

We have achieved so much this year, from banning of tenant fees to extending the roll out of smart meters. We have also called for the bailiff industry to be reformed and highlighted poor practice in council tax collection.

This year we have also continued to highlight the pressures caused to household budgets through Universal Credit payment schedules. Last week's Panorama visited Citizens Advice Flintshire to understand the important work they're doing with local people struggling with Universal Credit. The programme highlighted the impact of Universal Credit's five week wait and showed that Citizens Advice Flintshire can help out by providing food vouchers to people in need. You can watch the programme on [iplayer](#).

We achieved all of this by working together to tell our clients' stories and I think that's something we can all be proud of. We used your evidence forms, and data from AIC codes, to write numerous parliamentary briefings and to inform discussions in meetings on things like default fees and damages. You can read some of them

## **oyalty Penalty**

Last year we submitted a super-complaint on the loyalty penalty, where long-standing customers can end up paying more than new customers for the same service. Since then we've seen lots of progress - you can view our live stream on what's happened over the past year [here](#). We'd like to say a big thank you to everyone who's submitted an evidence form on the topic. They've informed so much of the work and we wouldn't have seen the changes we have without them.

## **Managing Money on Universal Credit**

In February we launched our report [Managing Money on Universal Credit](#), looking into the challenges people face living on UC. It was based on evidence from 61 Citizens Advice offices, and wouldn't be possible without the work you do, and the evidence you collect.

## **New Housing Report - Getting the House in Order**

In June this year we published '[Getting the House in Order](#)' finding that many landlords in the private rented sector don't know or understand their legal obligations, while renters aren't aware of their rights or don't feel able to enforce them

