for clients –

- managed/secured over £0.75 million for our clients
- concluded 92% cases successfully
- made representation 73.5% of our clients at court/tribunal

- managed or written off debt for 57% of our clients
- secured award/compensation for 51% of our employed clients
- prevented homelessness for 75.5% of our clients who are mortgagees
- prevented homelessness for 72% tenants and their families.

Partnership work

The Law Centre continues to build on its range of successful collaborations. Of particular note are

- We continue to collaborate with Chesterfield Citizens Advice Bureau, Derbyshire Unemployed Workers Centres and other Chesterfield-based charities around joint service delivery and exploring possibility of co-location.
- Secured partnership funding via – Managing Demand 4 advice (North Eastern Derbyshire Advice Partnership, Improving Services Together (Derbyshire Districts Advice Partnership) and Managing Money Better (North Eastern Derbyshire Advice Partnership).

Feedback from clients and users

Feedback from clients who have used the service demonstrate that there is a high level of satisfaction with the services (over 96% report being satisfied) with clients reporting positively about the impact of the service including reduction of stress and anxiety and improvement to health.

Volunteers

During this period, there have been 17 volunteers involved in Law Centre's management committee, recruited and trained 7 volunteers to become diagnostic assessors and are currently training 9 new volunteers from other advice agencies to become volunteer caseworkers. We have enabled 61% of volunteers to move into paid work or access other learning or volunteering opportunities.

Governance

The Law Centre is a registered charity and company limited by guarantee. Its Board is made up of 24 people (all volunteers), local people representing community groups and representatives of local authority funders. The Board is an active group with a range of experience and skills suited to its role. The Board oversees the work of the Law Centre including the Law Centre's performance, management, finances and forward planning. The Board is elected at the Law Centre's annual general meeting.

CHESTERFIELD BOROUGH COUNCIL
LINKS: THE CHESTERFIELD & N.E. DERBYSHIRE CVS & ACTION LTD

Links provides support to voluntary organisations and community groups operating in the local government districts of Chesterfield and North East Derbyshire. Links also leads projects and works in partnership across a wider area of Derbyshire.

Progress against targets has been good.

A Sustainable Community

- Advised groups on legal structures and on leases (including allotment leases) plus one potential asset transfer.
- Attended 2 Community Assemblies Liaison meetings and met with Wendy Blunt twice re involvement of community groups and information re Community Chest.

A Cohesive Community with equality of access to services

- Given one to one advice to groups and attended CBC Equalities Advisory Group and DPF.
- Attendance at Communities Assemblies Liaison Group.
- Involvement in Big Local Interim Steering Group covering Hasland & Grassmoor and administering grants to conduct community questionnaire.

A Community with Decent Homes for All

- Pilot of Derbyshire Race Equality Network as a consultative business model for CBC – the pilot is now complete but has not been taken up by CBC.

A Working and Learning Community

- Advised potential social enterprises at funding surgeries and via contracts advice.
- One to one advice to groups including an in depth social return on Investment model for the Volunteer Centre.

A Safe, Healthy and Active Community

- Advice given to groups including BME, learning disabilities, disability and mental health groups.
- Advice given to art groups.