

**Citizens Advice Herefordshire (part of Citizens Advice Worcester and Herefordshire)****Report to Bromyard and Winslow Town Council****Report – 1st October to 31<sup>st</sup> December 2024**

We appreciate the support of Bromyard and Winslow Town Council in maintaining a Herefordshire wide service. Support from core funders, including the Town Council has enabled us to meet a key objective of ensuring we provide access to advice for all who need it in Bromyard and across Herefordshire.

**Outreach Service in Bromyard**

We continued to advise Bromyard residents by telephone and email throughout this period, in addition Face to Face advice at the Bromyard and Winslow Town Council Offices. Our Outreach Volunteer Operations and Training Manager, Stephanie Large continues to promote the service via social media, editorials and pop up events. Additionally, our latest volunteer adviser training cohort commenced in October 2024.

**Outcomes 1st October to 31st December 2024**

See Key Statistics Dashboard 01/10/2024 – 31/12/2024

The attached Dashboard details all the enquiries actioned in Bromyard area.

- Advised 73 Bromyard residents
- Advised clients with 186 Issues
- Advised clients with 239 Activities (Letter writing, telephone calls etc)

The main enquiry areas include:

- Benefits and Tax Credits (54%)
- Charitable Support and foodbank/Financial capability (15%)
- Debt (7%)

71% of all clients receiving assistance were either disabled or had a long term health condition; which demonstrates the vulnerability of some of the clients who come to us for advice.

**Case Studies**

We attach a case studies for this quarter, is an example of our work and how the outcomes can make a tangible difference to our clients' lives.

### **Cost of living Crisis and Energy Costs**

The general Cost of Living, including food, energy prices and interest rate rises all continue to increase demand on our services. We are expecting an increase in demand for assistance from pension aged clients. This is following the Government's announcement that in 2024/2025, the Winter Fuel Allowance will be restricted to those who are eligible for certain means tested benefits, including Pension Credit. It has been estimated that there are at least 880,000 pensioners on low income who are entitled to Pension Credit not currently claiming. This may be lack of awareness of the additional funds available, or the resources to make the claim.

We can provide support with the initial crisis e.g. arrange a food bank voucher, but also look to help with any related issues that may be impacting on the client's ability to manage, e.g. income maximisation through a benefit check or help to negotiate with creditors from specialist debt advisors.

Citizens Advice nationally are seeing a wider group of clients with a "negative budget", where their essential outgoings exceed their income, with little prospect of a being able to improve their situation without policy changes from Government e.g. Welfare Benefit increases, changes in the Local Housing Allowance for renters and uplift in Housing benefit to keep pace with inflation. Nationally, Citizens Advice are compiling data to campaign for changes.

We currently have 37 Volunteers in Herefordshire, delivering advice Face to Face in our offices and outreaches, from home, by telephone and email. These volunteers continue to advise clients in Bromyard and across Herefordshire.

### **Partnership Working**

We continue to promote our services in the community, working with partners to raise awareness of how we can help. This included attending local community groups and events with organisations such as:

- Talk Community, Herefordshire CAN forums
- Talk Community, Herefordshire Council - Money Management and Debt Advice Group
- Herefordshire Homelessness Forum
- HVOSS
- Social Prescribers
- Herefordshire Mind
- Herefordshire Volunteers Fair
- Carers Link
- Talk Mediation
- All Saints Relief in Need Charity
- Keep Herefordshire Warm
- Hereford Food Bank

- Vennture

We have also developed a partnership with a local firm of solicitor's who are able to offer pro bono advice in the area of Family Law to our clients. This is particularly valuable where clients require legal advice beyond our resources, as there is no longer Legal Aid available in this area of law. Arrangements have been made with a local Solicitor to refer clients to this firm for assessment of the client's case.

## Current Operations

### Available Advice Sessions for Bromyard Residents

- **Face to Face Advice** – Appointments at Bromyard and Winslow Town Council Offices. This provides fortnightly appointments and appointments are available at our Hereford City offices.
- **Drop-in Service** - Clients can also access a Drop-Service at the Bromyard and Winslow Town Council Offices: fortnightly on Fridays 10.00am-12.00pm.
- **Telephone Advice** - Clients can continue to receive advice by telephone, email from our advisers working from the Hereford Office or working from home. Telephone advice and appointments are delivered by our Volunteer Advisers at our Hereford Office: 10.00am – 3.00pm on Mondays, Tuesdays, Wednesdays and Fridays.

## Specialist Services

With the support of our core stakeholders such as Bromyard and Winslow Town Council, we have been able to demonstrate a level of stability of the service to enable us to approach funders who may be willing to support more individual projects, including:

Access to the following specialists is available via face to face interviews or telephone:

- **Specialist Debt Advice (Funded by the Money Advice Service)** – including an Approved Intermediary to advise on insolvency options.
- **Macmillan Benefits Advice Service (Funded by Macmillan Cancer Support)** and Generalist Benefit Casework – We have benefit specialists to offer advice on benefit issues, including appeals and casework for complex issues.
- **Pension Wise Guidance Service** - A service funded by Government to provide individuals advice regarding their pension options on retirement.
- **The National Lottery Community Fund**  
Housing Specialists – Advice on housing law and rights.  
Welfare Benefits Casework

- **Improving Lives Through Advice – Access to Justice Foundation**

Specialist Benefits Casework, support with Appeals and Welfare Benefit Tribunal hearings.

### **Plans for the Future**

The support of our Core funders continues to be essential, as we are already experiencing reduced opportunities for new funding sources. Core funding sources that have supported the service during the past 2 years will be coming to an end and new sources of funding are reduced with restrictions and ring-fencing for the use of funds.

Our aim is to continue to develop the service in the community, In particular within the areas where clients cannot access our services, including Bromyard.

We wish to further develop our partnership working with local agencies such as the Foodbanks in Herefordshire and Herefordshire Council, introducing direct referral routes to our services.

Continued support from our stakeholders such as Bromyard and Winslow Town Council will allow us to seek funding from additional sources for development of the service.

Over the next 12 months the Charity's initial priority will be to maintain "core" services and increasing the face to face appointments and drop-in services in Herefordshire. In addition, whilst accepting there is a need for face to face advice, we also need to preserve the improvements made to our telephone service. We are therefore looking to ensure that an increase in face to face advice does not result in a loss of our telephone advice service and are seeking funding to cope with the continued demand for phone advice – particularly for our text and call back service.

### **2024/2025**

- To continue to work with Herefordshire Council to promote access to Crisis Support (Household Support Fund and partner agencies).
- Recruitment and training of new advisers commencing January 2025.
- To identify and apply for all appropriate sources of core funding to ensure our work is sustainable; including local and national funding opportunities. A main source of our core grant funding has now ended with additional funding finishing in September 2025.
- Continue to monitor the current issues being experienced by the community. This includes ensuring our team is fully aware of all avenues of crisis support available locally and nationally to advise our clients fully; additionally, reporting issues to our National office for wider analysis and campaigning.