The difference We have





ABOUT UTTLESFORD CITIZENS ADVICE

Every year around 3,000 people come to us for advice and help with solving their problems.

We are here for everyone, helping with problems such as managing debt or household bills, understanding rights at work or housing issues. We also provide specialist support. Our home visit team helps people living with a disability or long term illness to ensure they are receiving all the benefits and community support which can make such a difference to their quality of life. Our 'Keeping Warm in Uttlesford' project works with the most vulnerable members of our community to make sure they stay warm and well in the winter.

We are active with groups that support partnership working in Uttlesford and manage a multi-agency referral and signposting system called **www.uttlesfordfrontline.org.uk**

With five offices and outreach facilities across Uttlesford we have flexibility to adapt and to tailor our service to meet local demand and need.

We also work together with our local councils to try to fix the underlying cause of people's problems; as a result of this we save society money. Through prevention of homelessness and housing evictions, reduced use of NHS services and support to keep people in work, we saved government and public services £596,416 in 2016/17.



www.uttlesfordcab.org.uk

This is Sarah...

She is an example of one of the working age people that we helped last year.

Her story shows how we help people solve their problems, and the impact that this has on their lives and on wider society.

You can follow her story through this report.

"Thank you for your fantastic support, advice and expertise. You have been a lifeline to me this year"

WE HELPED SARAH SOLVE HER PROBLEM

What we did

We supported people with many different problems, including issues with housing, debt, benefits, employment, relationships and consumer rights.

• 13,144 problems dealt with directly

Like Sarah, many people have more than one problem.



Sarah was struggling with her housing situation. Her landlord had notified her that her tenancy would not be extended.

The threat of her family being homeless was making her very anxious. She had to go to the doctor; he gave her anti-depressants.

Her children were unsettled and were worried that they would need to change schools. Her son's marks started going down.

She couldn't solve the problem alone and needed help.

How we did it

 Our advisers handled 15,153 visits, telephone calls and letters from or to clients

"You have

lifted immense

pressure off my

shoulders at a

very difficult

time"

- Uttlesford Frontline supported 4,287 signposts and 773 secure referrals to 78 different local services
- 3,826 new users visited our website.
- Our specialist disability benefit team gave advice to 470 people in person or by telephone
- We distributed £2,264.19 emergency cash and food vouchers with the help of local charities



Sarah found Uttlesford Citizens Advice details on-line and called and made an appointment.

Jeff, a volunteer adviser, helped Sarah work through her problem. He asked what the issue was, what had caused it and how it was affecting her.

Sarah was worried because she didn't have the money for the deposit she would need; she was also anxious about higher rental costs – money was already tight and she had no savings.

AS WE HELP THOUSANDS OF OTHERS

Our advice helps people like Sarah to overcome their problems.

Problems don't happen in isolation and can have a severe effect on people's lives. Solving them stops these situations escalating.

OUR ADVICE CHANGES LIVES

We do more than fix immediate problems. Our advice makes a significant difference to the people we help.

Our advice can improve people's health

Having a problem can adversely affect someone's mental or physical health. People with existing health conditions often require additional support from health services as a result of their problem. 44% of clients using our core service in 2016/17 had a disability or long term health condition.

Our advice helps.

"I would like to thank you so much for helping me to get Personal Independence Payment, the money will take some of my worries away."

Our advice makes a difference to people's finances

We work with our clients to better manage their money, providing advice on debt and benefits as well as helping people improve their budgeting skills. Last year we worked with our clients to get over £700,000 debt rescheduled or written off.

"You have made a massive change to both mine and my children's lives"

"You made a massive change to both mine and my children's lives. We have now been re-housed and I am getting support to get financially stable and clear my debts."

Our advice can make people more resilient

Our advice gives people confidence to take action to solve their problems and helps them become more knowledgeable about their rights.

"Citizens Advice is somebody to hear our side and treat us like proper people."



Jeff confirmed to Sarah that the landlord was entitled to take back the property at the end of the fixed tenancy period, but reassured her that she didn't have to leave at once, giving her time to find another property.

Together, they worked out a budget to help Sarah maximise her income. Jeff also helped her better understand her employment rights. He worked out the tax credits she could claim if she worked a few more hours.

WHY WE'RE NEEDED

Problems have a severe impact on people's lives. They need our help to solve them.

"Citizens Advice has put our minds at rest ...we will be able to sleep better now we know we have someone to turn to for helpful advice."

Problems can make everyday life harder

Many of our clients have experienced a big life change before coming to us, for example, job loss, marital breakdown or bereavement; often this in turn has an effect on their health or financial situation, making managing day to day life much harder.

Knowing how to take action isn't always obvious

"Citizens Advice have been very helpful in getting me support and have alerted me to the availability of other services."



Following advice, Sarah applied for help with the District's rental deposit guarantee scheme and increased her hours of work by asking to work flexibly. She was able to find a new rental property and felt more secure and less anxious as a result.

She also had greater control of her finances and a manageable budget - she could reassure her children that they wouldn't need to change school. Many clients come to us because they don't know who to contact or how the system works; our help is particularly crucial when someone needs to take action urgently, for example in a domestic violence situation or to prevent eviction.

Solving your problems can also be about having the right skills

"The moral support is invaluable. It has reduced our worry...and definitely has given us greater confidence."

Many of our clients are not confident about taking action on their money matters and need help to use online services, forms and tools.

If left unsolved these problems don't just affect the individual – they impact on local communities. Solving these problems also saves public services money, creating considerable value to society.



Having problems with housing and finances meant that Sarah had found managing everyday as a parent harder. With these problems resolved she was able to come off the anti-depressants and her son's results improved. She was more able to manage her own and her son's anxieties. Thanks to Jeff's support she left with more knowledge and confidence to solve similar problems in the future.

OUR VALUE TO SOCIETY

It's impossible to put a financial value on everything we do – but where we can, we have. We've used a Treasury approved model to demonstrate our financial impact.





When Sarah sought advice she didn't feel in control of her circumstances, and this made it harder to think clearly or feel confident about what to do. That's why she turned to us.

Supporting Sarah meant that her mental health improved and she didn't need extra support from public services. Her family's wellbeing improved - and she had extra money in her pocket to help with everyday costs. In 2016/17 for every £1 invested in Uttlesford Citizens Advice we generated at least:

£2.31 in savings to government and public services (fiscal benefits)

By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out of work benefits) **Total £596,416**

£13.92 in wider economic and social benefits (public value)

Solving problems improves lives – this means better wellbeing, participation and productivity for the people we help. **Total £3,597,980**

£17.37 in value to the people we help (financial outcomes following advice)

As part of advice we can increase people's income, through debts written off, taking up benefits and solving consumer problems. **Total £4,491,400**

SOLVING THE UNDERLYING CAUSES

Some problems cannot be solved through advice alone. We try to understand the causes of these problems and work with our M.P., local councillors and organisations to try to improve the policies and practices that affect people's lives and provide Uttlesford residents with a voice to bring about positive change.



BUS SERVICES

This year rising fares and cuts to bus services across the district placed an increasing strain on families. We have worked with local bus companies and the district and county council to help keep people informed about service and fare changes and offered help with budgeting where necessary.

This is Jeff...

Jeff is an example of one of our 77 trained volunteers. Making a difference to people like Sarah was the reason why Jeff wanted to volunteer in the first place

Our volunteers give their time, skills and experience to benefit the people who come to us for help.

Each week our volunteers give up over 430 hours to help deliver our services. If they were paid this would be worth over £339,000 a year. We simply wouldn't be able to help our clients without them.

We can only partially demonstrate our savings to public services through volunteering. Volunteering also benefits our volunteers – they improve their skills, resilience, health and wellbeing, while strengthening community engagement.

Our training and the experience of supporting others can help volunteers improve their own employability.

www.uttlesfordcab.org.uk



HOW ARE WE FUNDED?

We are grateful to have the support of our District, Town, County and many of our Parish Councils as well as local charities, organisations and individuals.

- Funding from Uttlesford District Council covered the fixed salary, office rental and mortgage costs associated with providing our generalist and debt advice services.
- Grants from Essex County Council, South Cambs District Council, our town and parish councils, local funders including Hastoe Housing, The Rotary Club of Saffron Walden, Great Dunmow Mayor's Fund, Saffron Walden Religious Society of Friends, Great Dunmow Flitch Trials, Waitrose and individual donations covered our operating costs, (phones, I.T., insurance, postage, stationery, travel and training.
- Funding from Essex Community Foundation and Saffron Walden Golf Club Walden Charity Trophy supported our Disability Benefits Home Visit project.
- The national body of Citizens Advice, together with Essex County Council funded our work on winter resilience and helped us set up a single point of access for all services involved in this area.
- Uttlesford Frontline was funded by West Essex Clinical Commissioning Group and Essex County Council.
- Grants from Stansted and Takeley Parish Councils and St James's Place Foundation funded our outreach service in Stansted.
- Saffron Walden Golf Club Charity Trophy donated funds for an internet linked screen, which is used by clients in our waiting area and for training purposes.
- The national body of Citizens Advice gave us three years of funding to upgrade broadband provision in our offices.

Citizens Advice Bureau

Saffron Walden Barnards Yard Saffron Walden Essex CB11 4EB Telephone: 01799 618840 **Opening Times** Monday 9.30am-3.30pm Tuesday 9.30am-3.30pm Fhursday 9.30am-3.30pm Friday 9.30am-3.30pm

Citizens Advice Bureau Great Dunmow The Chestnuts Suite 8 4 Stortford Road Essex CM6 1DA Telephone: 01799 618840

Opening Times Tuesday 9.30am–3.30pm Wednesday 9.30am–3.30pm Thursday 9.30am–3.30pm

THANKS

On behalf of our clients we would also like to thank Saffron Walden United Charities, Dunmow Amalgamated Trusts, Alexia Wilson Trust, Stansted Trust Funds, Sophie's Fund, the Vicar's Relief Fund, Felsted United Charities, Gace's Charity, The Royal British Legion, SAFFA, Great Shelford Parochial Charity and the Heinz Kroch Foundation for their financial support. Grateful thanks also to those local businesses that support our work by directly helping our clients in many ways.

HELP US

You can become a friend of Uttlesford Citizens Advice either by supporting us financially with a one-off or regular donation or by participating in our activities. Please follow the link on our website.If you would like to volunteer, help us in other ways or give feedback on this document or our service, please email us. Email: admin@uttlesfordcab.cabnet.org.uk www.uttlesfordcab.org.uk

Citizens Advice Bureau Thaxted

Thaxted Community Information Centre 7 Town Street Thaxted Essex CM6 2LD Telephone: 01799 618840 Appointment only

Citizens Advice Bureau Stansted Mountfitchet

Spangles Children's/Youth Centre Lower Street Stansted Moutfitchet CM24 8LR Telephone: 01799 618840 Appointment only

We are in the process of upgrading our video conference facility in Takeley.