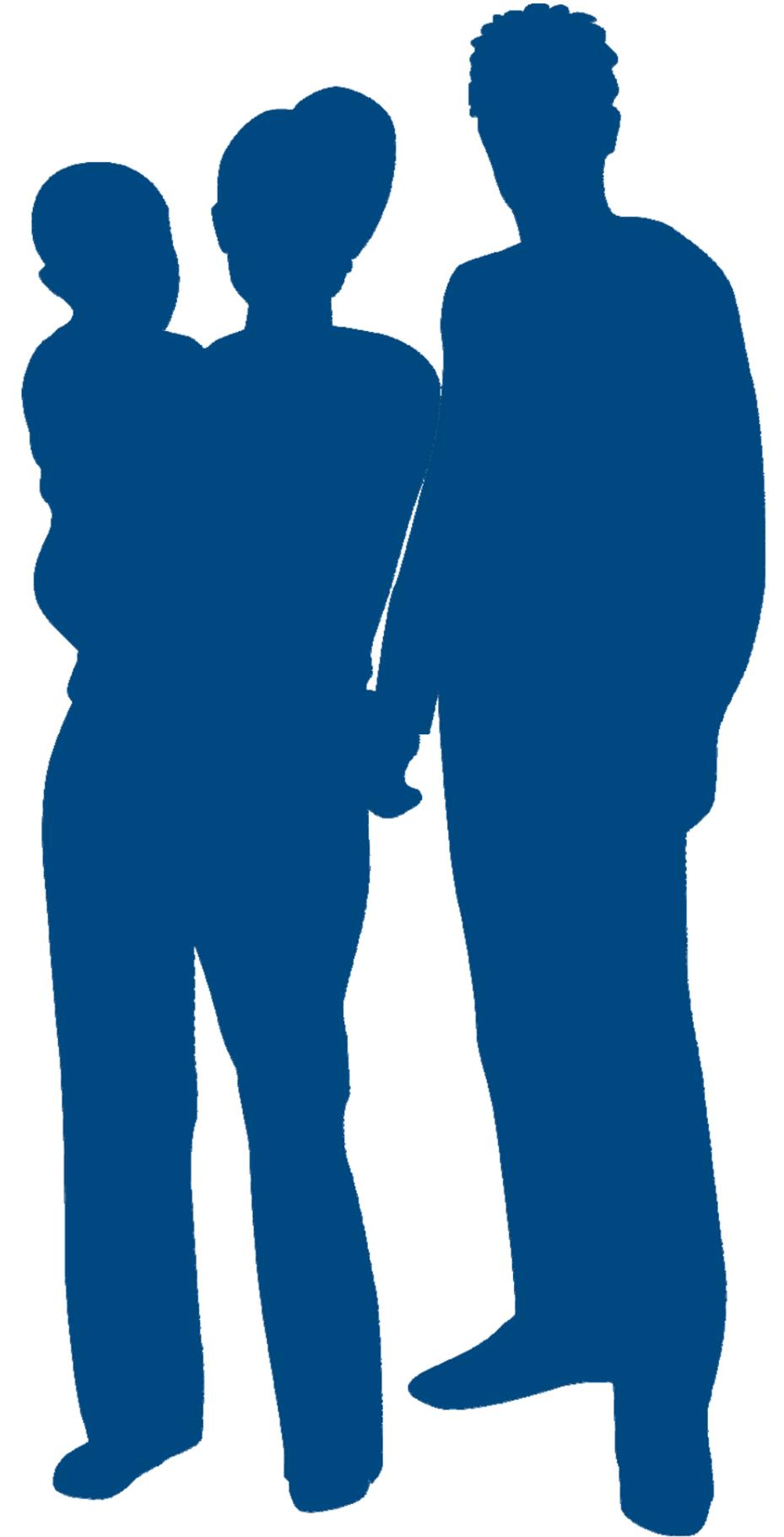


Our annual review 2014/15



About us

Our charity was founded in 1939. Since then, we've provided free advice, information and support to anyone who needs it.

We help people online, over the phone and face-to-face through our network of local centres. Every year, thousands of people turn to us. This gives us a unique insight into their needs and concerns.

We use this knowledge to campaign on big issues both locally and nationally. So one way, or another, we're helping everyone - not just those we support directly.



Follow us on twitter
[@WiltshireCAB](https://twitter.com/WiltshireCAB)
twitter.com/WiltshireCAB



Like us on facebook
facebook.com/Wiltshire-Citizens-Advice-149853681718941

Registered office:
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3 Avon Reach, Monkton Hill,
Chippenham, Wiltshire SN15 1EE.

Administrative office:
Wiltshire Citizens Advice,
1 Mill Street, Trowbridge
Wiltshire BA14 8BE.

Adviceline: 03444 111 444
Online advice: citizensadvice.org.uk

Telephone: 01225 717907
Website: cabwiltshire.org.uk

Wiltshire Citizens Advice is a registered charity and a member of the National Association of Citizens Advice Bureaux.
Charity registration number: 1062219.
Company limited by guarantee in England & Wales. Registered number: 03204218.

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Foreword

Keith Johnston, Chair of Trustees

It is a pleasure to write the foreword for our 2014/15 Annual Review.

Wiltshire Citizens Advice is an independent charity and the leading organisation in Wiltshire providing free, impartial and confidential advice to the people of Wiltshire. Through our 60 staff and 200 volunteers, we offer advice on benefits, debt, housing, employment and other issues.

Every year we help around 16,000 people with 40,000 problems. Last year we helped clients to manage, or get written off, £2.9million of debt and gain £2.75million in benefits. 4 out of 5 clients say that we changed their lives.

The past year has had many highlights, which are described in detail in the attached report. However, I would like to touch on three, which I believe made a significant difference to our year and strategically, positions us well for the immediate future.

Independent Audit

In August 2014 Wiltshire Citizens Advice was independently audited by Citizens Advice. This triennial survey is a condition of the Membership Agreement between the two organisations. A number of sites were visited, documents reviewed and staff and volunteers met. We were pleased that the independent assessment was that Membership of Citizens Advice was confirmed.

The audit report commented; *"This is the second, scheduled audit of the organisation formed in a merger four years ago. It was marked by evidence of consolidation of merger, and further development of the organisation as a business and an exemplar of Citizens Advice values. During the period under review, there has been a restructure, including one of the senior management team, and a re-calibration of the service following the end of its LSC contract, and increased demand.*

"The organisation has a highly-skilled CEO who is adept at networking, within the network and within the political and economic environment in which the bureau operates, and a very hard-working Trustee Board which operates through a number of sub-committees. This process is well managed, and the Board reviews itself at least annually, and recruits talent as needed, whether to permanent positions or through co-option. The organisation has planned for change, and has used quality financial and management information to adapt, and has restored depleted reserves quickly.

"There is a healthy culture of honesty, challenge and embracing change, and the performance management, training and development of trustees sets the organisation apart. Staff appraisals and those for volunteers at, at least, one of the permanent sites were carried out to a high standard. These activities and the deliberations of the Board are set on in board minutes and other documentation, which are a model of clarity. The auditor identified a number of examples of best practice that can usefully be shared in the network.

"The organisation has a large geographical foot print, but remains client-centred and attuned to their needs, and the requirements of all of its stakeholders."

However, some room for improvement was noted in terms of planned action to invest in the service's digital infrastructure and making improvements to the arrangements for volunteer appraisal.

Wiltshire Council

Our main source of funding is Wiltshire Council. Through grants and contracts they provide a total of £890,066. This is a valuable partnership providing much needed services for Wiltshire residents. Throughout the recession, the Council has had a policy of protecting its level of funding for the third sector. In Autumn 2014, due to a reduction in central government funding Wiltshire

The organisation has a large geographical foot print, but remains client-centred and attuned to their needs, and the requirements of all of its stakeholders.

Council were no longer able to maintain the same level of support. All charitable organisations receiving funding from Wiltshire Council were put on notice that a cut of on average 10% per annum would be applied across the board. Discussions took place between Council officers and our management team and we were also successful in limiting the impact of the financial cut to 8% in total and negotiated a two year agreement with Wiltshire Council with the option of a third year. This agreement with our main funder provides some considerable financial stability within which we can plan and organise the delivery of core services.

Strategic Direction 2015-18

As a Board, at the end of March, we agreed a three year strategic direction spanning 2015-2018, to support our aim of 'helping the people of Wiltshire successfully deal with life's problems'. This strategy provides a clear set of objectives over the course of the next three years with an emphasis upon changing our service delivery model, campaigning on the big issues facing our clients, building effective partnerships, providing the tools, skills and confidence and securing the resources required to help meet our clients' needs.

Trustees

Over the past year, the Trustee Board has welcomed Stephen Hicks and Robert Dickenson as new Trustees. Trustees who have stepped down at the end of their tenure have included Ian Murray and Olivia Crowther. My thanks to both Ian and Olivia.

Appreciation

I would like to place on record my sincere thanks to all Trustees, staff and volunteers working in the service and our funders for your support over the past year.

Finally, I must pay tribute to Geoff Healy who retired as Chair of Trustees at the end of the year. Geoff started his association with Salisbury Citizens Advice as a volunteer and then became a Trustee. Geoff was closely involved in the project to merge Citizens Advice organisations in Wiltshire and was elected Chair of Trustees upon the establishment of Wiltshire Citizens Advice. Over the past five years Geoff has provided leadership to the Board of Trustees and support and encouragement to the Chief Executive, Sarah Cardy and her team.

Keith Johnston
Chair of Trustees

Achieving our mission

Our vision

'People of Wiltshire can successfully deal with life's problems'

Our mission

'Solving problems, changing lives'

We provide quality advice for everyone when they need it, in the way they want it – whether that's face-to-face, online or on the phone.

We will work with people to find a way forward by giving them the support they need. And we will build on this relationship to make sure people feel able to support us through volunteering, donating or campaigning.

When peoples' voices need to be heard, we come together to campaign on big issues, and use our influence to prevent problems in the first place.

Everything we do starts and ends with our clients' needs.

Our charitable objects

The Charity's objects are to promote any charitable purpose for the benefit of the community in Wiltshire and the District of Swindon and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our approach

Over the last few years we have worked to transform our service to meet the needs of clients, both now and in the future. We have a clear direction and over the last year we have worked to improve our advice, influence and effectiveness. We have finalised our three year strategy for Wiltshire Citizens Advice and have agreed the overarching strategic objectives which will guide our work to 2018 and beyond.

Our strategic objectives

By 2018, we will be:

- providing an accessible, multi-channel advice service based on client preference.
- campaigning on the big issues and using our influence to prevent problems happening.
- providing the tools, skills and confidence to empower people and build resilient communities.
- working in effective partnerships.
- have the right resources in the right place.

An overview from the CEO

Wiltshire Citizens Advice in the 21st Century

Last year the Citizens Advice service celebrated 75 years of helping people solve their problems. The world has changed a lot since 1939 when the first 200 bureaux opened their doors as an emergency war service. Today, the advice we give is still free and confidential but it is just as likely to be on the phone, or by email as it is in person. Today, just as in 1939, the vast majority of people who deliver our service are unpaid volunteers, who give their time and skills to help others.

We are as busy as ever, last year we helped nearly 16,000 people with 39,000 new problems. Every change in legislation brings new challenges. The highest single issue raised was problems with Employment Support Allowance. We have also seen a change in the type of debt people are managing. The biggest debt issue used to be credit and unsecured loans, now people are struggling with the essentials. **1 in 17** people who seek our help tell us that they have **Council Tax arrears and water debt. Rent arrears** are the next highest debt issue, with over **1,000 enquiries** last year. We also saw an increase in the number of **housing problems** people were facing. Over **2,000 people** asked for advice on housing issues. The biggest housing issue we helped with was **private rented property**. The detail of all the issues raised is within this report.

We are working with partners to make sure people know how to access our services on the **phone, online and in person** at a location that suits them. We are making sure the service we offer is still relevant and effective. As well as providing **telephone advice to over 8,000 people** we have improved our online content, with additional support via **webchat and email**.

We are respected and recognised by most people but there is less money to support us and more competition for resources. We have reduced our over-

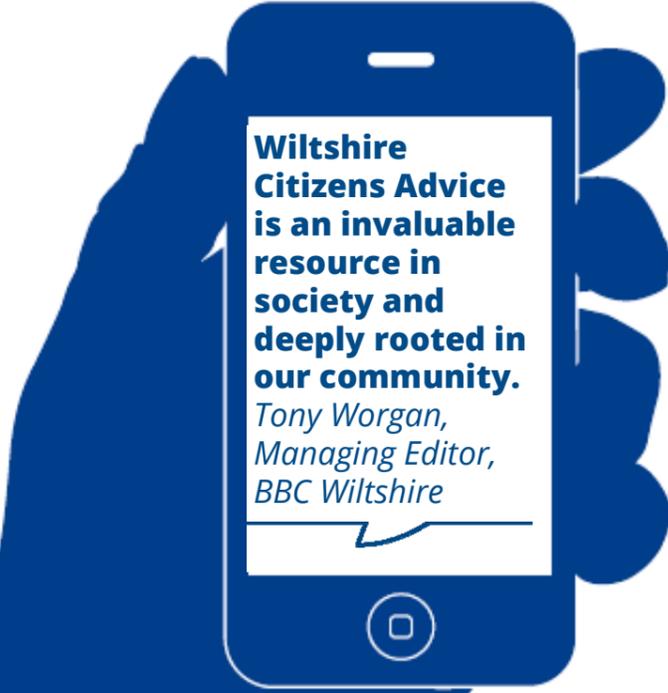
heads and are **saving £115,000** year on year since we merged the four organisations in 2010. We are also shaping our service to be more efficient. For every **£1** invested in Wiltshire Citizens Advice we generated **£14.58** for our clients, **£11.00** in public value (improved health, wellbeing) and **£1.93** in savings to Government.

During the year we focused attention on securing new funding to help us modernise our services and infrastructure, including funding from the Big Lottery to work with partners under the banner 'Resilient Advice Services' (see page 25 for details). We would also like to thank Dialog Semiconductor (UK) Ltd for their donation of £12,545 to help us improve our ICT infrastructure. We were able to use the money to get match funding from the Big Lottery.

We have also secured income to provide new services. We were selected by Citizens Advice to be one of the new Pension Wise providers. The Pension Wise service provides information and guidance on the options available to people approaching retirement. Pension Wise was developed following the new pensions freedoms announced by government. We are delivering the service across Wiltshire, Bristol, Bath, South Gloucestershire, Stroud, the Cotswolds and Swindon.

2014-15 has seen a lot of changes for the people we help, and it has meant changes for the staff and volunteers too. My thanks go to everyone who has responded to the challenges. It has not always been easy and comfortable. I would like to also thank Geoff Healy the outgoing Chair of Trustees. He has been a huge support to me personally. He has not shied away from the difficult decisions and has lead Wiltshire Citizens Advice to be a respected and trusted organisation.

Sarah Cardy,
Chief Executive Officer



**Wiltshire
Citizens Advice
is an invaluable
resource in
society and
deeply rooted in
our community.**

*Tony Worgan,
Managing Editor,
BBC Wiltshire*

Our year at a glance

Key facts about Wiltshire Citizens Advice in 14/15:



Why we are needed

Anyone can experience a problem

Life is complicated. Sometimes people encounter challenges and problems that they don't know how to deal with, and they need help to overcome.

Everyone experiences problems, small or large. These might relate to querying your rights at work, struggling to meet financial commitments, or knowing your consumer rights on a faulty product. Sometimes these issues can be quickly resolved. Other times it's not that simple.

More complex situations rarely come neatly packaged up as a single problem. A loss of income, for example, can affect someone's ability to keep a roof over their heads, stay out of problem debt and feed their family. Problems can arise suddenly, affecting anyone without warning: you lose your job; you or your partner becomes ill; a relationship breaks down. In some cases there is a slow escalation: if the initial

problem had been spotted earlier, later issues could have been avoided. People can become trapped in a vicious cycle, when the effect of one problem can be the cause of another. Problems multiply and affect other areas of a person's life, creating further difficulties. Problems can make us feel a lack of control, with no clear way out and leave us feeling powerless and isolated. It's understandable in these situations for it to be hard to think clearly and start taking action.

No matter how a problem starts the end result can be life altering. But trusted help and support isn't always readily available. For those without connections, or the necessary funds to pay for a solicitor, there can be a lack of understanding of where to start. In such situations, being able to access free, impartial, confidential advice at the right time is essential.

Nearly 3 in 4 Citizens Advice clients experienced negative impacts as a result of their problem¹:



¹ Citizens Advice. National outcomes and impact research, 2014.

We help people find a way forward

Everything we do shares this aim

If you came to us with a problem, we'd help you get back on track, while recognising where others might also be facing similar experiences.

Advice and education

We will work with you to find a way forward, taking into account all the ways your problem might be affecting your life, and finding the best next steps for you.

We will also consider if we could develop your skills to prevent a similar scenario arising again.

We provide integrated advice to solve individuals' problems either directly through our local Citizens Advice service, or via the consumer service, or via our self help website.

Our local Wiltshire Citizens Advice service consists of our 'Core service', available to everyone in Wiltshire by phone or in person, and a number of additional services and projects, which mostly provide support and advice on specific topics to targeted groups.

Read more about our advice provision on pages 12 to 24.

Research and campaigns

Where a systemic barrier with private or public policy and practice stops us resolving your problem, we'd look at other clients' experience.

We use our national data to understand the impact of policy and regulation, and campaign locally and nationally for changes to solve collective problems. So one way or another, we're helping everyone – not just those we support directly.

Read more about our research and campaigns on pages 26 and 27.

How we work

When you come to us with a problem, you're likely to be helped by one of our trained volunteers, using our local knowledge, supported by our national network.

We also create benefit to society through the way we deliver our services.

This is in addition to the impact our principal activities have on clients' lives, and covers:

- the benefit of working with over 200 volunteers
- our support for local communities
- the power of our national network.

It's also what makes our service unique.

Read more online about how the way we work creates additional social value at: citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact

We benefit everyone

Our value is shared across society

For every £1 invested in the Wiltshire Citizens Advice service we generate at least:



£1.93

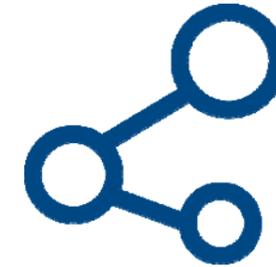
in fiscal benefits

Saving to Government

through reductions in health service demand, local authority homelessness services and out-of-work benefits.

Our advice benefits government and the taxpayer. Through helping to solve problems we prevent detriment occurring or escalating further. In many cases this saves money to government through preventing the need to fix the problem later or reduces the demand on government services such as the NHS. In helping to keep people in work we reduce out-of-work benefit payments too. These all help to keep the cost down to the taxpayer and are called fiscal benefits.

Total: £2.8 million
in fiscal benefits



£11.00

in public value

Wider economic and social benefits

such as improvements in health, wellbeing, participation and productivity.

In addition, our advice is beneficial to wider society and the economy. For example, through helping solve problems we have significant impacts on our clients' mental health and well-being. Aside from any cost savings through reduced demand on the NHS, there are benefits to society in people feeling better, more confident and able to participate. There are economic benefits too through increased productivity for businesses and reductions in time spent off work due to ill health. These are public value benefits.

Total: £16.1 million
in public value



£14.58

in benefits to individuals

Value to our clients

through income gained in benefits, debts written off and consumer problems resolved.

Helping people through the advice we give also directly benefits those individuals. That may be through helping them with their rights at work, maximising their income through claiming the correct benefits, helping them arrange to get debts written-off or helping consumers get redress when they have bought faulty goods. Where we achieve these outcomes we count them as benefits to individuals.

For more information on how we modelled our financial value see: citizensadvice.org.uk/about-us/difference-we-make/impact-of-citizens-advice-service/all-our-impact

Total: £21.4 million
in benefits to individuals

What makes our advice unique?

From knowing whether to challenge an employment decision to checking an energy contract, our clients can expect the same overarching approach from us.

We're impartial:

Our primary objective is to get the best for our clients, and it is this that determines the advice and options we give.

We're confidential and non-judgemental:

Our role is to help people find a way forward, so we'll be straight-talking and practical about how to resolve problems.

Our advice services can be accessed in different ways:

Being able to access timely free advice that meets user needs is essential, so we offer advice in person, over the phone, and via email and webchat.

We understand the complexity of issues that affect people's lives:

This doesn't daunt us, and we'll work with the client to understand the root cause and aim to tackle that too.

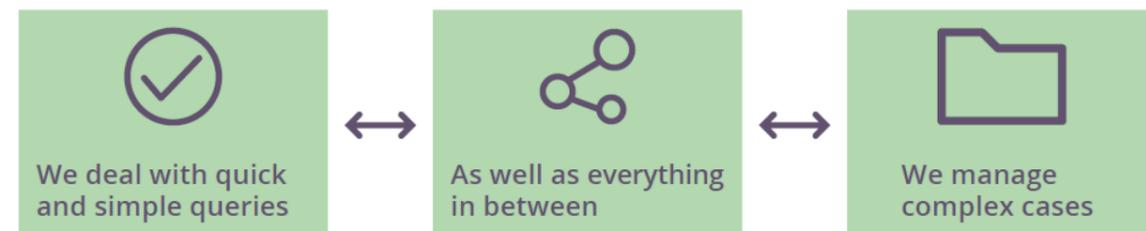
We understand that experiencing a problem affects self-confidence:

We'll provide as much support as needed, empowering clients to regain control of their circumstances, with the certainty they're taking the right approach.

We help redress the power-balance:

We support people to address their problem bringing our voice, credibility and experience.

What level of advice and support is needed to resolve problems?



We tailor our advice and allocate our resources to meet our clients' needs, whatever stage their problem may have reached or level of support needed.

People come to us with quick questions: they might want to double-check a piece of information or ensure that they've chosen the best course of action. After ensuring that there aren't any further underlying issues, we're likely to support these clients through signposting or self-help, enabling them to deal with their query quickly and effectively.

Some clients come to us when problems have initially arisen – for others, their situation may rest on a knife edge. We help people that have reached a real crisis point and need urgent help. They may have bailiffs due that day, their energy is about to be disconnected or their home is about to be repossessed. It may have taken a lot of personal courage to decide to take action. These clients will likely need more specialist advice and support.

The impact of our advice

Our advice solves problems, changes lives

Last year Citizens Advice completed a large scale national follow-up survey of over 2,700 clients to find out what happened following advice. The idea was to pose a simple question: 'What did Citizens Advice do for you?' to see whether we succeed in our aim to solve clients' problems and change their lives, and to understand the difference our local network makes to society.

78% of our clients said they would not have been able to resolve their problem without us

As well as making a critical difference in problem resolution, our advice does more than just solve a problem: it can reduce stress, improve finances and stabilise housing or employment.

Interestingly the positive impacts are not restricted only to clients whose problems are solved: clients report that the provision of advice generated these benefits even when problems were not resolved.

Citizens Advice research has shown that, on average, GPs spend a fifth of their consultation time on non-health matters such as housing, employment, welfare benefits and relationship issues¹. This leaves less time for other patients. Our role in resolving problems that impact on health, as well as our outreaches in GP surgeries, may help protect GP time.

2 in every 3 clients will have their problem solved

The results provide our most robust evidence to date of the effectiveness of our advice services, and we are pleased that they show our service really works. Whoever you are, whatever your problem and however you access our advice, we're just as likely to solve your problem. This level of consistency is testament to our advisers' skill in knowing how to deliver the right advice and best support to clients, regardless of issue or circumstance.

4 in 5 Citizens Advice clients said our help also improved their life in other ways, such as²:



¹ Citizens Advice. (2015) A very general practice: how much time do GPs spend on issues other than health?
² National outcomes and impact research, 2014.

Putting our clients first

Making advice accessible

Most people who have heard of the Citizens Advice service know they can drop in to their local CAB for help. But the way we live our lives has changed a lot since the service started in 1939, and so have we. Today we are working hard to provide free, quality advice for everyone when they need it, in the way they want it – whether that’s face-to-face, online or over the phone.



Telephone Advice Monday to Friday 9am to 5pm

One of our most successful recent developments with regards to access to advice has been the creation of the Wiltshire Telephone Advice Line.

Demand for the Advice Line has grown steadily. In 2014-15, 21,695 calls were received. Of these **8,594 were answered**, and **86% were dealt with at that first point of contact** and did not require any further help.

Due to the complexity, or urgency of the problem or the vulnerability of the client just over 1,200 callers were referred to their local office for additional help. The team also direct callers to other organisations, if it is more appropriate.



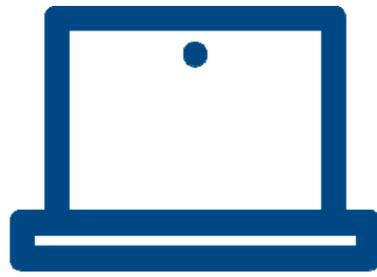
Face-to-Face Advice

We offer help and advice in person at our offices throughout Wiltshire. You can also find us in other community locations, such as health centres, community centres and town halls.

See page 31 for full details and opening times.

I phoned last Thursday... and very much appreciate the advice given to me. It helped me sort out my problem. Thank you.

Connie*, Advice Line client
*client name has been changed



Online Advice citizensadvice.org.uk Available 24/7

For trusted information visit citizensadvice.org.uk the self-help website from Citizens Advice.

We also give advice by **email** via the **'Contact Us'** page on our website: cabwiltshire.org.uk

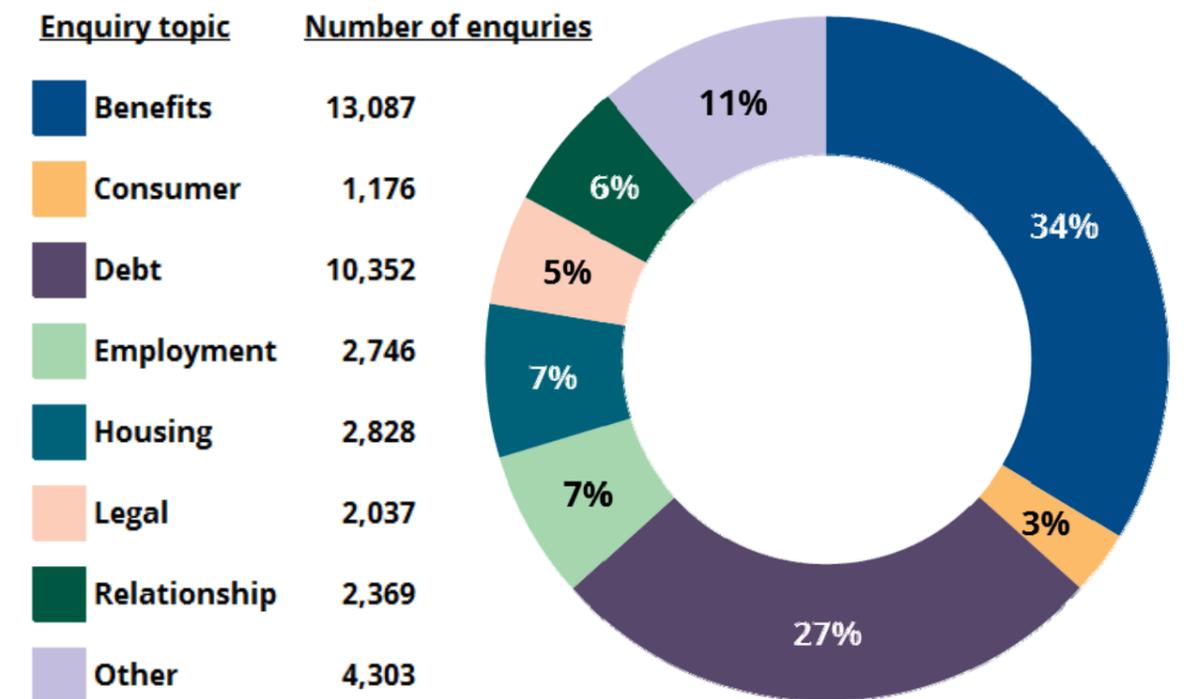
Our local website: www.cabwiltshire.org.uk also contains all the latest news on our campaigns and services.

Advice on everything

We provide advice to everyone on any topic

Last year we helped nearly 16,000 people in Wiltshire in person or over the phone with 38,898 problems. Thousands more sought advice from us online.

Our five largest enquiry areas (Benefits, Debt, Employment, Housing and Relationship matters) accounted for over 80% of all the advice issues that people sought our help with.



Snapshot: Top searches which bring people to our self help website over 24 hours



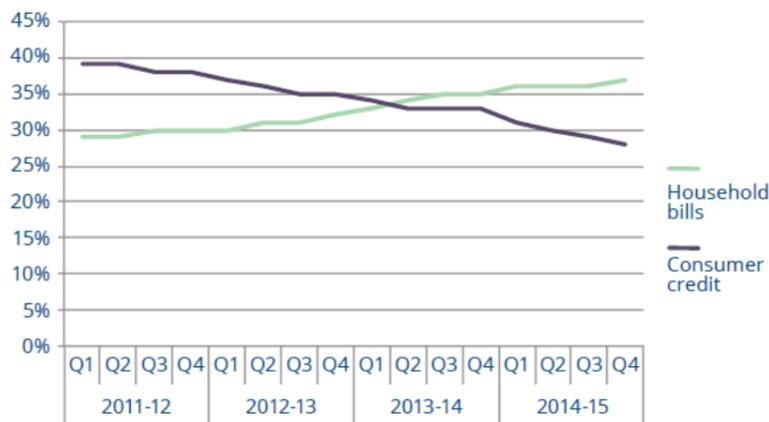
Household debt

Emerging trend

As the economy continues to recover Citizens Advice is seeing a shift in some of the types of issues people turned to us for help with last year.

Queries around unemployment are decreasing, mirroring the fall in national figures, and the number of people seeking help for debts like credit cards, mortgage arrears and personal loans is also down. But we know that despite this many people still have day to day worries about their finances.

The type of debt problems people are coming to us with is changing, with proportionally more household bill debt issues and fewer consumer credit problems.



Our three biggest debt enquiry areas last year in Wiltshire were:

- Water debts
- Council tax arrears
- Rent arrears.

We've seen a sharp increase in people struggling to keep up with their rent and council tax bills. The abolition of council tax benefit in April 2013 and the introduction of its replacement, localised council tax support, alongside low and irregular incomes has corresponded with the rise in these council tax arrears.

The concern is that there has been a move to people struggling with more ominous debt problems, as council tax

arrears have serious consequences for our clients. When people are struggling to pay their council tax, they are at risk of the local authority instructing bailiffs to collect the debt through taking goods - or in rare cases they could face being sent to prison.

Those facing council tax arrears are also likely to be dealing with other debt issues. Of those who came to Citizens Advice with council tax arrears, 71% also had one or more other debt problem.

Of our clients seeking help with council tax arrears:

 1 in 5 also had an unsecured personal loan	 1 in 20 also had a mortgage and secured loan arrears issue	 1 in 5 also had a fuel debt issue
---------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------

They were more likely than all our clients to receive housing benefit and more likely to be struggling with household bills including fuel debts, water bills and rent arrears.

They were also more likely to be coming to us for charitable support, which in practice means needing food bank vouchers. This suggests those with household bills arrears, including council tax are struggling with a number of serious problems.

Household debt

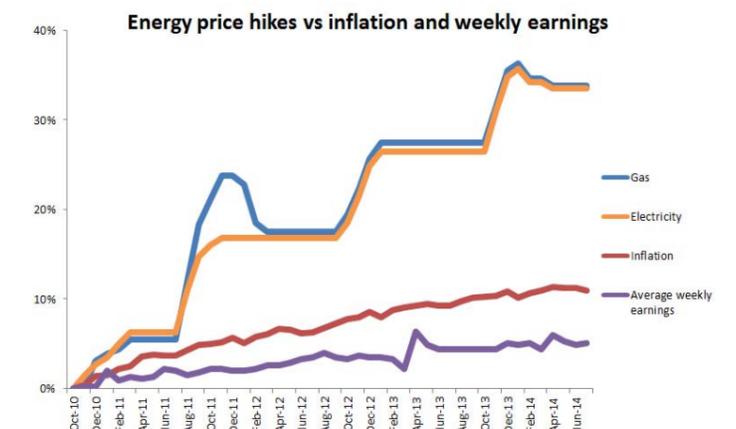
Emerging trend

Although worries about day-to-day finances and living costs issues are more pronounced amongst those with the lowest incomes, money concerns are present across all swathes of society, age groups and income brackets.

Almost a third of people report they face a daily battle to make ends meet, and 61% of parents worry about having enough money to provide for their family's future. **So why are people struggling to pay their rent and household bills?**

We looked at a few possible reasons...

It could be that since 2010 energy prices have risen seven times faster than average earnings.



Or it could be that food prices have risen faster than incomes and food as a proportion of total household expenditure continues to rise⁽¹⁾.

Or it could be the changes in the labour market. The growth of self-employment has been one of the main stories of the labour market in recent years.

Self-employment works well for many, however the self-employed are not guaranteed the minimum wage, they don't get sick or holiday pay and don't benefit from employer contributions into pensions. Our self-employed clients are more likely than employees and workless people to report debt problems. Citizens Advice has seen a 50% increase in the proportion of in-work clients who are self-employed in the past four years. This fits with ONS figures showing that an extra half a million people have found work through self-employment since Q1 2011/12.

In 2014:

- 1.35m people working part time who would like to work full time
- 0.6m working temporary contracts who would like a permanent job
- 4.5m self-employed
- 1.4m+ workers on zero hour contracts.

Or it could be because of major changes to the benefits system...

Over the last few years we've seen a significant programme of welfare reform. The roll-out of new benefits tends to be quickly followed by a rapid increase in the volume of related problems we see at Citizens Advice. For example the migration to ESA followed this pattern - mainly through a rise in appeals against award decisions and problems with making claims.

These problems are not only of concern in themselves, but also due to their knock-on effects - for example, 22% of clients who came to us for advice with their ESA claim also had a problem with debt. Over recent years, benefit-related problems have become the largest category of issues we deal with. Delays and sanctions to benefit payments are also the two biggest reasons why people ask us for foodbank vouchers.

(1). Below the Breadline - The Relentless Rise of Food Poverty in Britain, Niall Cooper, Sarah Purcell and Ruth Jackson, June 2014 for Church Action on Poverty, Oxfam and the Trussell Trust.

Housing

Emerging trend

Affordability, the high cost of renting and changes to Wiltshire Council's housing allocation policy are all affecting people's ability to provide a safe and stable home for their families.



Of our five largest enquiry areas (Benefits, Debt, Employment, Housing and Relationship matters) only one bucked the trend last year – Housing – where we saw a rise in the number of issues people needed help with. More than 2,000 people came to us for help with over 2,800 housing problems.

Last year in Wiltshire, we helped with over 300 enquiries about threatened homelessness and 150 about actual homelessness. Yet overwhelmingly, the biggest housing issue we helped people with was private rented property, which accounted for around a quarter of all our housing enquiries.

1 in 4 housing problems

people come to us for help with are to do with privately rented property

In Wiltshire, as across the UK in general there is a high demand for affordable homes; and demand outweighs supply.

housing means it is no surprise that many families are turning to the private rental market.

In December 2014, Wiltshire Council introduced a new Allocation Policy to ensure that "affordable housing in Wiltshire is offered to those in greatest housing need". The Council now have a waiting list of 1,600.

But neither is renting that affordable. Private tenants typically pay out over 40% of their wages in rent; and for too many renters - high fees, 'rogue' landlords and poor conditions are a fact of life.

With the introduction of Universal Credit to Wiltshire in March 2015, Housing Associations developed new affordability tests for prospective tenants. Our research has shown that the criteria varies, adding to challenges for people looking for a home.



With the average Wiltshire house price c.£212,000 but the average salary just over £20,000, buying a home is beyond the means of many people in Wiltshire. This coupled with the lack of affordable

Housing

Emerging trend

The private rented sector is a market where consumers have relatively little protection. An increasing number of people are coming to Citizens Advice about problems with privately rented homes.

Citizens Advice Bureaux across England helped 80,000 people with issues related to private rented homes in 2014.



Between July and September 2014 we saw a 6% increase on the same period in 2013 – supporting 22,000 private renters. In the same period we saw:

Nearly 1 in 3 private rented households is occupied by a family with children.



Expert view: James Plunkett, Citizens Advice

The private rented sector is a hard place to make a home. Despite one in five people now renting privately, the sector is still relatively weakly regulated for an industry of this size. Renters live at the whim of landlords, often on short-term contracts and in poor conditions, with some too scared to complain for fear of a 'revenge eviction'. Meanwhile, rogue letting agents, high fees and problems reclaiming deposits are still all too familiar as features of rental life.



Shelter research found that over 6 in 10 renters have experienced at least one of the following problems in their home over the past 12 months: damp, mould, leaking roofs or windows, electrical hazards, animal infestations and gas leaks.

The same is not true in other countries. While the UK housing market has transformed over 30 years England has failed to keep up, as Wales and Scotland have introduced more regulation. Consumers are now, in many ways, better protected when buying a toaster than when renting a family home. It's high time renters' rights are brought up to a decent 21st century standard.

1 in 3 privately rented homes does not meet the government's Decent Homes Standard.

What's next? During 2015-16 we will be carrying out further research and campaigning on housing issues, starting with our campaign to challenge many of the problems faced by private sector renters, to help ensure a settled and safe future for millions of people.

Working Together

Making a difference for those most in need

Joint working with a range of different partners – from the wider advice sector, the corporate world, with other charities and local and national government – enables us to reach a broader range of client groups than we could alone.

This has obvious benefits for us and for our partners as we get to capitalise on each others' expertise, reputation and reach. Of greater importance are the additional happy endings we are collectively able to achieve for more people.

Macmillan Benefits Advice Project

 **368** people helped

 **£1,031,707** income gained for those clients

This project provides help to people affected by cancer, including the families and carers, in particular helping them to claim the benefits and grants that they may be entitled to.

Around 3,200 people receive a cancer diagnosis each year in Wiltshire and that figure is set to double by 2030. According to research by Macmillan Cancer Support, 83% of cancer patients experience an increase in expenditure averaging £570 a month as a direct result of their illness, with those costs commonly being a mixture of travelling costs, hospital parking fees, increased fuel bills, prescription charges and different sized clothing to cope with the effects of their treatment.

The project is funded by Macmillan and Wiltshire Council Public Health, and will continue until March 2016.

*client name has been changed.

Carers Support Project

 **425** people helped

 **£463,075** income gained for them

Our Carers Project, funded by Wiltshire Council, works closely with Carer Support Wiltshire to provide benefit and money advice to people who are caring for someone in a non professional capacity, often a family member but sometimes a friend or neighbour.

Case study - Bea's story

Bea* lives in mortgaged property with her two sons. She is a full time carer for her 6 year old son, who has been diagnosed with autism. She also has her own health problems.

Bea had no income other than child benefit (Carers Allowance had stopped due to her son's Disability Living Allowance stopping as the forms had been returned late) and so was relying on help from family and her ex-partner who had been paying the mortgage.

Following our advice, Bea decided she would make a claim in her own right for Employment and Support Allowance and we helped her to obtain supporting evidence and claim Child Tax Credits.

"I was astonished with the tax credits... Thank you again for getting us on track and giving me a chance to put my finances in order."

Bea*, Client, Carers Support Project

Mental Health Benefits and Money Advice Project

 **300** people helped

 **£182,671** income gained for them

 **£163,270** worth of debt we helped them to manage or get written off

Public Health, Wiltshire commissioned us to provide benefits and money advice to service users of the Community Mental Health Teams based at Green Lane in Devizes, Red Gables in Trowbridge, Fountain Way in Salisbury and Bewley House in Chippenham.

Case study - Alan's story

Alan* is in his 60's and has acute depression and anxiety. He has also been diagnosed with Aspergers. All of these conditions led to him having huge difficulties communicating with people he is unfamiliar with. He had always relied on his wife to interpret the world for him but following her death he struggled to communicate.

Through the project, we were able to ensure that he always saw the same person, which helped him gradually overcome his fears about interacting. We attended an ATOS healthcare review and he has now been granted Personal Independence Payment and Employment Support Allowance and, on Christmas Eve he received backdated **benefits of £3,500**.

He even felt able to telephone (something he would of previously never been able to do) to say thank you and that he had been able to replace his broken radio finally.

GP Surgeries Project

 **370** people helped

 with over **500** problems

This project was set up as a partnership between Public Health and Wiltshire Citizens Advice, to provide generalist advice to patients registered at doctors surgeries in deprived areas of Wiltshire, to help improve health and wellbeing.

Case study - June's story

June*, 66, lives with her husband in social housing. They are both retired and are solely dependent on the income from their pensions. When we first met June she had been to her GP with a number of health issues, which seemed to stem from her financial situation.

June was being pursued for payment of funeral costs. June felt she had been tricked into signing a form to accept responsibility for the costs even though the funeral director was told she was not an executor. The stress of the situation caused her health issues, affected her relationship with her husband, and exacerbated her financial problems.

We wrote to the funeral directors disputing June's responsibility, but they refused to accept this, and employed a local debt management company, who in turn retained a solicitor. June was taken to court, incurring additional costs and further stress.

In view of this, we looked at June's overall financial situation, and she was found to meet the criteria for a debt relief order (DRO). We completed the DRO application, which was approved; and because of this, June was offered a move to a more manageable property which is on one floor, so easier for her and her husband to manage.

GreenSquare Tenants Support Project

 **300** people helped

 with over **450** issues

 **£534,563** in financial benefits gained for those clients

The service is provided by a dedicated team that help GreenSquare Housing Association residents with debt management, budgeting, maximising income and welfare benefit claims.

The team also work closely with GreenSquare to help raise awareness of changes in legislation or policy that may affect their residents.

Case study - Sue's story

Sue* was struggling to manage her debts, including council tax arrears. We carried out a full debt appointment and as part of our income maximisation work, we identified Sue could make a claim for Personal Independence Payment and gave advice on how to make a claim. We also identified that her son had been receiving Disability Living Allowance (DLA) for quite some time, but that Sue had failed to notify all benefit agencies, such as Child Tax Credits so she wasn't receiving all the benefits she was eligible for.

We assisted Sue in notifying all benefit agencies and she was awarded some backdates. We further advised Sue to make a claim for Carers Allowance as she was caring for her disabled son, who was receiving Disability Living Allowance.

Sue was later awarded the standard rate of Personal Independence Payment (PIP). As a result of the Carers Allowance and PIP award Sue's Employment & Support Allowance was also increased. With the advisors help Sue was also awarded a Carer Premium and a Severe Disability Premium.

The total financial benefit to Sue, including backdates was **£14,711.30**. As the backdated payments Sue received were in excess of her total outstanding debts she was also in a position to clear her debts in full. Sue now has sufficient income so she will not need to take on further credit in the future.

With the specialist welfare benefit advice from the advisor, on the GreenSquare Tenants Support project, Sue's problem has been resolved and her life has been changed.

*client name has been changed.



Wiltshire Council Tenants Support Project

 **164** people helped

 **£412,332** in financial benefits gained for those clients

This project was set up to help Wiltshire Council tenants, the majority of whom are in the south of the county, with debt and money advice, to enable them to remain in their homes. This project ended in March 2015.

Case study - Jack's story

Jack*, a 72 year old widowed pensioner with a chronic lung disease, first came to our Salisbury office in September 2014 in order to seek advice on debt. He had a range of debts including rent and council tax arrears but the largest figure belonged to an historic income tax self assessment demand for £4,600.

Having contacted the priority creditors to confirm amounts and request a hold on activity we started to analyse his income and expenditure. It explained Jack's circumstances perfectly. Due to his chronic illness Jack was spending around 25% of his weekly income on taxi fares. Despite his illness he was not claiming any disability benefit – clearly his budget was not sustainable and further debt was going to accrue.

Age UK were asked to assist with a claim for Attendance Allowance.

As this claim was likely to take several weeks to be processed an application was made to a local charity for assistance with transport costs; they provided £240 which was used to purchase vouchers for the taxi firm that Jack uses on a regular basis.

In the meantime a call to HMRC was made to try and ascertain the source of the tax assessment bill. Jack is in receipt of a pension amount that just exceeds the nil rate tax allowance and as state pensions are not taxed at source he was required to complete tax assessments. Jack had not realised this and as he had never been self-employed he mistakenly thought that the income tax forms did not need to be completed. Whilst the income tax amounts would have been relatively low HMRC had been applying late filing penalties hence the demand for £4,600.

Jack was helped to complete the self assessment forms dating back to 2010 and these were sent to HMRC with a covering letter explaining the circumstances and appealing the penalties.

In November Jack was awarded lower rate Attendance Allowance of £54.45 per week and during December HMRC upheld the appeal and cancelled the late filing penalties totalling £4,500.

The total value of benefit delivered to Jack exceeds £7,500 and was brought about by advice and interaction with a number of agencies. Whilst Jack does not enjoy good health he has stated that 'a huge weight has been lifted from his shoulders'.

*client name has been changed.

HMP Erlestoke

Wiltshire Citizens Advice has been running several successful projects with HMP Erlestoke for over 10 years in both an advice and educational capacity.

We hold a weekly session with new prisoners as part of the prison's induction programme raising awareness of the potential issues that a prisoner may have to deal with whilst in prison such as repayment of outstanding debt or sustaining housing. We ensure prisoners are aware of how they can book appointments for our fortnightly advice sessions with our volunteer advisors who will advise them of their rights and responsibilities whilst in prison. We help prisoners to address outstanding issues and identify options for dealing with them whilst in prison to prevent further escalation.

The educational aspect of our work at Erlestoke is running financial capability sessions on a fortnightly basis to enable prisoners to think about budgeting and managing their money. This means that when released from prison they will be better equipped to re-enter society and less likely to re-offend.

Community First Good Neighbour Comic Relief Project

This project provides support for older people in and around Trowbridge and Royal Wootton Bassett. The Good Neighbour Co-ordinators carry out initial assessments and where appropriate refer people to our caseworker for help with budgeting, maximising income and managing debt. It has proved to be highly successful in both establishing a way of working with the Good Neighbour Co-ordinators to identify those in need of help and to achieve positive outcomes for those people.

MS Society Project

This new project provides advice and support to service users at the Wessex Therapy Centre in Warminster.

Case study - Jason's story

Jason* was diagnosed with MS 21 years ago and had to give up work as a builder. His partner continued to work full time. Jason was in receipt of Employment Support Allowance and Disability Living Allowance but concerned about his household income, he contacted the project for advice. On doing a quick benefit check, we were able to advise Jason and his family that they were eligible for Working Tax Credits and a reduction on their Council Tax.

Wiltshire Money

We are very much part of Wiltshire Money, the lead body for financial inclusion activity within the county, and which provides a strategic framework for local organisations to co-ordinate their work, develop collaborative partnerships and share lessons learnt. Wiltshire Money aims to help people make informed financial choices and be in control of their money.

Wiltshire Money holds quarterly forums for front line staff in Wiltshire. They cover a range of topics, Winter Warmth, Helping low income families, Welfare Reform and financial capability. The average attendance at each event is 50 people from a range of organisations. Much of the focus has been around how we work together to reduce the impact of welfare reform on our residents.

There were significant changes in Welfare Benefits from April 2013 and changes to Wiltshire Council's Housing Allocation scheme planned for 2014. In light of these changes the Child Poverty Team - Public Health, commissioned Wiltshire Money to deliver a series of information sessions to prepare staff

*client name has been changed.

to support families and individuals who would be affected. Sessions were delivered by Wiltshire Money partners, including Wiltshire Revenues and Benefits, staff from Wiltshire Citizens Advice, and representatives from local social housing providers. This was done to support an area of the Wiltshire child poverty strategy. In total 56 organisations were reached.

Resilient Advice Services

July 2013 saw the start of a new project, Resilient Advice Services Wiltshire (RAS) after we successfully applied to the Lottery under the Advice Services Transition Fund. The project is a partnership of 8 organisations that provide benefits, debt, employment and housing advice in Wiltshire. The project aims to increase the efficiency and effectiveness of advice providers, focusing on early intervention to help more people.

This will be achieved by making best use of resources and reducing duplication, sharing information to target service delivery, training people in the community to offer first step advice and combining expertise to provide preventative education. The project has various elements:

- Providing training to frontline staff on how to access advice, referral pathways, understanding changes in legislation such as Welfare Reform, recording client outcomes, the impact of advice and supporting change management.
- Setting up specialist support in debt and benefits for frontline workers and to take on more complex casework.
- Setting up a programme to recruit a bank of new volunteers to provide budgeting advice, and financial capability education.



RAS project outcomes

This hugely successful project was due to end in July 2015 but has now been extended until October 2015.

 **3,351 people** were made aware of the help they can get from the Citizens Advice website, through 5 pop up events across Wiltshire. The target was 3,000.

 **313 people** have been trained in Welfare Benefit topics since November 14. The target for this was 50.

Training was delivered to a further **334 people**, on subjects such as Insolvency options and Challenging Discrimination through advice. This training won the Stand Up for Equality Award at Citizens Advice Annual Conference (see above).

 **+845 frontline workers** from a number of different organisations used the specialist support service.

 **216 clients** with complex cases were helped. The target was 180.

 **610 people** have taken part in financial capability training, the target for this was 300. This has been a huge success with Sheldon School and help to work programmes, such as The Prince's Trust.

Research and campaigns

We aim to improve policy and practice

We help people solve problems and move forward with their lives. However some problems are too difficult to solve by advice alone, often where there is a systemic issue with a market, a policy or a set of regulations.

This is why our research and campaigning functions are so important. By listening closely to the people who come to us, using our real-time data and gathering insight and intelligence from clients and front-line advisers, we spot emerging issues and policies, practices and regulations that are not delivering for society. Our local reach means we understand the issues affecting people all over the country. And our national network means that together we have the voice to really change things.

We use our clients' experience and evidence to research and campaign for positive change with both the public and private sector. This involves publishing evidence reports, expressing views through national and local media, responding to consultations, working with regulators, giving evidence to select committees and providing briefings for MPs, and local councillors.

We also run awareness campaigns and education programmes to help inform people of their rights and to create a community of informed, confident consumers. Two such campaigns we've taken part in over the past year are:

- **Big Energy Saving Week** – ensuring people check tariffs, switch where necessary, insulate their homes and apply for schemes such as ECO and Warm Home Discount to help cut fuel bills.
- **Scams Awareness** – we work with Trading Standards to help people avoid being ripped off by dishonest traders.

It is through these relationships [with Citizens Advice] that the FCA is able to gather vital intelligence and information in relation to the issues affecting consumers. Ultimately this enables us to better shape our regulatory work to mitigate any consumer detriment these issues may cause.

Financial Conduct Authority



What we achieved this year

Campaign successes we've taken part in

Payday loans

In just four years we saw a ten-fold increase in clients with payday loans.

Using such evidence from our network, Citizens Advice were able to spot earlier than other organisations that this was a growing problem. We were also concerned about the practices used by payday loan companies. Due to the breadth of the service, Citizens Advice were able to accumulate evidence of bad practice, high fees and resulting debt, which they compiled and presented to regulators and the Government.

As a result of the campaign, there is a cap on the cost of payday loans, aggressive adverts have been banned, and the FCA is now regulating the industry tightly to protect customers.

Employment and Support Allowance (ESA)

ESA is the biggest single issue reported to our network by Citizens Advice clients, with over 2,150 issues seen last year in Wiltshire alone. A major problem clients faced was the cost of obtaining medical evidence from GPs to support their claim. Research with GPs showed that 76% of practices charged for medical evidence with an average cost of £2,538.

Citizens Advice engaged with DWP to improve the ESA claim form, application process and provision of medical evidence, resulting in less need to pay for specific records.

We also engaged with medical bodies and the assessor, Maximus, to improve training around collecting and using evidence.



Over 6 months payday lending problems presented to Citizens Advice have halved since the regulation changes

Retaliatory evictions

Retaliatory eviction, when private renters are evicted for complaining about poor housing, has been a long standing issue for the Citizens Advice service. Last year, more than 230 people came to Citizens Advice every day about a problem with private renting. We first highlighted this growing problem back in 2007.

Since then, Citizens Advice have continued to lobby Government about this issue, by raising it with MPs, through the media, and as part of our campaigning work. In 2015, Citizens Advice helped to draft an amendment to the Deregulation bill to protect tenants against retaliatory eviction. They used evidence from the network to brief peers and MPs and strengthen the case for the amendment.

In 2015/16 we will continue our research into housing problems faced by our clients and people in Wiltshire.

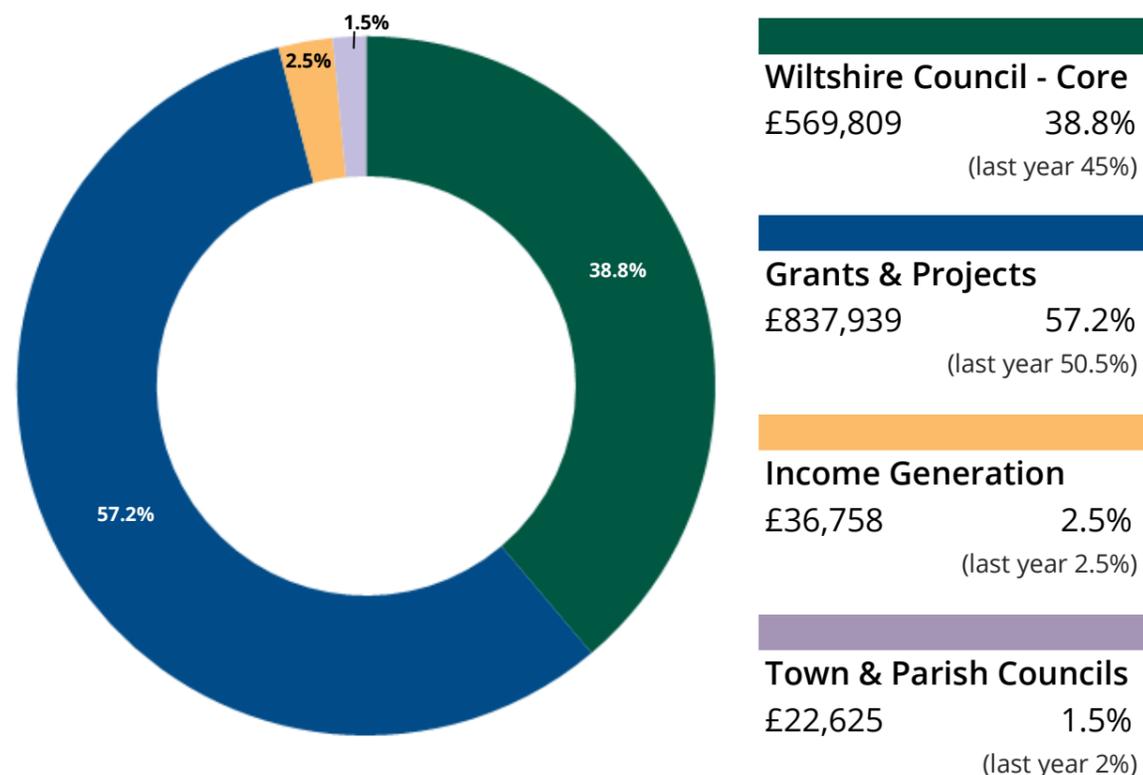


Private renters are now legally protected from retaliatory eviction as a result of our campaign and longstanding work on this issue

Finances

How you gave your help

Wiltshire Citizens Advice is an independent, registered charity reliant on funding from a variety of sources. Without the support from our funders and donors we could not deliver advice services to the many thousands of people who seek help each year. On their behalf... **a very big thank you!**



Total income for 2014-15 **£1,467,131**
(2013-14 £1,266,601)

Thank you to our principal funders:



Wessex Water
Macmillan
HMPS Erlestoke
Public Health GP Project
MS Society
Sovereign Housing
Public Health - Mental Health Project
Chippenham Borough Lands Charity
Selwood Housing
Comic Relief Good Neighbours
Wiltshire Town & Parish Councils

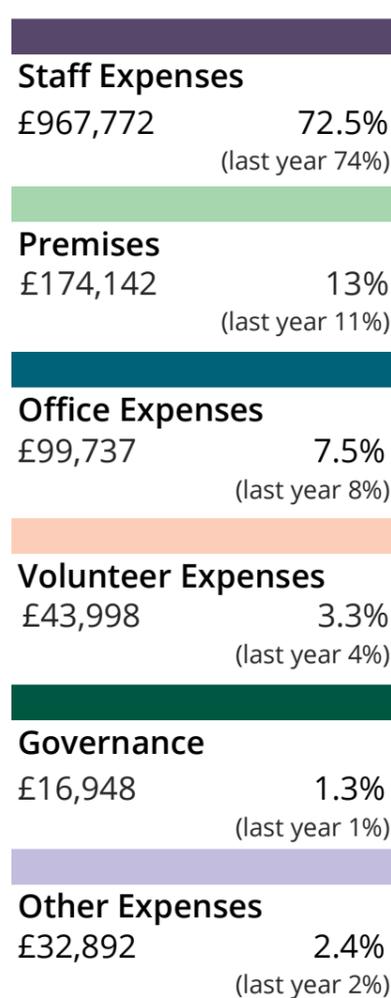


We gratefully acknowledge all funding support

Finances

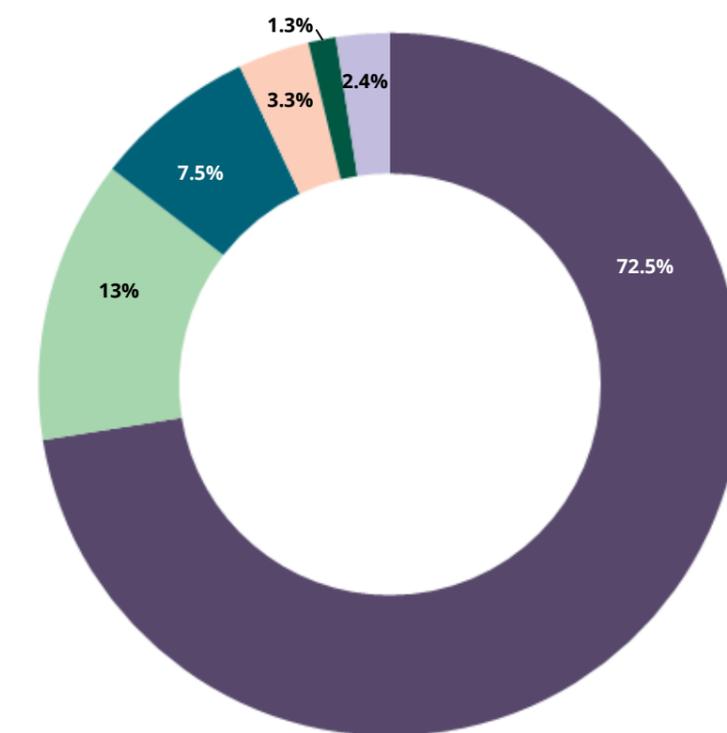
How we helped the people of Wiltshire

What it costs to provide a quality advice service, delivered by highly skilled staff and volunteers, in the heart of the local community where it is most needed.



Full details of contracts, grants and donations are provided in our audited financial statements, which are available on request from our registered office.

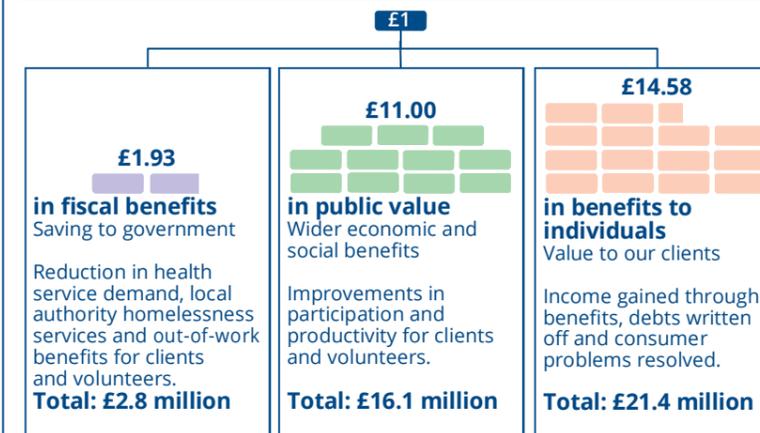
*Excludes impairment losses for tangible fixed assets.



Total expenditure for 2014-15 **£1,335,489***
(2013-14 £1,202,005)

Our value to society in 2014/15:

For every £1 invested in the Wiltshire Citizens Advice service we generate at least:



See page 11 for further details of how we calculate our value to society.

How to get involved

Whether you donate your money, time or skills you can help make a difference

Wiltshire Citizens Advice is a registered charity reliant on donations and funds from a variety of sources. Together, with 315 other local Citizens Advice members, along with the national Citizens Advice charity, we make up the Citizens Advice Service.

Over the last 75 years the Citizens Advice service has helped tens of millions of people to solve their problems. We help people to develop the skills they need to help themselves, and we campaign on the issues that our clients face to bring about policy changes that benefit everyone.

Nationally over 21,500 volunteers contribute nearly 7 million hours annually to the Citizens Advice service. Wiltshire Citizens Advice employs 65 people who work alongside 200 volunteers.

The demand for our services is greater than ever. Our volunteers, staff and supporters ensure we're ready with help and advice when we're needed. If you like our work and want to help make a difference why not **get involved?**

Fundraise

From fun runs to running the London Marathon, from bake sales to sky dives - there are many ways to help us raise vital funds. To find out more, visit: cabwiltshire.org.uk/get-involved

Donate

As a charity we rely on support from people like you to ensure we're ready to help with advice when we're needed. Every penny really does make a difference, to donate go to: cabwiltshire.org.uk/donate.html



£1.3million

The estimated value of the hours donated last year by our 200 volunteers in Wiltshire.

Volunteer

Volunteering your time for Wiltshire Citizens Advice is a rewarding way to make a real difference to the lives of people in your community. It's a great way to pick up new skills, make friends and feel part of an enthusiastic team.

There are many different roles to choose from: advisors, administrators, receptionists, trustees, campaigners and IT specialists. To find out more visit: cabwiltshire.org.uk/volunteering-opportunities.html



How to get advice from us

Whoever you are, whatever the problem, we're here to help - in person, by phone and online



Face-to-Face Advice

You can drop in to any one of our local advice centres for help.

Amesbury
(The Health Centre, Smithfield Street SP4 7AN)
Friday 10am to 3pm

Calne
(Coleman's Farm Community Centre, Angel Close SN11 8PF)
Monday & Friday 10am to 1pm

Chippenham
(3 Avon Reach, Monkton Hill SN15 1EE)
Monday to Friday 9am to 1pm

Devizes
(New Park Street SN10 1DY)
Monday, Wednesday & Thursday 10am to 3pm

Melksham
(Town Hall, Market Place SN12 6ES)
Friday 10am to 3pm

Royal Wootton Bassett
(The Manor House Enterprise Centre, High Street SN4 7HH)
Thursday 10am to 3pm

Salisbury
(18 College Street SP1 3AL)
Monday, Tuesday, Thursday & Friday 10am to 3pm

Tidworth
(The Community Centre, Wylve Road SP9 7QQ)
Tuesday & Thursday 10am to 1pm



Telephone Advice

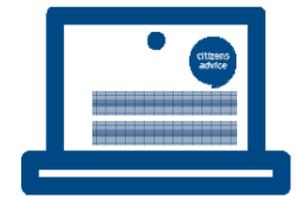
You can call our Advice Line to speak to one of our advisors.

Call **03444 111 444**

Lines are open:
Monday to Friday 9am to 5pm

Calls to this service **cost the same as calling 01 and 02 numbers**. They will usually be included as part of a mobile allowance or a landline call package.

Landline calls typically cost up to 9p per minute and calls from mobiles between 8p and 40p per minute.



Online Advice

You can find self help information on the Citizens Advice website.

Go to citizensadvice.org.uk

Webchat

If you can't find what you are looking for on the website, you can chat online with an advisor.

Email

You can also email us for advice using the 'contact us' page on our local website: cabwiltshire.org.uk

