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OCWA Annual Report 2017/2018

Written by Sarah Darby
OCWA Manager

<table>
<thead>
<tr>
<th>MISSION STATEMENT</th>
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<tr>
<td>OCWA aims to work with individuals and local communities in Oxfordshire to:</td>
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<tr>
<td>• Enable people to obtain their rights;</td>
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<tr>
<td>• To empower people to meet their needs and fulfil their responsibilities,</td>
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<tr>
<td>• To use this experience to influence wider social policy in working for a more equal society.</td>
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Background

OCWA has been providing services to Oxfordshire residents for nearly 40 years and is located in the Barton Neighbourhood Centre in the heart of the local community. We run a front line advice centre (Barton Advice Centre) offering generalist advice and a telephone advice service. In addition to this we have a team who specialise in welfare benefits at the appeal level, more complex benefit cases and debt issues (Oxfordshire Welfare Rights). We deliver consultancy telephone services across both counties of Oxfordshire and Hampshire and provide training to service providers across Oxfordshire through a training program.

OCWA is a limited charity (1049343) and a company limited by guarantee.
Our Service

Barton Advice Centre

Drop in (for residents in the OX3 City boundary area only)

Monday - 10am until 1pm

Appointments

Tuesday - 9am - 4pm
Wednesday - 9am - 4pm
Thursday - 9am - 4pm
Friday - 9am - 4pm

Telephone advice (for ALL Oxford City residents)

Monday to Friday 9am - 5pm

Residents outside of Oxford City requiring advice should contact the Oxfordshire Specialist Advice Service on 01865 410660

Oxfordshire Welfare Rights (Appointments by referral only)

Consultancy Telephone Service (for agencies only)

Tuesday - 10am - 1pm
Wednesday - 10am - 1pm
Thursday - 10am - 1pm
Staff Summary for 2017/18

Sarah Darby        Manager – 35 hours
Sophie Moss       Adviser and Deputy Manager 35hrs (until April 2017)
Peter Turville     Senior Caseworker 35hrs
Michael Sarosi    Debt adviser – 17.5hrs (until Oct 2017)
Nick Turnbull      Welfare Benefits Caseworker 28 hours (from May 17)
Gary Horne         Debt Caseworker 17.5 hrs (from Nov 2017)
Mina Katouzian    Adviser and Admin 14 hours (From April 2017)

Trustees from April 2017 to March 2018

Lyn Williams       Treasurer
Sue Holden (MBE)   Barton Community Association
Justine Brown      Human Resources
Teresa Munby       Ruskin College
Note from Manager Sarah Darby

I am pleased to present this report on the work of Oxford Community Work Agency in the period April 2017 to March 2018.

We entered the second year of our restructure on a positive note and the process was completed by the end of 2017. I consider that as a result of this restructure our organisation has become stronger and is better able to meet the needs of the most vulnerable people in Oxfordshire. I owe the success of this restructure to my dedicated team and would like to thank them, our service users and principle funders for their patience during this period.

A special thanks must go to our previous Deputy Manager Sophie Keys who left our organisation in April 2017. Sophie had the enviable opportunity to fulfil a lifelong dream of moving to Cornwall and setting up holiday homes and we wish her every success with this project. Sophie’s vision along with her commitment to the work we do helped enable us to move our organisation forward.

We also said goodbye to our debt caseworker Michael Sarosi in October 2017. Michael took very much deserved retirement. I would personally like to thank Michael for his commitment, hard work and sense of humour over the 10 years he was with us.

We welcomed two new members of staff in 2017. Nick Turnill started with us in May 2017 as a Welfare Benefits Caseworker. Gary Horne took the Debt Caseworker position in November 2017. We further offered Mina Katouzian the position of Adviser/Administrator. Mina had previously been volunteering with us as an assistant caseworker.

With Universal Credit being rolled out in Oxfordshire in 17/18, we saw the demand for Universal Credit training increase across the county and started seeing our first full service Universal Credit appeals, We have found that UC cases have been taking four times as long to complete as legacy benefits. As demand for our service has not lessened we will be looking at the best way of managing this work in the coming year.
In the year 17/18 Oxfordshire Welfare Rights responded to the Social Security Advisory Committee's consultation on the proposal to move claimants from legacy benefits to Universal Credit and were in direct contact with Frank Field at the invitation of Annelise Dodds MP. We further responded to the Works and Pensions Committee enquiry on PIP and ESA assessments. We see this as invaluable work and will continue responding to consultations in the future as part of our social policy work.

We had our Advice Quality Mark audit at the end of 2017. The audit covers quality of advice and our organisation's process and procedures, and is conducted every two years. We were pleased to pass this audit with very few recommendations and were given the quality mark in both welfare benefits and debt advice areas.

The work we have done in the past two years has meant that we are now stronger as an organisation and better prepared for the challenges facing the not-for-profit sector. We continue to seek additional funding and are looking forward to some exciting projects and partnerships in the coming year.

A big thank you to staff, trustees and volunteers for all their hard work, dedication and commitment. I would also like to thank other agencies and funders who continue to support us.
PERFORMANCE

Tribunal representation 2017/2018
Oxfordshire Welfare Rights attended 95 tribunal hearings between April 2017 and March 2018 with an 84% success rate.

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td>Arrears gained</td>
<td>£201,609.68</td>
</tr>
<tr>
<td>Annual award</td>
<td>£268,393.54</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£470,003.22</strong></td>
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Personal Independence Payments and Employment and Support Allowance continued to be the highest represented benefits at Tribunal.

The above chart only shows cases that resulted in attendance at an appeal hearing in front of a Tribunal panel. A further £2,207,983.57 has been gained through new and repeat claims for benefits and challenges by way of Mandatory Reconsiderations. This means that our total benefit gains for Oxfordshire residents for the period 2017/18 was £2,677,986.79
Case Study

Welfare Benefits

Mrs. C came to drop in with a notice seeking possession as her Housing benefit had stopped. She had an overpayment letter from Employment and Support Allowance advising that she had been overpaid over £14,000. She was further subjected to an investigation for benefit fraud. Mrs. C was vulnerable with significant mental health issues, led a chaotic lifestyle and was illiterate.

After extensive research we found that there were 6 outstanding appeals against the ESA decisions, and the Secretary of State subsequently issued submissions for each of the 6 appeals. Each submission had approximately 200 pages of information including the grounds for the decisions, copies of the decisions, calculations of the overpayments and the regulations used to support them. First we had to identify the key issues by reading through all of the submissions and making comprehensive notes to refer back to. We established that the alleged overpayments were due to a combination of the DWP making a decision that the client was living with a partner, had deprived herself of capital and had undeclared income.

However, we also established that the submissions were incomprehensible and the periods of overpayments and subsequent appeals did not correlate with the decision dates. We made a written submission of our findings to this effect to the Courts and Tribunals Service and attended the hearing with the client and a Presenting Officer from the DWP. Both the Tribunal Judge and the Presenting Officer agreed with the findings that there had never been a legally valid decision and therefore there were no overpayments. Housing Benefit was subsequently reinstated and over £15,000 of overpayment was found to be not recoverable. The fraud investigation was dropped and the client was able to stay in her own home.
Debt

OCWA’s debt specialist assisted with a total of 261 debt matters between April 2017 and March 2018 with a combined outstanding balance of £700,542.09. The split of priority and non-priority debt narrowed in this period and was as follows:

![Priority and Non-Priority Debt Chart]

A breakdown of debts identified and resolved can be found in the chart below:

![Debt Breakdown Chart]

A total of £272,117.08 of debt was written off for clients across the City of Oxford following OCWA’s intervention.

Total advice and caseworker gains from April 2017 to March 2018

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Specialist benefits advice and caseworker gains</td>
<td>£2,677,986.79</td>
</tr>
<tr>
<td>Debt write offs</td>
<td>£272,117.08</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£2,950,103.87</strong></td>
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Case Study

Debt

Michael suffers with severe mental health problems and is dependent on others to help him cope. His support worker brought him to our attention as he was struggling to pay his bank. Even though Michael’s income was means-tested benefits his bank had allowed him to borrow in excess of £10,000. Michael had an issue of overspending due to his mental health problems. We helped him to place a notice with his credit reference agencies which told his creditors about the problem. This means that creditors would be reluctant to continue to lend, which helped Michael to curb his spending. His bank was clearly irresponsible in allowing the debt to reach its current level for which the bank has a responsibility.

Michael was deeply upset because he could no longer continue to pay his bank, he defaulted on the accounts which were then passed to debt recovery agents. The numerous calls and letters demanding payment caused him considerable distress and this impacted on his mental health even further.

We told the bank that Michael suffered with mental health issues and he is therefore vulnerable. The bank must take this into account when seeking to recover a debt. We obtained a 30-day hold on all recovery action and helped him to apply for a Debt Relief Order.

Michael was able to apply for a Debt Relief Order (DRO), which is a form of insolvency because he was able to meet the qualifying criteria: debts of less than £20,000, no more than £50 per month disposable income, assets or property valued at no more than £1,000 and not having a car worth more than £1,000. Michael had to pay a one-off fee of £90, and after 12 months of the order all his debts are written off.
Referrals from other service providers

Throughout 2017/18 OCWA advised a total of 1128 people both by telephone and face to face. 451 of these contacts resulted in significant casework being undertaken. Of these 99 clients were referred to us by other service providers across the County.

The chart below shows the split of referrals geographically across the county of Oxfordshire.

PERCENTAGE OF REFERRALS BY AREA

- Cherwell
- West Oxon
- South Oxon
- Vale
- Oxford City
- Other

All referrals were taken through our consultancy service or from the new county advice service OSAS. The six largest referring agencies are recorded below.

Referring agencies
Oxfordshire Consultancy Line

The total number of calls taken from service providers across the county in 2017/2018 was 266.

The breakdown of providers using our consultancy service was as follows:

Calls regarding Employment and Support Allowance remained the highest at 29% of calls. Universal Credit came in second with 19% overtaking calls regarding PIP. Below is a breakdown of the top five enquiries taken on our consultancy line.
Sample Consultancy Queries

Q. Client is duel UK/USA national with a US retirement pension. Does this mean that the US is the competent state? A. Competent state relates to EU nationals only. The issue with claiming Attendance Allowance is whether he satisfies the residency rules as he travels to the US for several months regularly.

Q. Client is on a 0 hours contract, working as a lecturer for the University. He was suspended at the beginning of April on no pay and made a claim for Pension Credit on 10th April which was subsequently awarded. He has now been told that the University were wrong to suspend him on no pay and are going to backdate him earnings for a 5 week period when he would've been working had he not been suspended. How will this payment be treated? A. Assuming that the payment is not a compensation payment he is being paid it as taxable earnings so will be treated as earnings for PC purposes. The relevant period will be from the time the lump sum is paid and for the length of time it was paid for (5 weeks)

Q. Client is a Romanian national refused ESA on Right to reside. A Mandatory Reconsideration as made on this decision but upheld. He worked illegally in in 2009, then went into a secure unit at Littlemore 2010 to 2017. He is now in supported accommodation. Housing Benefit had been claimed but not yet decided. What can be argued at the appeal hearing? A. There is a chink of light as client has 6 months’ wage slips from 2009. Illegal work is still work, temporary incapability is temporary if not permanent. It appears that he has a realistic prospect of return to work in foreseeable future.

Q. Client is separated from her partner. They used to live in Abingdon in own home with joint mortgage. They then moved to Oxford into another owned home with joint mortgage and moved tenants into the Abingdon home. Following domestic violence the husband moved back to Abingdon home. Client went to the Local Authority to make a claim for Council Tax Reduction and was told to make application for Universal Credit. CTC stopped upon making the UC claim and subsequently UC refused due to capital in Abingdon property. What should she do? A. Discussed reasonable steps in disposing of property. Client is seeking a divorce, has an access hearing scheduled for April and Financial scheduled for May. This is over 26 weeks however can request that the disregard on the property be extended. The Child Tax Credit decision should be appealed on the grounds that they make the decision to stop payment at the incorrect time. The regulations state that legacy benefits should only stop when it is clear that there is entitlement to UC. The journal states that there was entitlement to Universal Credit however then they looked at capital and decided there was no entitlement. Client never received payment. We advised that looking at capital is part of the basic criteria and not as a secondary thing therefore can argue that there was never entitlement and Child Tax Credit should never have been stopped.
Training

We continued delivering our training programme in 2017/2018 which included training on Universal Credit, Employment and Support Allowance, Personal Independence Payment and Preparing for Tribunal. We had a good response to our training and attendance from agencies including Southern Health, CAB, Wantage Independent Advice Centre, Berinsfield Information Centre, Banburyshire Advice Centre, Agnes Smith Advice Centre, Headway, AgeUK, Response and SEAP.

We delivered in-house training on Universal Credit to Citizens Advice West Oxfordshire and two half-day sessions on Universal Credit to Connection Floating Support.

Ruskin College

We ran our annual training on Welfare Benefits to students taking the law module of the Social Work degree course. This entailed delivering four training sessions, an assessment day and the marking of papers. All 22 of the delegates passed their assessment with 32% scoring over 80%.

Feedback on training

We provided training to 102 delegates in 2017/2018. We received positive feedback from 100% of our delegates who thought the courses covered the current relevant issues.
Partnership Working

Oxford City Partnership

OCWA became a partner in the Oxford City lottery-funded scheme known as Help in Crisis. The aim of the project was to provide more joined-up services to clients who come to us in crisis. The project is headed by Citizens Advice Oxford and includes Barton Advice Centre, Agnes Smith Advice Centre, Rosehill and Donnington Advice Centre, Shelter, Asylum Welcome, Refugee Resource and Oxfordshire Mind. This is a five-year project which gives us the opportunity to learn effective ways of assisting our clients.

Sovereign Housing

OCWA worked closely with Sovereign Housing to provide welfare benefit advice to their residents. The aim of the project was to ensure income maximisation and therefore prevent rent arrears. In 2017/18 OCWA assisted Sovereign Housing residents with benefit issues securing total gains of £88,484.90.

Greensquare

OCWA continued to work closely with Greensquare on a project administered through Citizens Advice Oxford. The project provided support for both staff and tenants regarding welfare benefits and debt, securing gains for Greensquare tenants of £117,122.94.

Thames Water Trust

We went into year two of the partnership with the Agnes Smith Advice Centre to provide advice and applications for assistance funded by the Thames Water Trust. Unfortunately Rosehill and Donnington Advice Centre had to pull out of the partnership early on.
Bretherton Solicitors

OCWA continue to work with Bretherton Solicitors in Banbury providing welfare benefits advice and assistance nationally to clients of their spinal litigation team.

Oxfordshire Specialist Advice Service

Age UK Oxfordshire, Citizens Advice Oxford, Citizens Advice West Oxfordshire and Oxfordshire Welfare Rights have come together to provide a free, comprehensive, independent advice service.

The service helps with queries around benefits, money advice, budgeting and other welfare issues and will link clients into services that can provide further support.

The service is free for people to use. It is jointly funded by Adult Social Care and Children, Education and Families, so it is focused on meeting the needs of people living in Oxfordshire who are struggling with their day-to-day lives due to disability or ill health.

The first year of this project saw Oxfordshire Welfare Rights assist 26 Oxfordshire residents with benefit issues securing £243,707.85 of benefits income.
Thank You

The work of Oxford Community Work Agency would not be able to continue without support from our funders and partners. Therefore we would like to thank:

Oxford City Council
The Big Lottery
AgeUK
Sovereign Housing
Greensquare
Ruskin College
Brethertons Solicitors
St Michael's and All Saints' Charities
Thames Water

The Oxford City Stronger Together Partnership
The Oxford City Advice Centre Forum

We would like to thank our Board of Directors for their support throughout 2017/18 and once again special thanks goes to our team of advisers and caseworkers for their commitment and dedication.
A HUGE thank you for supporting me with my ESA appeal and in coming to the hearing with me. It meant a great deal. I am so thankful for everything you have done for me.

Thank you all for your part in helping me through all my appeals. You will always be my first point of call.

Thank you very much indeed for your help and support. I really appreciate all you have done to support me.

A GREAT SERVICE! THANK YOU FOR HELPING ME AND MY FAMILY THROUGH THIS HARROWING 3 YEARS BETWEEN DLA AND PIP!!

Thank you for fighting and winning my battles!

Thanks to all of you for all your help!