



Citizens Advice Fylde Community Focus Scrutiny Report 2015

Introduction

We have agreed a new rental agreement with Fylde Borough Council that from the 1st April 2015 we will occupy the whole of the Council Offices Building in Kirkham. This will result in savings to the Council and the opportunity for us to expand our services in order to reach more people. We will be developing a new Telephone System in line with Citizens Advice national Adviceline Project and will have more space to recruit volunteers for all areas of our work; including the provision of Outreach Services.

Citizens Advice Fylde (Fylde Citizens Advice Bureau) will have a new two year Service level Agreement with funding in place for the first year.

Citizens Advice Nationally is going through a period of 'rebranding' and we are now known as Citizens Advice Fylde rather than Fylde Citizens Advice Bureau. We have a new, but very similar, Logo and Louise and I have new titles:
Chief executive Officer – Mrs Kim Cook
Operations Manager – Mrs Louise Pope

There will be no change to our advice service as a result of the rebranding.

Staffing

Our core staff are: Mrs K Cook, CEO - 27 hrs pw and Mrs L Pope, Ops Manager - 37 hrs pw, along with Mrs N Reeves who staffs our outreach on a Tuesday – 7 hrs pw. Mrs Reeves also works on two of the Bureau's projects. These are our Advice Services Transition Fund Direct Delivery project (ASTF) - 7hrs pw and our Affordable Warmth project – 7hrs pw. Staffing arrangements are likely to change as new working practices are implemented.

We have 22 advice volunteers, 18 fully trained Advisors or Gateway Assessors, with five of the latter now doing further training to become full advisors, and two new trainees. In addition we have one volunteer who performs admin duties and another who assists with computer maintenance and general IT requirements. We are expecting to start another group of Trainees in early July.

Development

We will continue to arrange a number of external courses using Citizens Advice Training modules and training courses provided through Fylde Coast Advicelink and the Big Lottery Transition Fund training pots. We will also continue to develop in-house workshops and training events to provide specific training for our staff. During the past few months our Advisors have undertaken or updated their Information Assurance training, undertaken Dementia Awareness training, completed a Universal Credit training session from the DWP and had a talk on the work of the Magistrates Court. Individual training requirements are identified through our annual Appraisals.

Our Bureau was audited in October/November 2014 for both Quality of Advice and for Management/Finance compliance. We passed both sections of the audit and we have applied to update our AQS (Advice Quality Standard) Mark from 'General Help' including limited casework to 'General Help with casework' to allow more complex casework to be undertaken when applicable. Each Citizens Advice Bureau is separately registered with the Financial Conduct Authority. Our Financial Registration Number is 617610.

Citizens Advice Fylde has registered to be an 'early adopter' for the rebranding of the Citizens Advice service. We will have quicker access to the new branding materials and receive a brand 'starter pack' which will show the materials we will be able to order. Support will be available from Cit. Ad to assist with recommending the most effective use of the new products and we have completed a questionnaire detailing our new premises.

The Advice Service

Since September 2007 Fylde Citizens advice Bureau has been open five days a week, 35 hours per week. Our core opening times are:

Mon- Fri 9am – 4pm

Drop-ins are taken between 9am and 3pm each day. Priority is given to phone advice on a Friday afternoon.

We have four appointment slots available each day which we endeavor to keep for those clients that will have to travel to reach the Bureau and/or will have a time consuming problem such as a full benefit check requirement, debt issues or a lengthy form to complete. We can also provide email advice when requested.

We have a successful outreach running in St Annes, using the Age UK building in St Georges Rd. From March 2009 this became a weekly service of four appointments and runs on a Tuesday morning. This service is now funded under the core Service Level Agreement. Appointments for the Outreach are made through the Kirkham main office.

The Money Active project that is run in conjunction with Blackpool Bureau is continuing. We continue to house a worker on a Wednesday morning on a fortnightly basis who will see clients that fit the required criteria.

Although the Debt Management Pilot Project at Fylde CAB has now finished, those Bureau that took part in the pilot can still refer clients to Stepchange Debt Charity (formerly CCCS) for a Debt Management Plan that is free to the client.

All of our projects now contain an element of home visiting (particularly the Affordable Warmth Project). Due to the demographics of our Fylde clients we felt that this was an important service to develop and hopefully we will be able to sustain this in the future. laptops are used by our project workers for home visits as we have a mobile internet dongle and a RAS (Remote Access Software) token which allows remote access to the Citizens Advice VPN systems, thus allowing project work to be written up off-site as long as the environment is secure.

Partnership working

We continue to explore ways of increasing our levels of service to the whole of the Fylde. We continually update our website www.fyldecab.org.uk enabling the public to find us easily and to access general Citizens Advice information through a link to www.adviceguide.org.uk. Links are also provided from here to other useful websites. This website will be updated and replaced as necessary in line with Citizens Advice guidelines. As well as the services we offer and projects that are running we also give details of any local or national social policy campaigns are running and that we are supporting. Fylde CAB now has a Facebook page and is on Twitter.

We work in partnership with Fylde Borough Council; being their DWP nominated provider for money advice for Universal Credit claimants. We attend the Homelessness Forum and are in regular contact with the Housing Team.

We also continue to develop a good community network throughout Fylde which will benefit clients through increased service awareness and referral procedures.

We are a member of Fylde Together (previously Fylde Third Sector Strategic Partnership) and take an active role in their work.

We remain a partner in the Fylde Coast Advicelink project which was a successful bid to the big lottery fund and began in July 2009. The project has produced publicity materials for use by all member agencies. Being part of the network has improved networking, training and future opportunities for funding.

Fylde CAB has now become a Hate Crime Reporting Centre for the Fylde. This was done in conjunction with Lancashire Police and was launched on October 13th 2014 at the Pavillion Café in Ashton Gardens.

Louise continues to attend the Public and Patient Engagement Group for Fylde which is attended by representatives from the NHS, local CCG and other healthcare professionals.

Penny Collins, our volunteer Social Policy co-ordinator continues to be involved on a voluntary basis with the Consumer Empowerment Project (CEP). We continue to receive updates from Trading standards on a regular basis.

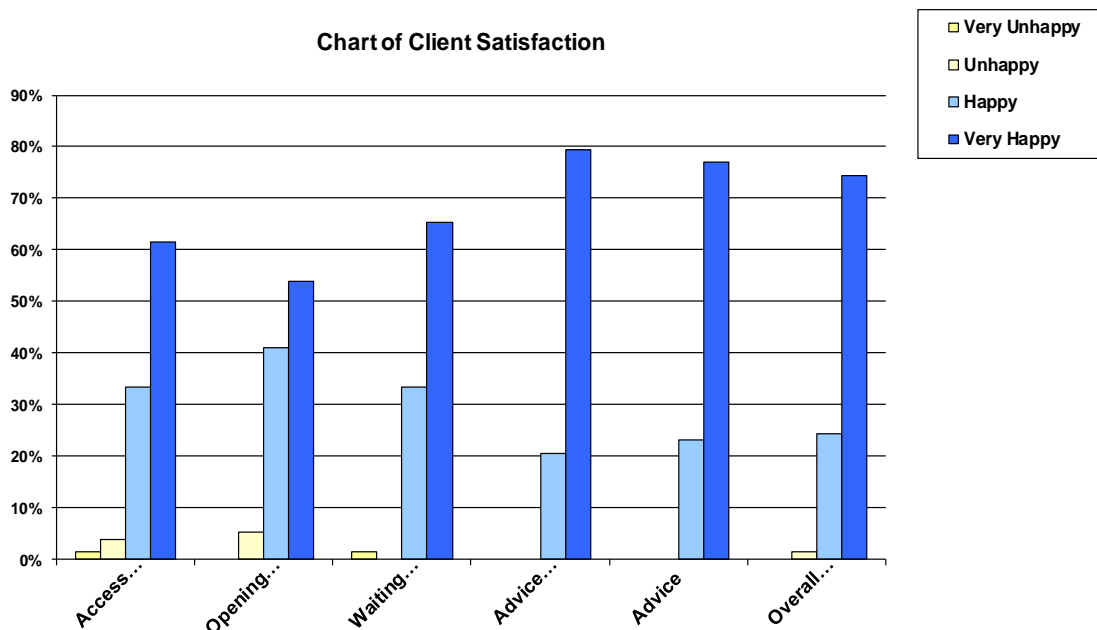
We supported Disability First (DF) in a bid to Lloyds TSB to increase the ability of disabled Fylde residents to use computers through free training

The local press are helpful in publicising our campaigns and events. The profile of Social Policy work within the Bureau has been raised by the publication of a number of recent press reports and by the appearance on TV and radio by our chief executive Gillian Guy. We continue to have a volunteer Social Policy coordinator to assist with this work. We take an active part in initiatives both locally and nationally. We continue to work with Trading Standards Lancashire and also Trading Standards Blackpool to ensure that all residents are kept up to date with consumer issues and scams

We produce a regular newsletter that goes to all members of our Management Committee, all Fylde Borough Councilors and to our partner agencies.

Customer Satisfaction

Our last customer satisfaction survey took place from 3rd November to the 12th December 2014 (6 weeks). We had 78 responses. This was a return of 31%. Chart below shows that generally the clients were very happy with the advice received and would use us again. There were a few who would like us to be open for longer hours and to wait less time to be seen. We are doing our best to address these issues.



A snap-shot exercise was completed to indicate the value of Debts and Financial Gains to Clients as a consequence of advice provided by the Bureau. This was done for the month of **March 2015**. The results are:

Total Debts seen **£187,338.23**

Total Gains **£ 75,698.86**

Total benefit gains £ 56,517.83

Total grants received £ 4,964.00

Total Lump Sum Payments £ 600.00

Other £ 13,617.03

Case Studies

Mr X had fallen into rent arrears, because he was paying Child Support Agency payments of more than a third of his monthly wage. Fylde CAB successfully assisted the client to negotiate a reduction in the payments by a half, which allowed the client to meet his rent and avoid possession proceedings. We also assisted him to negotiate repayments on his other debts.

Miss X had received notice seeking possession due to rent arrears which had arisen due to a background of domestic violence. Fylde CAB assisted the client with negotiations with her landlord, and to secure a move, and also to apply for a DHP to clear a significant proportion of the rent arrears and secure her tenancy. We continue to support the client as part of the team around the family and to work with her to resolve her other debt issues.

Mrs X had rent arrears and other non-priority debts, as a result of her Disability Living Allowance being removed, being placed in the Work Related Activity group for Employment Support Allowance, and the under occupancy charge. We assisted the client to apply for a DHP for the shortfall on the rent whilst we appealed her ESA decision, and assisted her to apply for Personal Independence Payment. In addition we helped the client to make token offers to her other creditors. Mrs X was subsequently placed in the support group for ESA, was awarded both components of PIP, and has now paid off her debts and is managing her under occupancy charge commitments.

Mr X and Ms X were looking after their profoundly disabled adult son, who required 24 hour care. The family were struggling financially as there was a deduction from their housing benefit for the son's benefit income. We assisted the clients to apply for a DHP to cover the deduction. We also wrote to the client's MP to highlight the unfairness of the regulations in the particular circumstances. We then assisted the family to reduce their expenditure, by applying for a watersure tariff, and assisted Ms X to make an application for Personal Independence Payment for her own ill health.

Mr and Mrs X. Mr X was forced to take ill health retirement from work following an injury resulting in a significant reduction in income. Mr and Mrs X were no longer able to meet their financial commitments which included a mortgage, and were placed at risk of possession action. The bureau assisted the clients to re-organise their finances, and to negotiate full and final settlements with their creditors with a lump sum Mr X had received from his pension provision. This has allowed the clients to balance their income and expenditure and avoid possession action.

Funding

All projects are dependent on core funding remaining in place for the duration of the project

Current projects

Affordable Warmth

Funding from Wyre Borough Council has been agreed to enable the Affordable Warmth project that we run to continue. Wyre Borough Council have been commissioned from the District Public Health Grant to continue to administer the project for Fylde and Wyre and have asked us to continue (again) with the work that we do. We ran a full advice project up until the end of March 2015, for two days a week, and now we are continuing with a preventative service until the end of November 2015 running for one day a week.

Tenancy Support project

This project had been invaluable for our clients and to FBC who would have liked it to continue. However the funding was not available to continue the project for another 12 months and it finished in April 2015.

Universal Credit

Fylde Borough Council will be receiving some monies from the DWP to assist people being put onto Universal Credit. Each local Authority will have to provide debt advice to claimants. FBC have asked us to be their debt advice provider. There will be a small amount of money available which they will pass to us. This was £853 up until the end of March 2015. The money for this financial year is unclear and we are waiting to see what happens - if it's possible we would look to pay someone for one day a week to dedicate to this work.

Big Lottery Transition Fund Direct Delivery project (ASTF)

We are one of the Partners who put together this bid which was successful and along with our partners we will be developing a new infrastructure organisation within Fylde (working title Advice Evolution) and also deciding how the 25% for direct Advice provision will be spent. The total bid amount was £87,000 and we will, as a Bureau, actually receive £8000pa for a project to increase direct advice provision in Fylde. The fund has very specific criteria and is target driven. The project provides advice in 4 areas: employment, housing, debt and welfare benefits and records need to be kept of issues addressed under the project. It began on the 3rd October 2013.

We employ a project worker for 7 hours a week to oversee the project and to produce statistics and case studies as required. Again appointments and home visits can be arranged through the Bureau. It is as part of this project that Disability First will come to Fylde CAB on the first Wednesday of each month in order to assist with the completion of ESA and PIP forms for Sick/disabled clients.

Service Enhancement and providing for the future

Adviceline (National Telephone Line for CABs)

As part of our premises expansion we are going to join the Citizens Advice National Phoneline, 'Adviceline'. This initiative has been rolling out for some time and we have now agreed that we have the confidence in the system and, just as important, the space to feel that we are able to join. Being part of Adviceline will become a Citizens Advice membership condition in the next couple of years.

Advice Lancashire

As you know Fylde CAB is one of nine Bureaux which intend to collaboratively work as a consortium called Advice Lancashire. We will gain not only from shared information and training but also joint funding bids where a Lancashire wide bid is most appropriate.

We are currently looking at a number of funding streams about to open up through the European Social Fund – Building Better Opportunities.

Louise and Natalie have attended a two day training course on the ASK initiative. This is a Citizens Advice initiative aimed at identifying possible victims of gender abuse in order to offer timely advice and support. They will be cascading this training throughout the Bureau. Initially only session supervisors and some experienced full advisors will be involved.

Local Funding

We are in the process of applying for capital funding to assist with refurbishment of the premises. These bids include ones to the George Blackburn Fund and ASDA. We are also currently applying for project funding through the Skills and Opportunities fund administered by the Royal Bank of Scotland. This project would assist clients to remove 'barriers' to work through a combination of advice and practical assistance.

Statistical Information Required by Service Level Agreement

The Bureau has had zero closures since the last Outlook and Scrutiny report, other than over the Christmas period when the building was closed. There has been one complaint made to the office which was dealt with using the internal complaints procedure.

Enquiries dealt with during 2014/2015

Fylde Cab (Citizens Advice Fylde) dealt with 2978 enquiries last year; 960 of these were full enquiries with 2018 being dealt with at a gateway interview.

Q1	Q2	
Total Full Enqs. 231	Total Full Enqs. 262	
Total G/Way Enqs. 404	Total G/Way Enqs. 529	
TOTAL 635	TOTAL 791	
Total Issues 899	Total Issues 1088	*

Q3	Q4 (Jan 1 st to 19th)	
Total Full Enqs. 243	Total Full Enqs. 224	
Total G/Way Enqs. 537	Total G/Way Enqs 548	
TOTAL 780	TOTAL 772	
Total Issues 1052	Total Issues 1070	*

*Each enquiry is likely to generate several Advice Information Issues

Enquiries requiring some debt advice make up 20% of all enquiries raised and for Benefits it is 29% of enquiries. Employment is 9%, Housing 10% and Relationships and Family 7%. All of will usually require the client to visit more than once and will be time consuming issues.

Breakdown of Advice Issue Codes by enquiry area.

Issue Code	No.
AIC Part 1	
Benefits & tax credits	1194
Consumer goods & services	225
Debt	815
Discrimination	9
Education	23
Employment	366
Financial services & capability	85
Health & community care	115
Housing	420
Immigration & asylum	18
Legal	168
Other	101
Relationships & family	297
Tax	40
Travel & transport	47
Utilities & communications	186
Column Total	4109

Fylde residents using Fylde CAB

FYLDE WARDS**2014/15**

LA Ward	%	L/StA
Clifton	3.1	*
Park	4.5	*
Ansdell	2.9	*
Ashton	5.0	*
Central	6.4	*
Elswick and Little Eccleston	1.9	
Fairhaven	3.9	*
Freckleton East	7.8	
Freckleton West	3.6	
Heyhouses	5.3	*
Kilnhouse	4.4	*
Kirkham North	8.1	
Kirkham South	8.4	
Medlar-with-Wesham	9.4	
Newton and Treales	3.8	
Ribby-with-Wrea	1.7	
Singleton and Greenhalgh	1.3	
Staining and Weeton	2.4	
St Johns	4.4	*
St Leonards	4.3	*
Warton and Westby	7.4	
Total	100	

For the year 2014/15 44% of Fylde clients came from LA Wards in Lytham/St Annes

Historical Data - 11.6% in 2005/06, 25.3% in 2006/07, 24.9% in 2007/08, 29.1% in 2008/09, 31% in 2009/10, 30% in Jan 2011, 40% in Jan 2012, 43% in Jan 2013, 32% in Jan 2014 and 45% in Jan 2015.

The outreach facility which has run in St Annes since March 2008 continues to be well used and is now part of our core service provision. A total of 74 full enquiries and 8 gateways have been dealt with at the outreach to date this year and we are ensuring that those clients using the outreach are those that cannot reasonably get into the Bureau. Some of the issues are complex and on-going.

Statistics of Particular interest to FBC 2014/15

Housing – Total Housing AIC issues raised

Q1	Q2	Q3	Q4
78	127	117	98

Benefits – Total Housing AIC issues raised

Q1	Q2	Q3	Q4
265	277	320	332

Debt – Total Housing AIC issues raised

Q1	Q2	Q3	Q4
178	217	203	217

The Future

Fylde Citizens advice Bureau will develop its service provision in order to meet the demands of its clients. Due to the expansion of premises this will now include the development of an enhanced telephone system – Adviceline and the increased training of staff/volunteers in order to initially fully 'man' the current premises and subsequently to allow for increased outreach provision. Citizens Advice Fylde will continue to source new funding initiatives and areas of partnership working in order to achieve the best service possible for the people of Fylde

Kim Cook
Bureau Manager July 2015.