

**Free confidential advice.
Whoever you are,
whatever the problem.**

We've been helping people in Milton Keynes to overcome their problems for over 40 years.

We aim to empower individuals to take important, difficult and often life-changing decisions, by providing clear independent advice that helps them to understand their situation better and improve their health and wellbeing.



Citizens Advice Milton Keynes Review 2015/16



Citizens Advice Milton Keynes

web www.miltonkeynescab.org.uk

web www.adviceguide.org.uk

tel 01908 604475

fax 01908 545199

 **@mk_cab**

Registered Office

Citizens Advice Milton Keynes
Acorn House
361 Midsummer Boulevard
Central Milton Keynes
MK9 3HP

COMPANY REG. NO. 2265182
CHARITY REG. NO. 800012
NACAB REG. NO.70/005

Local people helping local people

Citizens Advice Milton Keynes has been part of the local community since 1972. Our main office is located at Acorn House in Central Milton Keynes and we run outreach projects across the city.

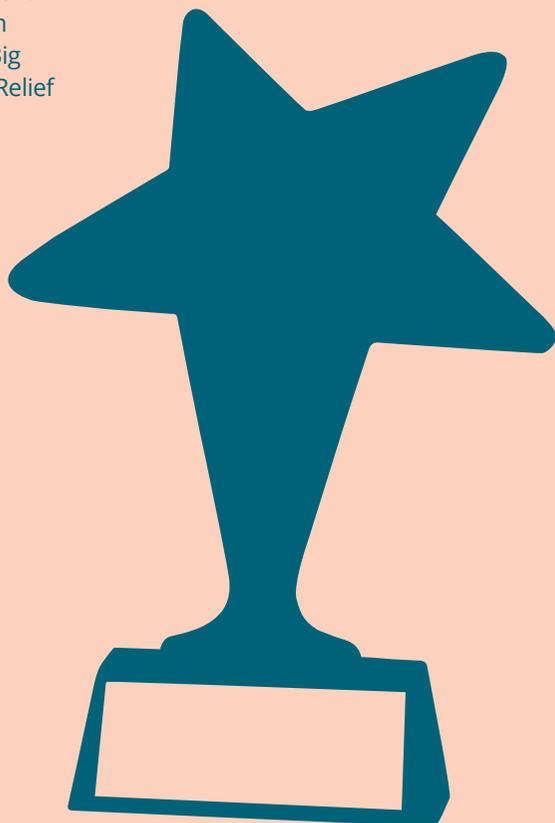
We are an independent charity, run by 15 full and part-time staff and over 100 volunteers from across the local community. Last year we helped 10,041 people in Milton Keynes deal with over 16,000 problems.

Funding for our service has been provided by Milton Keynes Council through a contract to provide advice and information services for people with debt and benefit problems. We also have contracts with the Money Advice Service (MAS), the Big Lottery Fund (BLF), Macmillan, Comic Relief and Parish and Town Councils across Milton Keynes.

The Citizens Advice service is the UK's largest provider of free advice for members of the public. Milton Keynes Citizens Advice is part of a network comprising 338 local Citizens Advice centres. Each centre operates as an individual charity.

Together, the service delivers advice services from over 3,300 community locations in England and Wales.

In addition to the advice provided through centres, Citizens Advice is responsible for the national consumer helpline and offers self-help through our website, Adviceguide.



In 2015 Citizens Advice was named Charity Times 'Charity of the Year'.

Looking back

If you are a regular recipient of our Annual Review you will be aware that in each edition we try to give you the sharpest and most detailed snapshot of a busy 12 months inside a local Citizens Advice service. When sitting down to prepare this year's information we were struck by just how much we had to tell you, and how complex the many changes and challenges we've faced have been. In truth we could have produced something similar to the Yellow Pages in size and we would still have had room for more!

This last year has been something of a whirlwind at times. We've started a supporters group, secured crucial funding from the local authority, launched new outreach projects and begun the development of a Neighbourhood and Community Mediation Service; together with our friends from the former Mediation Works MK. We've hosted a Royal Visit, put runners in the marathon and continued our drive to work in greater collaboration with local and national organisations.

In challenging times such as these and with funding for the charity sector scarcer, we are very proud to have remained resilient and have continued to implement our often exhausting agenda. This has only been possible due to the flexibility, commitment, passion, good grace and humour of every staff member, volunteer and trustee that has given their time and energy to our service this year. Finding a 'new' way to thank them on these pages every year has become almost impossible, the very least we can do is say it here

before you go on to examine the many great things they have achieved for local people in 2015/16.

As we've indicated in previous years, describing succinctly, everything a Citizens Advice service does is a pretty tall order. Perhaps one of the best attempts was the comment offered by a guest at our reception for HRH the Princess Royal in February 2016. The guest; a representative of a local business, duly waited his turn in line to speak to the Princess as she worked the room. After their brief exchange - a swift run down delivered by HRH on the principles, values, benefits and dimensions of the service to the guest, he turned to one of his fellow attendees and said **'crikey, what don't they do?'**

You may of course have asked the reverse of such a question - 'what do they do?' so if you are new to Citizens Advice, we hope that you find this review a useful introduction to our work.

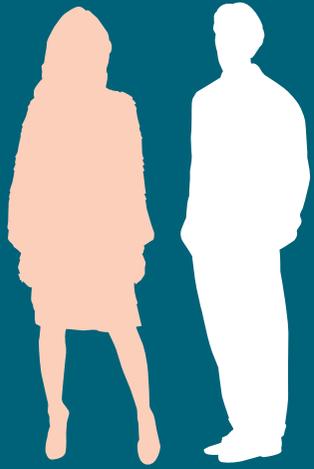
If you are a potential supporter, funder, volunteer, client or employee, we hope that the one thing that comes across on each of these pages is the value of the work we do, both to individuals and to our city. We hope too that you share our desire to make society fairer, and alleviate the many stresses, worries and anxieties that we must all confront from time to time or indeed most of the time.

Life can be hard, sometimes very hard, and for some people it's even unbearable. We can help.

Ben Thomas
Director

Anthony Ashmore
Chairman

The people



Last year 44% of the people we helped were men, and 56% were women.



They sought our help with 16,421 separate problems.



31% of the people we helped last year told us they had a mental health issue ranging from moderate to severe.



We gave advice from 26 community locations last year as well as visiting over 100 people at home.



16% of people we saw were single parents with at least one child under the age of 14



Requests for advice by e-mail have increased by 14% on the previous year.



1/3 of our clients has English as a second language



10,041

In 2015/16 we helped 10,041 people face to face and by phone and e-mail.

How people accessed our services in 2015/16

71%

19%

6%

4%

Face to face | phone | email | referral

Their problems

Benefits and Tax Credits
5,649

1

Debt and Budgeting advice
3,294

2

Housing and homelessness
1,917

3

Employment
1,489

4

Family and relationships
1,156

5

The top five issues



258 people supported to improve their digital skills and manage money on line.



357 cases of threatened homelessness and 115 cases of actual homelessness reported to our service last year to our service last year.



Enquires about divorce and separation up 5%



Over 350 people living with cancer supported by our Macmillan Caseworkers

82% increase!

82% increase in providing help to claim PIP on previous year



£1.1million of personal debt managed by our service last year.

Anita's story

Anita is a single parent with five young children, one of whom has a genetic disability. The family are housing association tenants living in a two bedroom ground floor flat and Anita is registered as her disabled son's main carer.

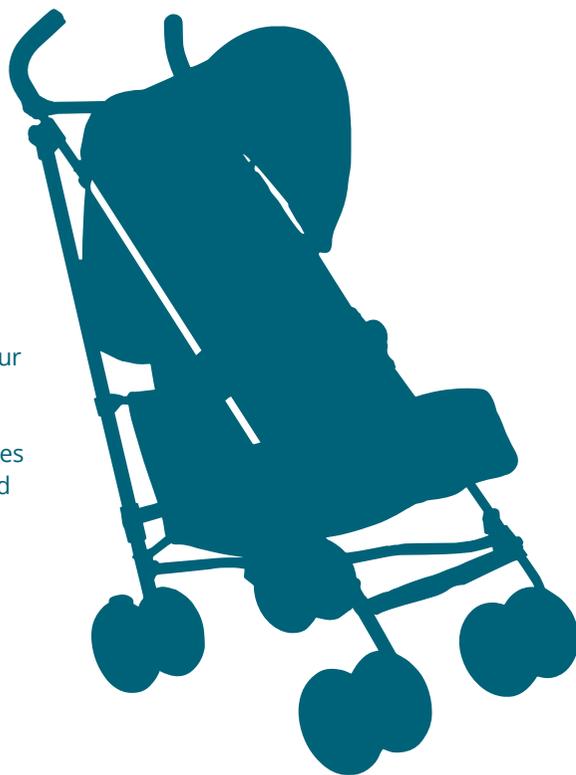
The flat has problems with mould and damp and Anita asked her Housing Officer to come and see the condition that the property was in. After the visit, the Officer told her to open the windows and to clean the mould regularly but Anita had already done this, and had even painted the walls with anti-mould paint, which had led to the carpet becoming damp.

Anita had asked to be moved, but was only offered a place on the Home Swapper register, which is a scheme for tenants in social housing who wish to relocate. Due to the condition of Anita's flat no-one wanted to move in.

Anita came to Citizens Advice because two of her children have asthma and had been hospitalised in recent months. She felt certain that the family's living conditions were affecting their health. Our caseworker advised Anita that she could only be re-housed if she could make a very strong case that her current premises were unsuitable. Our caseworker advised Anita that the threshold for proving 'unsuitability' would be very high, given the generalised shortage of housing in the borough. Our caseworker suggested contacting Environmental Health at the council to carry out a full inspection of the property.

Our caseworker wrote to Milton Keynes Council on Anita's behalf asking for an inspection under the Health and Safety Rating Scheme. A month later, our caseworker received a call from Milton Keynes Council Private Sector Inspections to say that the property had been inspected and that the walls and carpet were not damp but wet.

Given the gravity of the problem, the inspector had made an order on the housing association to rectify the problem and treat the damp and mould. The inspector also arranged a further inspection for a month's time to ensure that the work was carried out to a satisfactory standard.



Barry's story

Barry is 49, single, with no close family. He came to speak to our adviser at 'The Mix' a local community 'drop in' for people with mental health issues. Barry explained that he has a diagnosis which requires him to take antipsychotic medication and has on-going problems with alcohol dependency. In recent years he has been admitted to a local psychiatric hospital on four occasions.

Barry is a council tenant and lives in a one bedroom flat. He had not been able to access his home for the last five months as he had lost his key and his coping skills are such that he has abandoned any attempts to have the locks changed. He was worried about getting into trouble for losing his key, and also that he might be readmitted to hospital. He has no allocated social worker and is currently sleeping on a sofa at a friend's home some distance from where he lives.

Barry's only source of income is Employment Support Allowance of £73 per week and apart from some help with his rent he has claimed no other benefits. Barry told us that he was 'petrified' that his property may have been taken away from him as he had been away for so long. He was visibly distressed and admitted to being 'embarrassed' about feeling that he couldn't cope. He told us that he felt he had nowhere else to turn to for help, and it was his friend who recommended to him that he speak to Citizens Advice.

Barry told us it had taken him three weeks to summon the courage to leave his friends flat and actually seek help. He said that The Mix felt like a 'safe space' to meet with

us - and was ideal, as he was nervous at the thought of sitting in a crowded waiting room with lots of people he didn't know.

Following our initial meeting with Barry, our caseworker made some enquiries with the council. After negotiating with the housing team, a locksmith was organised to attend the property and allow Barry into his flat. His long period away from home meant that his Council Tax had fallen into arrears - our caseworker quickly negotiated an affordable repayment plan to clear the outstanding balance, producing a financial statement for Barry to demonstrate he was on low income. A few weeks later a successful application for Personal Independence Payment was made by our caseworker on Barry's behalf. He was awarded standard rate mobility and enhanced rate for care, increasing his monthly income by almost £400.

Barry remains a client of ours and has a monthly session with workers from our home visiting team who are helping him to develop budgeting and money management skills. This will help him adjust to his new and increased level of income and ultimately become more independent in the longer term.

Our partners

Over the years we've developed many enduring and important partnerships with voluntary and public sector organisations – too many to fill this edition of our annual report!



In early 2016 we began what we hope to be a new and constructive era in our long relationship with **Milton Keynes Council**. We've been working closely with the Revenue & Benefits team to support residents of Milton Keynes, providing independent Debt, Budgeting and Benefits advice as well as help with enhancing their digital skills and encouraging the use of on-line tools and services.

We continue to be very proud of our established partnerships with **12 local Parish and Town councils**, this year working with more of them than ever before to provide localised services that reach some of the most vulnerable and isolated people across the community.



We are proud of our strong links to health services and are pleased that funding for the **Cancer Information and Advice Service** has been extended until December 2018. The service helps people living with cancer and their families to resolve a range of practical and financial problems that often occur when someone is receiving treatment for a serious illness.

We have huge respect for our colleagues at **Macmillan**, who generously fund the service, and work with us to provide the best possible help for people during exceptionally challenging circumstances.



Our application to become a delivery partner for the **Building Better Opportunities** programme was successful. Funded by **Big Lottery** and the **European Social Fund** over the next three years, we begin service delivery in October 2016 and provide support with budgeting, benefits advice and improve skills for people who are unemployed and looking to return to the labour market. The work is being co-ordinated by **Voluntary Works Ltd** across the SEMLEP area.



We would like to extend our thanks to the **MK Community Foundation** for their support and understanding this year. The foundation has generously provided a grant to fund a part time worker who supports low income and single parent families via home visiting and outreach appointments. In addition to providing a grant, the foundation has worked patiently with us to restructure our accommodation in Acorn House and helped us plan a successful Royal Visit!

Our purpose

Citizens Advice has another aim that many people may not be familiar with. We campaign against social injustice, challenge inequality and unfairness and help give disadvantaged people a voice.



Financial Abuse Campaign

We were 1 of 3 bureaux in the country selected to run a campaign highlighting the growing issue of Financial Abuse. Financial Abuse is when one person seeks to control another, using financial resources to limit or remove that person's ability to live an independent life. The campaign was important as recent research has shown that 1 in 5 women and 1 in 7 men in the UK have experienced financial abuse, with over one third of victims choosing not to report it. Perhaps unsurprisingly, financial abuse can also be an indication of other abusive and controlling behaviours such as physical and sexual violence.

As part of the campaign, we worked with banks to ascertain what procedures are in place to help victims regain financial control and invited organisations such as the DWP and MK Council to visit a 'pop up' stand in the foyer of the civic offices where we raised awareness of the issue and how to access help with the wider public. We also published a short guide for frontline workers on how to spot signs of financial abuse when working with vulnerable people.

Court Costs for Landlord Possession and Eviction

Many clients face eviction from privately rented property, often because the Landlord wants his property back to sell or let to family. Not only do clients go through the trauma of losing their home and having to find somewhere else to live, they face the prospect of having to pay court costs which can amount to as much as £710 for possession and eviction orders.

Due to the lack of affordable housing, the Council would often tell clients to stay in their rented property after the 'notice to quit' expired as they had nowhere to place them even though they were in priority need. This meant that tenants frequently had to pay court costs of £710 when the Landlord eventually followed the court process for eviction. We saw many Families on a low income being pushed further into debt, knowing that if they left the property before the court process had ended; the council would deem them to have made themselves intentionally homeless and therefore would not be re-housed.



After taking our research findings to the council with the help of Cllr Chris Williams, we were able to show how many families were struggling with the court costs. The housing department at the Council agreed that in cases where they had a duty to house the family, the council would pay the court costs if they had asked the family to remain in the property and wait for the possession and eviction orders.

Our impact

The advice we provide covers many topics and complex issues and most of the people that we see rarely have just one problem.

We keep in touch with thousands of clients every year, long after we've finished supporting them as this helps us to determine how useful our advice has been to them in resolving their issues and whether they might require any further help.

The feedback we receive is crucial as it helps us to shape the way we deliver our services in the future and provides motivation for our staff and volunteers, helping them develop and pursue further training.

Feedback and follow up work also helps us measure the wider benefits to the local community and illustrates the positive impact Citizens Advice Milton Keynes has on society in general.



4 in 5 people said our advice made them feel less stressed, depressed or anxious.



1 in 5 said they had better relationships with people after receiving advice from us.



Almost **1 in 4** had a more secure housing situation as a result of speaking to us.



78% said that they would not have been able to resolve their problem without us.

Our projects

We've run a range of projects and services across the local area including -

Acorn House

Drop in and appointments, telephone and e-mail advice services.

Specialist Debt, Money and Budgeting Advice Projects

Parish, Town and Community Council Services

Cancer Information & Advice Service

(Milton Keynes University and Stoke Mandeville Hospitals)

Community & Neighbourhood Mediation (from August 2016)

Energy & Utility Advice

Digital Support Services

'Pro Bono' Legal Clinic

(In partnership with seven local solicitors)

We've also hosted many other support services including -

Pension Wise

National Careers Service

Works for Us

Swan Credit Union

Polish British Integration Centre.

Our supporters

In February and with a little help from HRH the Princess Royal, we officially launched our Supporters group to increase awareness of our work and raise vital funds for the charity.

We've made a cautious but successful start and we are pleased with the response we've had so far in our first year. We hope to develop the group and its ambitions even further in 2017, so be sure to keep a look out for future events.

We would like to offer our sincere thanks to the following businesses and local groups for their kind donations, support and encouragement over the last year.

We would also like to acknowledge the generosity of many of our clients who despite their own considerable hardship; made frequent contributions to the organisation last year - **Thank You**

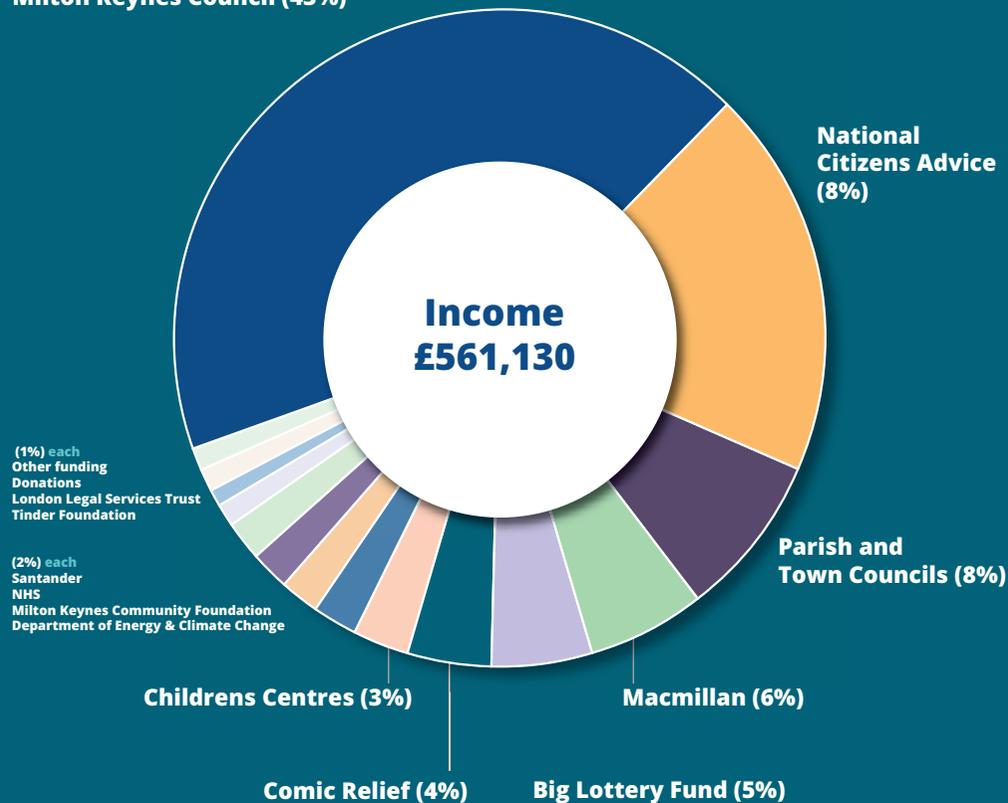


Income 2015/16

There's no doubt that in recent years both funding shortages, and a lack of longer term funding for projects has affected the number of people we are able to help.

In early 2016 we were forced to review the opening hours for the service and scale back some of our telephone work. The impact of this has been that we've been able to help fewer people than last year.

Milton Keynes Council (43%)



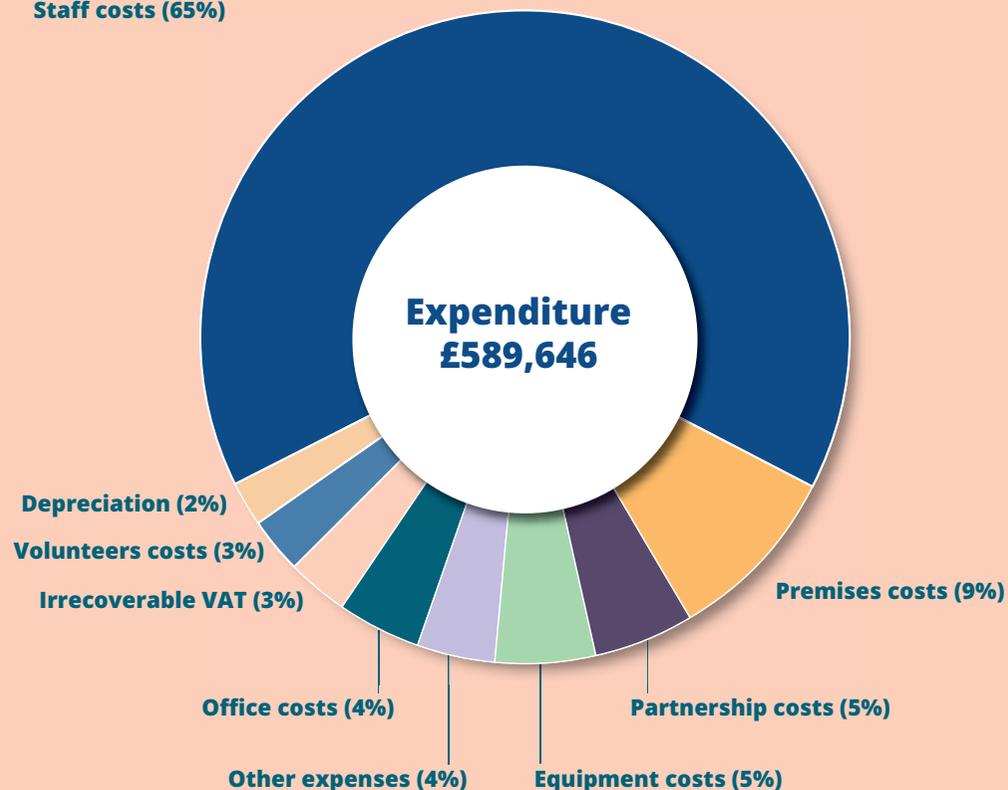
Like many charities we have shown great resilience over the last year and we are doing our best to innovate and adapt quickly to meet future challenges.



Expenditure 2015/16

This information is a brief summary of the full audited accounts for the year ended 31st March 2016, which can be obtained from Citizens Advice Milton Keynes.

Staff costs (65%)



Our staff and trustees

We wish to thank our Staff and Trustees for all their hard work and contribution in 2015/16.

Chair

Tony Ashmore

Treasurer

Alan Batley

Trustees

Jenny Brighton

Bob Hill

Mel Northfield

Linda Cormie

Milton Keynes Council

Representative

Councillor Chris Williams

Many thanks also to our volunteer representatives who sit on the Board

Jeff Drake

Penny Jamieson

Director

Ben Thomas

Admin Team

Philippa Hunt

Lisa Tibble

Caseworkers

Alison Corbett

Debby Hulmes

Wendy Sale

Pam Wilson

Trisha Sen

Money Advice Supervisor

Ritika Chaudhri

Training, Recruitment and IT Supervisor

Debbie Coldwell

Finance Manager

Kevin Smith

Service Supervisors

Fatimah Begum

Louise Evans

Irene Gibbs

Carol Muldownie

Bev Syme

Staff who left during the year

Annette Eden

Lesley Kandola

Rachael Mutchell

Our volunteers

Rajani Achuthan

Sana Akhtar

Haitham Al Ali

David Andrew

Amruta Atgamkar

Elaine Aworth

Steven Barber

Jeff Bashton

Jane Bason

Bulraj Bassral

Camilla Beevor

Doug Belam

Loren Bowden

Polly Bratton

Hannah Campbell

Bodhi Chakravorty

Keir Christie

Gail Collins

Sally Connelly

Margaret Coultrup

Martine Coyle

Douglas Crane

Anthony Curson

Richard Dadswell

Lee Deason

Sumayya Dhanji

Susan Dormer

Jeff Drake

Lynda Eastop

Judy Evans

Joanne Farmer

Theresa Farmer

Jane Fenwick

Christopher Fogden

Russell Forgham

Stuart Freake

Jon Gillis

Bronwyn Goffman

Marjorie Goold

Devasish Goswami

James Grant

Lucy Gray

Lyn Greenwood

Martin Jeremy Helliwell

Finn Hill

Kitt Ho

Michael Hockley

Jessica Holroyd

Natalie Hornsey

Greta Hunt

Shameem Hussain

Kay Hutcheson

Sam Iles

Chris Irvine

Penny Jamieson

Philippa Jenner

Barbara Johnson

Vanda Joss

Sidiqah Kara

Philip Kelly May

Anne Kiernan

Frances Lawless

Margaret Leaning

Graham Lee

Ronnie Leslie

Colin Levett

Shweta Mall

Kami Mamaila

Ambika Manhas

Seneha Manoj

Neeru Mathius

Ruth Martin

Derek Martin

Josephine Marume

Lyn McCallum

Rosie Meade

Aleksandra Miekisiak

Hannah Mitchell

Michael Mountain

Katie Munjunga

Douglas Newton

John Nicolson

Julie Njuroge

Terry Orchard

Denise Osei

Anisha Pandya

Thara Popoola

Jane Porte

Ann Price

Lynda Raftery

Nicole Reynolds

Nikky Reynolds

Alex Reynolds

Gopal Sangarapillai

Alex Scurtu

Peter Seymour

Thubaraga

Shanmuganathan

John Simeons

Isabel Slippe-Quartey

Gillian Smedley

Suzie Smith

Joan Stewart

Ian Turbutt

Shahib Uddin

Wendy van den Hende

Anant Vyas

Christine Wells

Bethany Wells

Ruth Whenham

Linda Wood

Mulenji Zapita

