

Application deadline: Midday – Friday 15 January 2021

## Voluntary Sector Provider Contribution Fund Scheme Application Form

### Details of your Organisation

<b>Name of organisation</b>	Uttlesford Citizens Advice
<b>Address:</b>	Barnards Yard Saffron Walden
<b>Postcode:</b>	CB11 4EB
<b>Contact Person</b>	Kate Robson
<b>Position in Organisation</b>	CEO
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<b>Charity Registration No:</b>	1078222

#### Declaration:

1. I am authorised to make the application on behalf of the above organisation.
2. I certify the information contained in this application is correct.
3. If the information in the application changes in any way I will inform Uttlesford District Council.

Signed: ..... Date: .....

Name:.....Kate Robson.....

Position:.....CEO.....

## Details of Application

### Description of work undertaken by the organisation

Uttlesford Citizens Advice provides non-judgemental advice and emergency support in relation to debt and money, benefit support, housing issues, community health worries and relationship law, to help people deal with a diverse range of problems.

We aim to 'provide the advice people need for the problems they face' and also try to improve the policies and practices that affect people's lives.

We are free, confidential, independent, and impartial; this is important so that we can act as a trusted and effective advocate for our clients and remain accessible to everyone.

- Our advice service operates five days a week from 9.30 to 3.30. During the pandemic, this has mostly been restricted to a telephone service with the support of 35 volunteer advisers and assessors. From July we opened two days a week with the support of 4 further adviser volunteers and provided limited appointments to clients that we were finding most difficult to progress over the phone (due mainly to sensory impairments, reading and writing limitations or technical barriers).
- Under normal circumstances we run a home visit service, with the support of 10 volunteers, to help people who are housebound (as a result of disability or frailty) to access benefits and community support advice. This team has continued to offer telephone support throughout 2020, advising 482 unique clients over the course of the year.
- We provide specialist casework support to our clients in the areas of debt and disability benefit appeal work. We are authorised and regulated by the Financial Conduct Authority.
- We offer a specialist Help to Claim service to support people who are making their first claim for Universal Credit and a Warm Homes service to support clients in fuel poverty and help people improve the energy efficiency of their homes. Our Warm Homes Adviser has NEA level 3 Energy Awareness Qualifications.
- We are a key provider of emergency support, distributing food vouchers and emergency funds to residents in desperate situations with no money for food, fuel, travel to medical appointments, or to access homeless shelters. In addition, we refer clients to organizations that provide further support, such as food banks.
- We continue to lead the development of a multi-agency referral and signposting service called 'Frontline', which now covers the whole of west Essex and East Hertfordshire. This tool has proved invaluable over the last year, allowing users to securely and reliably work with different organisations, even while many traditional face to face services are not readily accessible. Between Oct and Dec 2020 the platform supported 67 different organisations, allowing them to make 1,162 secure referrals to 127 different services and supported 1,861 signposts.

- We are active in Uttlesford's Health and Wellbeing Board, members of the Think Families Platform, Homelessness Partnership, the Children and Families group and the EESET group.
- Getting the best outcome and support for our clients means working with multiple agencies and partners. We work closely with CVSU on the Frontline project (funding them to undertake the administration functions of the project for west Essex). We are currently piloting a project with Mind in west Essex (aiming to better incorporate mental health support into our debt support provision). We are working with Essex Library service and UDC in Great Dunmow and Stansted to establish video based advice hubs.
- We keep the community informed, raising awareness of local and national issues. We are active on social media, posting in local facebook groups, with our posts regularly reaching in excess of 6,000 people across the district. We distribute monthly press releases to local newspapers and parish magazines covering issues such as scam awareness, warm homes, energy saving, redundancy, hate crime, and planning for the end of the Brexit transition period. In the early stages of the March lockdown, we produced factsheets that helped residents to access support, food and other delivery services.
- We help Uttlesford residents and our clients by campaigning on their behalf. Our aim is to improve the policies and practices which affect people's lives, creating a fairer society. Our campaigns are based on sound research and reflect those issues which are having the biggest effect on our clients locally. We support national campaigns by Citizens Advice where these are relevant to our clients and people in Uttlesford. We are currently campaigning to retain the £20 uplift in Universal Credit, writing to Kemi Badenoch M.P. and lobbying other local statutory and non-statutory organisations to do the same. On a local level we are collecting evidence of the digital barriers many of our clients face, particularly when making blue badge applications.
- We continue to focus on better engaging with BAME and white, non-British residents in our community. We have promoted our services in 5 languages using posters and social media and have engaged the support of 11 language volunteers to support email translation. We have use of the Language Line when required. We have a trained Polish speaking adviser and Polish welcome and introduction letters in our office waiting area. We work with partners like Support 4 Sight and RAD to also extend our reach into more hard to reach segments of the population.
- We positively promote and champion the values of diversity, equality and fairness, and challenge discrimination in all forms. We are a hate crime reporting centre; all our staff and volunteers have been trained to identify hate crimes and discrimination, which often is not identified by clients themselves. We speak up on rural access issues, for example changes to public transport in the district, which can disproportionately affect people on low incomes and try to represent, communicate and lobby around challenges and unfairness that our clients face.

## **How many paid employees does your organisation have?**

We currently have 17 part time members of staff working a total of 341 hours a week, the equivalent of 9.2 full time equivalent positions.

- Management and quality assurance (55 hours)
- Supervision of advice and training (77 hours)
- Specialist Debt casework (106 hours)\*
- Help to Claim Project – Universal Credit (18 hours)\*
- Benefit Take Up Project / Specialist disability appeal support (21 hours)\*
- Frontline Project (15 hours)\*
- Warm Homes Projects (26 hours)\*
- Remote Access Project - ending July 21 (23 hours)\*

\* In 2020-21 funding supporting projects came from Essex Community Foundation, West Essex Clinical Commissioning Group and Essex County Council, Department of Works and Pensions, Money and Pension Service.

## **How many volunteers does your organisation have?**

Since the first lockdown we have had a very challenging time. Comparing March 20 to Jan 21 our trained volunteer adviser numbers dropped from 26 to 12, with a number of Advisers deciding to resign (to focus on their families/ caring responsibilities). A number of advisers also just didn't have the confidence to work outside of a supportive office environment (4 advisers temporarily returned when we were able to open between July-Dec). We used extra ECC Covid support funding to recruit two additional intakes of trainee Assessors (the first step to training to become an Adviser) - but this means we are effectively working with growing demand and an inexperienced volunteer base.

- At the moment we are delivered primarily through 59 dedicated volunteers, who work approximately 389 hours a week for the charity.
- In 2019-20 the public value of this volunteering was calculated to be £378,701 a year. Our current volunteer workforce comprises of:
  - 9 Trustees
  - 12 Advisers
  - 10 Assessors
  - 13 Trainee Assessors
  - 11 Home Visitors
  - 4 Support Roles (admin and projects)

In addition we have 11 Local residents have also offered language support on an ad hoc basis.

## **How many members does your organisation have (if applicable)**

As a Charity and Company Limited by Guarantee, our trustee board is accountable to a membership body of 35 local people, our 59 volunteers, our funders and local supporters, all of whom are committed to the aims and principles of Citizens Advice Services.

## **Who/what does your organisation support and in what way?**

In 2020:

- We helped 2,545 unique clients,
- dealing with 9,242 separate issues,
- and handling 13,396 phone calls, emails and visits.

Although it is important that we are available to everyone in our community, with limited resources we aim to signpost the most able people to self-help options (web-based services such as ACAS for employment law information, Citizens Advice Consumer Helpline and Step-Change Debt Charity), where appropriate. This allows us to focus our efforts on supporting the most vulnerable members of the community.

- Last year 53% of clients using our service described themselves as disabled or with a long-term illness
- 31% of these had a mental health condition.

Clients often access our services several times over the course of the year for different issues. We aim to work with people to prevent their difficulties from escalating and impacting on their mental or physical health. Many are dealing with serious life changing circumstances and have complex, multidimensional problems that take numerous appointments and time to resolve.

Data from the national body of Citizens Advice showed that in 2019/20:

- 33% of clients received advice for more than 1 problem
- 22% of people with a debt, housing or employment problem also had a problem with benefits
- debt was also an issue for 16% of housing clients

Our advice helps our clients address their problems and move forward; this positive impact can also be felt by families, friends, colleagues and employers. 60% of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice, and 41% said that their physical health had improved - this helps to keep people in work and families together.

Our advice also reduces the need for public services such as health, housing and out of work benefits. Using an established model, we calculate that the financial value of our advice during 2019/20 and the positive outcomes it contributed to both individuals and society was as follows:

- £125,491 in savings to the NHS (reducing use of mental health and GP services and keeping people in work)
- £127,916 in savings to local authorities (preventing homelessness and housing evictions and mental health services)
- £351,001 in savings to DWP (by keeping people in work)
- £5,580,000 in financial value to our clients (financial outcomes)

This reflects a generation in savings of over £2 for every £1 invested (through public grants)

The Covid-19 pandemic has caused unprecedented challenges for many. As a result there has been a marked difference in the range of enquiries we have received from clients. Although benefits remained our top advice area throughout, debt and housing issues were temporarily pushed down the advice list at the beginning of the year, to be replaced with employment advice and emergency response work. During 2020 we:

- helped 125 individuals and families access over £13,000 emergency charitable support from local organisations
- secured over £50,000 of fuel vouchers and grants to support families in fuel poverty
- helped 225 unique clients access foodbank support
- saw foodbank referrals increase by 143% compared to the same period last year
- 54% of all referrals to Uttlesford Foodbank are made by UCA

During 2020 we helped 315 unique clients with 622 separate employment issues. The number of clients coming to us for advice on redundancy issues increased by 367% year on year. In response to this we developed our resources for individuals facing redundancy and for clients who run small businesses. We are pleased to be working with the Council and other local organisations to administer grant support schemes and provide support for local people to help them overcome barriers to training or job searching.

Our role in helping our clients to bridge the digital divide has been more important than ever as more services have been forced to move online and transact in this manner during the pandemic. Our Benefit Take-Up, core and Help to Claim services continue to support clients who suffer from digital exclusion or would otherwise find it difficult to claim benefits or apply for additional support due to illness, poor literacy or computer skills.

In 2020, our staff and volunteers helped:

- 325 clients to make an initial Universal Credit claim
- 482 clients to make disability benefit applications
- 122 clients navigate the disability benefit appeal system
- 75 clients with Blue Badge applications

Although our home visit activities have temporarily stopped, our specialist disability benefits team continues to complete disability benefit forms on behalf of clients over the phone. Appeal work is ongoing too and we have successfully overturned numerous unfair decisions, bringing in over £1.45 million of extra benefit income to the district – money that helps people to heat their homes, maintain special diets and pay for services and adaptations that improve their independence and quality of life.

Our specialist debt team works with residents to support them to become debt free with the help of Debt Relief Orders, bankruptcies and negotiated settlements. While many debts do relate to credit cards and loans, a very high proportion of our debt clients need help with rent and council tax arrears, fuel debts and overpayment of benefits, which reflects both the lack of affordable housing in this area and the number of people who are in fuel poverty in our district.

Last year we helped 353 clients with issues related to housing, the majority relating to issues with private sector rented and social housing. We are aware of the need for affordable local housing and work hard to ensure that people who are in need and eligible for support are identified to the Council. We are particularly active regarding vulnerable clients (e.g. people suffering domestic violence or living with a disability).

During the last 6 months we have advised 28 homeless clients and 46 clients threatened with homelessness. This number does not include members of a clients' household who are also affected. We also work with the wider community, for example, local Churches, charities and trust funds to support clients where there is no statutory duty to do so or where there is no access to the public purse.

For the last 9 years, we have delivered specialist warm homes advice in partnership with the Council, to help people achieve fuel bill reduction, energy efficiency and implement home improvements. Our specialist Energy Adviser carries out casework on behalf of clients, helping them to access over £50,000 worth of energy related benefits and grants over the last 12 months. All generalist advisers are trained to recognise clients who may be vulnerable to cold home issues and offer support in this area, even if that was not the client's initial reason for making contact.

Our service helps clients address some of the key factors that contribute to loneliness and social isolation, such as a lack of disposable income or difficulty accessing transport and helps them to manage life events such as relationship breakdown and bereavement. When we are not best placed to support a resident, we connect members of the public to other community groups and support through Uttlesford Frontline. During the national lockdown we worked with District, Town and Parish Councils and local community groups to reach residents and help them to access local support networks. During the spring and early summer of 2020 we provided a temporary Listening Service supported by 12 volunteers (that felt unable to advise from home)

During the last year we have helped people to understand what the end of the Brexit transition period may mean for them, advising 30 people on immigration issues; 12 of these required information about, and help to apply for, EU settled and Pre-settled status.

**How much money is your organisation requesting?**

£160,000 (no increase from the total 20-21 grant)

**Please give full details of the use that will be made of any financial aid given by Uttlesford District Council. (Please continue on a separate sheet if necessary).**

We are aware that the funding environment going forward will be challenging. In 2020-21 and for part of 2021-22 we are grateful that additional project funding has allowed us to increase our paid staff resource and will 'cushion' us, allowing us to manage demand for our services and offset a large proportion of our core overheads.

We are conscious however, that project funding may become more difficult to secure in the future. Therefore it is vital that we work to rebuild our volunteer adviser capacity, as this has been undermined by the loss of an office environment during the pandemic. To ensure that we can get back into the office and train, develop and supervise volunteers effectively in 2021-22, we must ensure that we have sufficient supervisor capacity. We have therefore budgeted staffing costs for this year to include provision for two supervisors to be available, 5 days a week.

Reflecting on our budget in 2020-21, staffing hours were set at 264 hours a week. 70% of these hours relate to volunteer based, core advice delivery, with the remaining 30% covered by project funding. For 2021-22, staffing hours have been set at 341 hours a week - 58% relate to volunteer based, core advice and 42% will be covered by project funding. This represents a total increase in staff hours, in terms of core advice provision, of 13 hours year on year.

Although we plan to increase staff hours, our grant request of £160k for 2021-22 remains the same as in 2020-21 because we are able to use project income to offset core service overheads and we have not requested additional support for Frontline. The grant, if awarded, will cover all staffing costs for our core service, which are currently budgeted at £159,015.

### **Name up to three things you aim to achieve in the funding period.**

- **Increase our volunteer adviser numbers.** 14 experienced volunteer advisers decided to retire or step back from volunteering in March 2020. Scheduled advisor training to upskill Assessors to Advisers has also been frustrated by a lack of face to face working opportunities during the year. We were able to manage demand in 2020/21 by diverting debt casework resources to generalist work in the first shutdown and securing additional warm home funded casework hours in the second wave. However, the third shutdown is more challenging because debt casework is not easing and with schools closed, our paid staff's ability to cover their current hours is a challenge for some. In 2021-22, our focus will be to encourage volunteer Assessors to undertake further training and develop into fully trained advisers.
- **Maintain our quality of advice and supervision.** The shut-down has provided clear evidence that volunteers and staff need to carry out face to face appointments with clients in an office environment to find advice work rewarding, to develop relationships with, and learn from, colleagues and to secure the greatest impact for our clients. We however have also recognised that delivering phone advice and email advice from home is feasible, flexible and practical when we have sufficient supervision. In 2021-22 we are committed to always having two supervisors available on a daily basis, so that we support volunteers working in the office and at home to the best of our ability, and ensure that quality of advice is maintained at a good level. Our advice continues to be audited regularly by National Citizens Advice - we have consistently performed well but the standards we have to meet are high and maintaining those standards requires significant time spent on quality assurance and training by paid staff.

- **Increased access to our service** - In Dec 2019 we made a decision to give notice to leave our office in Great Dunmow - with the plan that we would move and deliver face to face support from the town library. With discussions with ECC frustrated over legal agreements and then the impact of Covid, we have revised our plan and now intend to open two individual glass meeting spaces in Great Dunmow and Stansted. These will provide 'live' remote access to Citizens Advice (and hopefully Uttlesford District Council) services via a video call.

We appreciate that a face to face service is often preferred by clients, but believe that increasing access in two locations is more practical if we use a video option in the first instance - whilst still being able to have one to one dedicated office space in the library if needed.

**What is the demand for the service and how is this being established? How will your project/service find out what the views of its users are and about the services they (will) receive?**

We receive referrals from all parts of the community, including, but not limited to:

- doctors
- social services
- other charities
- psychiatric nurses
- occupational therapists
- schools
- parish and district councillors
- and many people self-refer

A client's first contact is usually with an Assessor. The initial discussion allows us to identify if the matter is urgent (e.g. eviction order, domestic violence, bailiff) or if the client is very stressed, depressed or vulnerable. We will then either signpost the client to self-help or specialist support services, or arrange a generalist advice appointment with the client.

When our office is closed (for example due to Covid) we commit to answering local voicemail and email messages within two working days (although in reality we try to get to all clients on the day they contact us). When the office is open, initial phone calls and emails will be answered on the day and if a client needs access to an adviser, they are offered a phone call back (usually within two working days) or a face to face appointment. We aim to provide face to face appointments within a week, however at certain times of the year, waiting periods for non-emergency situations may slip to two weeks due to high demand or lack of appointment capacity.

We monitor our telephone volumes and pick up rates. Between April to Dec 2020 we received 5,726 voicemails alone. When we are working in the office as normal, we target an 80% first call pick up rate. In 2020 we joined the Citizens Advice national Adviceline - this means that any calls generated from local Uttlesford exchanges are now routed to us on a free phone number.

There continues to be high demand for our specialist debt services. We employ two part-

time Debt Specialists, a debt admin and have recently been awarded national Money and Pension Service funding to recruit and train a further part-time two debt advisers, (we are currently waiting for confirmation that funding will be available to extend contracts to the end of November 2021). The government 'Breathing Space scheme' in May 2021 is expected to further increase demand for this service.

It was noticeable that, at the start of the pandemic, some of our most vulnerable clients seemed to benefit from the temporary uplifts in welfare payments, restrictions on bailiffs and evictions and payment holidays. However, demand for debt services is now back to pre-pandemic levels, and as savings are eroded and redundancies increase, even more people are facing economic insecurity. Once temporary financial support and protections are lifted we expect more will feel the impact, further increasing demand for our debt services.

We are still waiting for confirmation of funding for our Universal Credit, Help to Claim in 2021-22 from DWP, but this service remains extremely well utilized. During 2020, we helped a total of 503 unique clients with issues relating to Universal Credit; 325 needed help to make their initial claim, as they were struggling due to lack of internet access, difficulty using the intranet, poor broadband connection, poor language or literacy skills.

Our Disability Benefits Team continues to be in high demand. Our 98% success rate on appeals suggests that there continues to be serious issues with the management of the application, assessment and appeal process, with assessors failing to understand the cycle of mental illness or consider cutbacks in mental health services. For example, clients with long-term mental health conditions that are being managed by their GP alone may be refused as having no specialist input, despite clearly fulfilling the PIP criteria. A successful award can help people access additional support, e.g carer's allowance and the motability scheme, improving independence and reliance on health services. On average, clients receive an award of £4,160 a year; this is commonly used for mobility aids, transport, special diets, adequate warmth and adaptations to the home, improving health, wellbeing and quality of life and often prevents clients from being pushed into debt.

Our specialist warm homes team has supported 158 clients over the last year, helping them to reduce their heating bills, improve the energy efficiency of their homes, access fuel vouchers, cold weather payments and grants for home improvements. 78% of these clients were of working age; 46% were living with a disability or long term health condition. One young family contacted the service as they could not afford to heat their home - carrying out casework on their behalf, our adviser identified that they were missing out on over £600 each month in benefit entitlements and extra support. Over the last year, our team has helped clients access over £50,000 in additional fuel related grants, vouchers and benefits.

Unsurprisingly, the demand for emergency support has increased dramatically this year. We continue to work with other local charities and groups, churches, councils and UDC to distribute funds to people whose ability to work has been affected by the pandemic.

A quarterly client satisfaction survey is undertaken by the national body of Citizens Advice on our behalf. The results and analysis are reported to the Council on a quarterly basis and to our Trustee Board with recommendations where appropriate, which are incorporated into the Business and Development Plan. Of clients surveyed over the last 12 months, 95% rated our

service as good or very good. Please find below a selection of the comments made by clients taking part in the survey:

*I'm so grateful that the Citizens Advice is there to help people like myself who feel they can't resolve their problems and have no one else to turn to for the correct advice. Although my problems have not been resolved completely, I am now following the advice given to me and I am moving in the right direction. I would also like to add that I feel more confident in taking the steps needed to hopefully resolve my situation. Thank you*

*I rely on CAB to help me with filling out application forms for my disability benefits and appealing the recent decision. If it was not for Citizens Advice help, I think I would have given up; I have various health problems and long term debilitating illness.*

*I feel we are lucky to have a CAB in our town, when you are really down they give reassurance and point you in the right direction. Without them I am sure more people would struggle and if alone would find the pressure of being assessed by DWP daunting risking self harm and neglect. Thank you for all the help you gave me.*

*All the staff were friendly and helpful, but Liz, my money advisor was fabulous. She assured me that everything would be fine and not to worry. She worked diligently and the whole process was far better than what I was expecting. I can't thank her and the rest of the staff enough for all their help.*

We continue to work in community partnership initiatives to ensure we capture the views of other partners on the services we provide and the support that their users need.

We are active on social media and use it both to promote our service and gather feedback on ways in which we can improve.

**Does the Council encourage or support your organisation in any way other than financially? Please give details.**

We find the officers and councillors very supportive. All officers accept that as advocates for our clients we may on occasions act as a critical friend and challenge council decisions, however we also believe they appreciate that our work can help prevent or mitigate problems, particularly in connection with housing, benefits and debt issues. The charity is regularly asked to comment on changes in policies and is often invited to respond to consultations.

Referrals are received and generated to/from the homelessness team, housing options team, environmental health team, tenancy support and revenue and collection team. Joint working in relation to Universal Credit between the Council, DWP and Citizens Advice continues to be very positive.

The council media team is supportive of our campaign work, encouraging us to submit stories to Uttlesford Life and re-tweeting our campaigns. The benefits team will regularly add flyers to benefit letters promoting our money and debt service and are currently supporting us to target clients who may benefit from warm homes support.

Many Councillors and officers are interested and supportive of the work we do. We are grateful for their input and attendance at specific strategy days and at our Annual General Meeting.

**A link to the Council's Corporate Plan is below. Please explain how your organisation or the proposed project would contribute to the Council's corporate plans objectives?**

<https://www.uttlesford.gov.uk/corporate-plan>

- **We help the Council to promote healthy lifestyles in diverse and inclusive communities**

We actively help the community stay healthy. Many of our clients come to us depressed and worried about their circumstances or their future; we provide one to one support and advice over the whole spectrum of welfare advice areas and, where appropriate, we have the knowledge and experience to refer or signpost clients to other organisations if they are in a better position to offer support.

As members of Uttlesford's Health and Wellbeing Board we actively work with the Council, helping them to achieve health and wellbeing priorities including combating loneliness and social isolation, supporting people to age well and alleviating winter pressures and fuel poverty. Loneliness is not an issue that exists in isolation, it is often a symptom of a myriad of issues such as life events which can trigger low confidence, low income/poverty, limited transport options, and individuals having no control or ability to exercise choices in their lives.

As a service we help our clients to build resilience – for example, by working with them to solve their money worries through benefits maximization or debt management or by tackling practical issues such as problems with housing or employment. Many of our clients experience a major change in their circumstances before coming to us and therefore are vulnerable when they seek our advice. Advice which reduces debt by keeping people in employment or which helps people access their welfare rights can also reduce demand on statutory and public services.

In the course of providing advice, we often find out about other problems and concerns in people's lives, for example, people in debt who are unable to eat properly, pay for school meals for their children or who have aspirations to improve their health by getting fitter. Using Uttlesford Frontline we are able to address our clients' needs holistically, referring or signposting them to a range of services, from support groups for carers and people with long term illnesses or disabilities to befriending schemes, care services, social activities, weight management services and activity groups. The system also offers fact sheets to download on a range of topics including local transport options, befriending and support for the housebound, which provide information and links to both local and national services. Uttlesford Frontline is an invaluable tool in improving community engagement – helping clients, partners and members of the public to access the full range of health and wellbeing services available to them across the district and beyond.

As a volunteer led organization, we regularly promote opportunities for new volunteers to join our team. Our comprehensive training course helps people build confidence, learn new skills, make new friends and often leads our volunteers to explore further training or a change in career. This year we have successfully run 2 online training courses, training 14 new gateway advisers, some

of whom will progress to full adviser training in due course. We plan to run a further training course in the early part of 2021.

- **We help the Council continue to be an active partner of the Community Safety Partnership by protecting vulnerable people**

We actively help the community stay safe. Last year we helped 49 clients who came to us for help with issues relating to discrimination, hate crime and domestic abuse.

Essex Police are now actively using Frontline across west Essex, which has further improved partnership working for all services using the platform.

- **We work with the council to protect those in need in our district by helping to prevent homelessness and improve private sector housing conditions.**

We work closely with the housing options team to support early intervention and identification of families and households that may be at risk of homelessness. We also act as a critical friend in the council's difficult allocation procedures. We are particularly active with regard to vulnerable clients (e.g. people suffering domestic violence or living with a disability). We regularly assess client's affordability of different housing options and will discuss non-council led solutions. We are active in helping people access emergency housing options – this task is particularly challenging in this district.

We are active in promoting the Council's disability facility grants and home improvement grants, whilst working with other schemes such as the British Gas Trust. When asked to do so, we continue to share our insights in working within our community, and sharing the challenges faced by our clients, to help the Council in formulating plans for the future development of Uttlesford.

- **We can help UDC in their aim of conducting a wholesale review of school transport to understand the gap in provision by Essex County Council**

Our research and campaigns team have been focused on the issues of school bus services for some time, and have collected anecdotal data from both local families and parish councils. We have also been monitoring price increases and access to ticket information on service websites, investigated school access for families living at Carver Barracks and campaigned to make school transport information clearer and more accessible.

- **We are working with UDC to create and support new services inside our libraries to increase their viability**

For some time we have been working towards co-locating our service in Great Dunmow and Stansted libraries. This has a number of advantages, allowing us to reach people at an earlier stage and increase the visibility of our service. As a result of Covid-19 however, our plans to deliver our service from Great Dunmow and Stansted libraries has evolved and we are currently

investigating ways in which clients may be able to access our service from libraries using remote technology instead.

- **We support UDC to take action on climate change**

Our Warm Homes team actively works to combat climate change by helping clients to access energy efficiency and home improvement grants, which can improve the energy efficiency of private housing stock in the district.

- **We help UDC deliver programmes to support our aging population**

Last year, 29% of our clients were aged over 60, furthermore this age group represented 37% of enquiries relating to health and community care.

The most common reason for clients of this age to contact us was in connection with benefit issues - last year our disability benefits team helped 248 people aged over 60 with issues relating to disability or carer's benefits. With our help, these clients receive an award of £80 a week, on average - this extra income is commonly used for mobility aids, transport, special diets, adequate warmth and adaptations to the home, allowing them to continue to live independently and achieve a better quality of life.

Clients in this age group also commonly come to us for help with housing and debt issues, many also have a requirement for legal advice, particularly in relation to capacity to act issues, such as drawing up a power of attorney.

- **We support UDC in their aim to: “Be responsible with money and mitigate the impact of government cuts”.**

We appreciate the importance of the Council effectively collecting revenue and charges from residents and continue to work hard to inform clients of both their rights and responsibilities. We work closely with the revenue Collection team and where feasible we will always try to minimize the Council taking costly court action in favour of finding a realistic repayment mechanism.

**Are there any other organisations providing the same service as your organisation in Uttlesford? If yes, please give details.**

- Uttlesford Citizens Advice provides the only free and independent comprehensive advice and information service in the district. In addition, Citizens Advice are the only financial conduct authority approved provider of debt advice services delivered in the district.

- Other Essex based services, for example Peasbody Trust and Essex Community Agents provide floating support services in Uttlesford, however, members of staff are rarely accredited advisers and numbers supported are small.

- There are a number of local organisations that provide leaflets or signpost to advice services, (including our own) for example, Uttlesford CVS, Alzheimer's, Mind in West Essex, domestic violence and drugs and alcohol services.
- There is a statutory duty for the Council to provide a certain level of housing advice and homelessness support. We work closely with the Council to support this provision and will signpost and refer clients that we are supporting with housing issues to the Council where we identify that they may be at risk of losing their home or becoming homeless.
- As highlighted, we make use of both Step-Change and National Debt Line when we feel that clients are able to manage their situations with remote support.
- We make use of the ACAS helpline when we feel that clients are able to manage their situation with remote advice.
- We make use of the Citizens Advice Consumer helpline when we feel that clients are able to manage their situation with remote advice.
- There are other statutory bodies involved with delivering benefit advice including the district council, department of work and pensions and HMRC. We however regularly advocate for clients in dealing with these agencies.

**Do you work in isolation to these organisations or collaboratively in any way? Please provide details.**

We work closely with all local services to achieve the best outcome and support for our clients as we know that sometimes advice is only part of the solution.

For example, we know that debt can cause - and be caused by - mental health problems; 1 in 2 adults with debt also have a mental health problem. As we target our casework support to some of the most challenging situations and vulnerable individuals, we actually see a greater correlation than this in the cohort that we help. Correspondingly, many of our debt clients go through challenging periods of ill health, which can make it difficult for our team to achieve the best outcome for them.

We have therefore begun to work collaboratively with Mind in West Essex to improve the linkage of mental health and wellbeing support to our clients (this was facilitated by a grant from Uttlesford Health and Wellbeing Board that directly funded a service agreement with MiwE)

**Your project costs**

**Please give an estimate breakdown of your running costs**

<b>Revenue costs</b>	<b>2021-2022</b>
Salaries (inc Pension and NI)	273,479
Mortgage and rent	10,950
Running expenses	23,685
Project overheads & IT maintenance	50,520
Travel costs	7,013
Cita Membership Fee	4,750
Professional Fees	1,000
Depreciation	7,646
Project recovery	-25,320
<b>Total revenue</b>	<b>353,723</b>

<b>Income</b>	<b>2020-2021</b>
From grants	200,733
From other sources	159,773
<b>Total income</b>	<b>360,506</b>

**Is your organisation financed or supported by other organisations, if yes, give full details, if no, why not?**

Grants	Essex CC General	18,769
	Great Dunmow TC	5,000
	Parish Council Grants	3,500
	Saffron Walden TC	12,000
	South Cambs DC Grant	5,949
	Uttlesford DC Grant	155,515
Project Income		
	Essex Community Foundation	12,500
	BEIS via Cita for IT	7,035
	Client Benefit (ECC via UDC, local trusts etc)	11,000
	WECCG/ ECC/ East Herts consortium/ UDC (£5000)	50,000
	BEIS via Cita - Remote Access Advice	13,803
	Money and Pension Service	10,060
	Mental Health Support funding MiWE from UHWB	4,325
	DWP - Universal Credit Support	25,500
	Warm Homes Fund	20,500

In addition to these funds - we would usually have small donations and bank interest.

**What fundraising activities has your organisation undertaken in the last 3 years and how much money have you raised? Please do not include grants from Uttlesford District Council or other funding bodies.**

The role of event fundraising and user-based fundraising was discussed at length after the charity hosted a rather wet 'Musical Extravaganza' at the Jubilee Gardens on 20th May 2017. Trustees and staff agreed that fundraising efforts are best focused to secure grants that both deliver additional services into the district whilst off-setting overheads. It is reasonable to suggest that although Citizens Advice is recognized as an important service for many in our community, it

does not necessarily engage with people emotionally like a hospice service, a cancer support service or indeed a dog or cat charity. We also have the additional hurdle that the people who use the service are rarely in a position to support the charity.

We engage with free fundraising tools like the Essex Lottery and Amazon Smile. We also regularly apply to be considered for local charitable support – through Waitrose tokens, Tesco Bags of Help, Saffron Walden's Golf Club, the Quakers, Rotary, Round Table etc. We continue to support local opportunities to raise awareness of our service to deliver and promote prevention messages, support the recruitment of volunteers, raise goodwill and identify private and corporate donation opportunities.

We also support a number of community events including Carnival and Christmas Shopping in Saffron Walden and Great Dunmow to raise awareness about the service.

### **What percentage of your users are Uttlesford Residents?**

87% - Clients using the service that reside outside the district are either from neighbouring South Cambridgeshire wards (for which we receive grant funding) or are families with links to the district (for example they may be asking for advice for a relative that lives in Uttlesford or they may work within the district).

### **How many people benefit from your service(s) each year?**

Last year 2,545 unique clients came to us for advice, either by telephone, email or face to face. We support these clients until their issue or problem is resolved, managed or until they have the confidence to understand a way forward. Clearly many of the issues clients face affect everyone in a household or family.

Although self-referrals and signposts still generate the majority of work for the charity, last year we received 267 referrals from other organisations - a 38% increase.

Campaigns and information articles reached many more people through the local press, community magazines and online, via both our website and social media presence. We currently have over 1,500 followers on twitter and last year our website received over 14,000 hits, with 5,400 new users.

### **What effect would a reduction in the amount you have applied for have on your forward plan/service? Please provide quantifiable information?**

We are very aware of the tight financial environment we are working in and thus have only applied for the same amount of grant funding we were awarded in 2020-21. This means that we have already made some difficult decisions, such as closing our office in Great Dunmow and replacing our face to face outreach work in Great Dunmow, Thaxted and Stansted with remote

live video links from libraries. Although we accept that our service will not be the same for many clients, we feel it is important to target funding and staff resources to rebuild our core volunteer adviser numbers at this time. Clearly if more funding is forthcoming or available we would certainly wish to revisit our decision to reduce face to face outreach.

It should also be recognised that this application assumes that we will be funded by DWP to continue to offer the help to claim Universal Credit service in 21-22 and assumes that MaPs debt training funding will be extended from April 21 to Nov 21 and then be extended again - although we are reasonably confident this is likely we do not have a firm commitment in place at this time.

If the amount requested is not supported and alternative funding can not be secured the Board of Trustees will review options to assess the impact of a number of different cost cutting strategies.

Scenarios would include;

**Cut management time:** This would impact on our ability to work jointly with other organizations in the district and develop new services and funding opportunities and therefore would seriously jeopardize our project income.

**Reduce non-client facing activities:** We would cease our involvement with central and local consultations, campaigns and education. We would stop activities such as our regular press releases, work on leaflets and support for campaigns including Energy Saving Week, Keeping Warm, Scam Awareness, School Transport and Benefit Uptake work. As research and campaign work is a key aim of Citizens Advice, this would jeopardize our ability to pass national organizational audits.

**Roll back plans to co-locate in libraries:** We are currently budgeting for a £4,000 contribution to libraries in Uttlesford for the opportunity to utilize floor space and accommodation to support live video links. We would, reluctantly, pull back on this idea and look for other, potentially less practical, but free hosting options elsewhere.

**Reduce debt casework hours funded through core:** Staff hours would be reduced and more clients would be referred to national debt services – there is a significant risk that vulnerable clients will not manage with phone/ web-based support and would subsequently turn to the Council with more serious debt and under greater threat of homelessness.

**Stop caseworker support for clients appealing disability benefit decisions:** If we were unable to find replacement funding, we would need to take the difficult decision to stop work on supporting disability benefit appeals. This would have a demoralising effect on the whole service and would hugely impact the clients that so regularly have decisions successfully overturned.

**Reduce face to face advice sessions in Saffron Walden:** Staff hours would be reduced and we would cut opening hours. Clients would be further screened for vulnerability when offering support. This would have an immediate impact on our ability to support our community and would be very unpopular with volunteers. We would expect volunteer numbers to drop substantially and further erode our ability to deliver advice.

**If you are currently in receipt of a grant from Uttlesford District Council, what effect would a reduction in funding have on your organisation? Please provide quantifiable information?**

Please see above.

**Check List**

- **Most recent Audited financial accounts**      **Yes**
- **List of extra spending due to Covid-19**      **Yes**
- **Medium/Long term business plan**      **Yes**
- **Copy of the organisation constitution**      **Yes**

I confirm that:

- to the best of my knowledge the information given above is accurate;
- I am authorised to make this application on behalf of the organisation named overleaf;
- Neither I nor the organisation is seeking to obtain any personal or financial benefit from the project/initiative.

Kate Robson 15/1/21