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 Citizens Advice
 Torridge, North,
 Mid & West Devon

TORRIDGE DEVON

Annual Impact Report 2018/19

2,992
clients
supported by
our Torridge
offices

3,921
individual
issues
dealt with

46%
increase in
clients
from last
year

66% of all
advice on
welfare, debt,
housing &
employment

£955k
of income
gain
awarded

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Introduction

The statistics in this report are drawn from the Citizens Advice national client database on which all clients helped individually by the Charity, whether face-to-face or digitally, are recorded.

Citizens Advice Torrige, North, Mid and West Devon (TNMWD) has been part of the local community in one form or another since 1940. Our service is an independent charity. Our offices in Torrige are located in 13 Bridgeland Street in Bideford, Holsworthy Training & Business Centre, in Holsworthy and Castle Hill in Torrington. The service in Torrige makes a huge contribution to the local community and we hope that this report will show you how.

The funding to operate our core service is helped with a grant from Torrige District Council and Devon County Council (via Citizens Advice Devon). We also receive regular donations from Bideford Town Council, Holsworthy Town Council and Torrington Town Councils along with local Parish Councils. We continue to develop alternative funding streams including our own local fundraising which includes supermarket collections in the area and grant applications to local charitable trusts.

Citizens Advice Torrige, North, Mid and West Devon helps people to solve their problems. Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination. Our policy research work influences local and national government.

Clients can access our service face-to-face, by phone or through our webchat and email service. Two of our offices operate the Adviceline telephone hubs that support residents across the District with telephone advice and information. Some clients are empowered to solve problems by themselves; those requiring more support receive specialist casework. By offering advice across key areas such as benefits, debt, housing and employment, we aim to bring about positive changes in people's lives.

If you have queries or are interested in discussing further access to the data, please email info@ruraldevoncab.org.uk

Part of the Citizens Advice Service

Citizens Advice Torrige, North, Mid and West Devon benefits from being part of the Citizens Advice service, however we receive no financial support from our Governing Body and operate as a local, independent Charity.

Our established brand makes us a household name, and clients access a well-known and trusted service. Out of 22 national charities, the Citizens Advice service is ranked by the general public as being the most helpful, approachable, professional, informative, effective/cost effective, reputable and accountable. Stakeholders recognise our wealth of insight and expertise, making us a valuable local partner.

Being part of a national infrastructure, that provides support and additional services, adds to our credibility and reliability. This includes our access to specialist insight, up-to-date advice information systems, and policy expertise.

Citizens Advice Torrige, North, Mid and West Devon takes on board all of the benefits of being part of a national service, delivering a better service as a result. We continue to provide the best support for our clients, embrace new opportunities and meet the challenges faces by the local community.

Torrige District Council Grant

The grant we receive from Torrige District Council (TDC) supports the core service we provide to residents in the Torrige district. Whilst the contribution from TDC does not cover the entire cost of running the Bideford, Holsworthy and Torrington offices, it is significant. The grant contributes to the following:

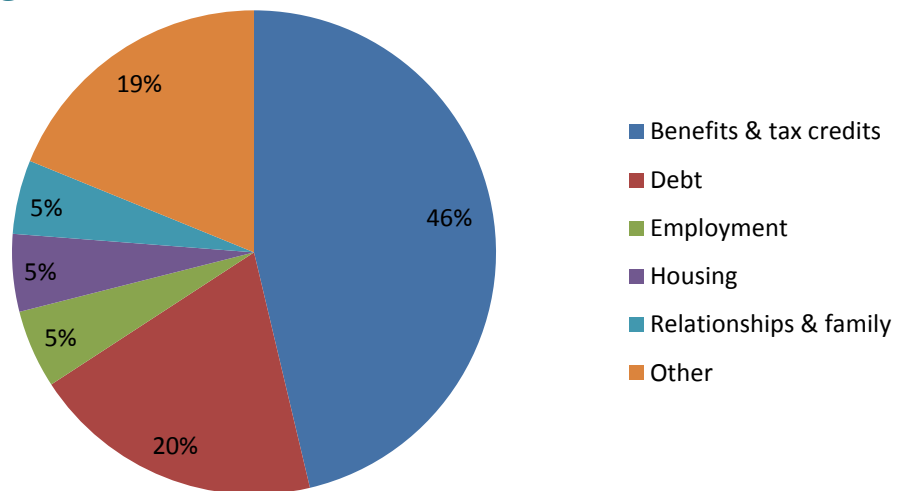
- Rent for both the Bideford, Holsworthy and Torrington offices
- Utility costs on a pro-rata basis across the Torrige offices
- Training costs for recruiting and training volunteers
- Maintaining and developing digital services
- Staffing costs
- Professional fees (auditors/legal fees)
- Insurance policies we need
- Volunteer expenses for travel
- Stationary and communication costs
- I.T. equipment for the core office
- Maintenance and office equipment
- Citizens Advice membership fee and the quality of advice and organisational audit on a pro-rata basis

Our impact in 2018/19

In 2018/19, the Bideford, Holsworthy and Torrington offices (as part of Citizens Advice Torrington, North, Mid and West Devon):

- **Dealt with just under 4,000 new issues** face to face or by telephone.
- **Our advisers saw just under 3,000 clients** - an increase of 46% on the last 12 months through face to face appointments, phone calls, letters and emails.

Top 5 Advice Categories



Advice by Wards (Torrington)

Wards in Torrington	% Clients	Wards in Torrington	% Clients
Appledore	4.50%	Monkleigh and Littleham	1.50%
Bideford East	13.40%	Northam	11.90%
Bideford North	14.80%	Orchard Hill	1.80%
Bideford South	12.60%	Shebbear and Langtree	1.80%
Broadheath	1.10%	Tamarside	0.70%
Clinton	1.70%	Three Moors	0.60%
Clovelly Bay	1.50%	Torrington	7.80%
Coham Bridge	2.10%	Two Rivers	1.20%
Forest	2.10%	Waldon	1.50%
Hartland and Bradworthy	3.40%	Westward Ho!	3.10%
Holsworthy	5.90%	Winkleigh	2.70%
Kenwith	2.30%		

What did we advise on in 2018/19?

In 2018/19, Torridge dealt with 3,921 issues.

Top Advice Categories

Top 5 Benefit Issues	% of Benefit issues 18/19
Personal Independence Payment	27%
Attendance Allowance	14%
Employment Support Allowance	13%
Disability Living Allowance	9%
Other benefit issues	37%

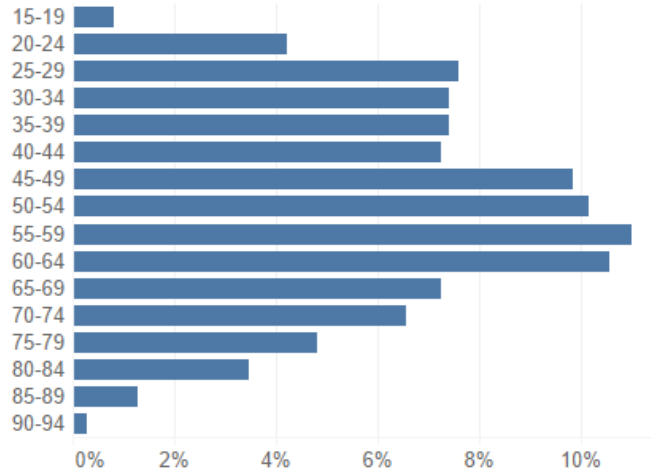
Top 5 Debt Issues	% of Debt issues 18/19
Council Tax Arrears	26%
Credit, Store & Charge Cards	19%
Water supply & sewerage	11%
Debt Relief Order	5%
Other debt issues	39%

Top 5 Housing Issues	% of Housing issues 18/19
Private sector rented property	28%
Threatened homelessness	18%
Environmental & neighbour issues	11%
Owner occupier property	8%
Other housing issues	35%

Top 5 Employment Issues	% of Employment issues 18/19
Dismissal	23%
Pay & Entitlements	18%
Dispute resolution	13%
Redundancy	10%
Other employment issues	36%

Who are our Torrige clients?

Age



Gender



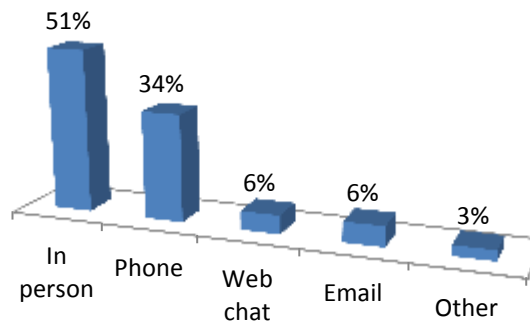
- Female
- Male
- Prefer different ..

Disabled / Long term health condition



- Disabled
- Long-Term Health Condition
- Not disabled/no health problems

How clients access our services



Outcomes of Advice

We measure the impact of our advice by assessing whether clients achieve outcomes. In cases where we are able to identify the outcome, we record it in our database. However, clients often do not return after advice to let us know whether their problems were solved, so the number of outcomes recorded is likely to be lower than the actual number achieved.

Outcomes often include financial gains for clients, such as ongoing benefits awarded or debts written off. These can help to maximise a client's income.

A summary of outcomes recorded by TNMWD in 2018/19 for Torridge:

Advice Outcomes

Advice Outcomes - Torridge	2017/18	2018/19
Clients achieving financial outcomes	213	371
Value of income gain	£659,396	£ 955,709
Average value of outcomes involving income gain	£3,704	£3,718
Average value of outcomes involving debt written off	£11,071	£20,884

Debt Advice Outcomes

Successful prioritisation and rescheduling of debts is a key outcome of our service. Repayment rescheduling includes: debt management programmes; individual voluntary agreements; administration orders; re-mortgages and mortgage rescue schemes.

When debts are rescheduled, priority debts will be paid first. Priority debts include Council Tax, Local Authority Housing arrears and Income tax. Therefore rescheduling debts creates direct benefits to both local and national government.

In some circumstances, debts may be written off entirely. Examples include bankruptcy; debt relief orders and the waiving of unpaid charges. Our Charity offers a combination of generalist and specialist advice, so that we tailor the service to clients' needs. We work with clients to assess their liabilities, draw up a financial statement and identify ways to resolve their problems. In some cases we may act on a client's behalf, for example by liaising with creditors.

Our policy research work

At Citizens Advice we see two million people every year, and we have a closer understanding of the problems that people experience than any other organisation. Our local Citizens Advice know which policies are working and spot emerging problems early. In our policy research we combine these insights with analysis of wider social and economic trends, and set out new ideas to improve policy and delivery for all.

As an organisation we have completed 304 evidence forms that highlight local issues to our national office and allow us to spot trends and emerging issues that might impact on our clients. In Torridge we have completed 56, these highlighted issues around Universal credit and tenancy issues which we are making our local campaign for this year.

Nationally we are working on the following campaigns, Disability benefits and the long waiting times regarding appeals, the cost of redirecting mail for multiple surnames in a property, and the struggles that a homeless person has obtaining an address for mail.

As part of our big energy saving week we held an event in Bideford Pannier Market and by using our energy comparison site we saved a client £700 per year and made sure that they were put onto the priority service scheme by the new supplier as the client and her husband were elderly and the husband had a long term disability.



Case Study



We supported an elderly gentleman to complete Attendance Allowance under special rules. Our team mentioned to the Client that his wife could claim the Carer Premium, but they did not get back to her. The Client was awarded the high rate of £85.60 per week. Both he and his wife are in receipt of Pension Credit (guarantee credit) of £37.23 per week.

The Client's wife was then referred to us by the Hospice and our team went to visit to complete Attendance Allowance for her. If she is awarded any rate of Attendance Allowance, then clients would be eligible for four premiums on Pension Credit, which means their additional Pension Credit will be £200.60 per week, with low rate Attendance Allowance, this couple will be £257.90 per week better off.

Key Information



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



We are a service that has face-to-face access at its core yet embraces new technologies to reach a wider audience and open up additional avenues of communication.



Our services in Torridge are available through face to face sessions, telephone and email advice. The Citizens advice public site is available 24/7 www.citizensadvice.org.uk



The Citizens Advice Service is the UK's largest provider of free advice for members of the public. Citizens Advice Torridge, North, Mid and West Devon is part of a network comprising of 280 individual charities. Together the service delivers advice from over 3,300 community locations across the UK.



We work with partners to develop a range of coordinated services to best suit the client's needs, making full use of the strengths of the best advice agencies across Torridge and using best practice.



We offer our services in

Bideford:

Mon, Tues, Thurs & Friday
10am-3pm

Holsworthy:

Weds 10am-3pm

Torrington:

Tues 9:30-12:30pm.









We generate evidence forms based on common enquiries. We harness this evidence to campaign to Government at a National and local level. We do this to help make society fairer and improve the policies and practices that directly affect people's lives.



In addition to our core service we run a number of hosted projects (externally funded), delivering specialised services. They provide added value to local people.

Wellbeing benefits

After clients come to see us...

 <p>4 in 5 Felt less stressed, depressed or anxious</p>	 <p>1 in 2 had more money or control over their finances</p>	 <p>Nearly 1 in 4 had a more secure housing situation</p>
 <p>Nearly 1 in 2 felt their physical health had improved</p>	 <p>1 in 5 had better relationships with other people</p>	 <p>Nearly 1 in 5 found it easier to do their job or find a job</p>

Citizens Advice outcomes and impact research, 2015

Our hosted projects that we are able to run, add value to the services that local people can access (these are not funded by District Council)

The range of ways to access our services

- **General advice**

For 24 hour information, please visit www.citizensadvice.org.uk

An email and webchat service is also available between

10am and 4pm Monday to Friday

Call **Adviceline** 03444 111 444

9:30am to 4pm Monday to Friday

Visit our offices, times on our website: www.ruraldevoncab.org.uk

- **Need help applying for Universal Credit**

Call us for free: 0800 144 8 444 (8am to 6pm) or

For online advice visit: citizensadvice.org.uk/helptoclaim

Visit us see: <http://www.ruraldevoncab.org.uk/how-we-help>

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For more information or for further details relating to this report, please email info@ruraldevoncab.org.uk

