

## CITIZENS ADVICE NATIONAL PHONE LINES

**Adviceline** 0800 144 8848 9am to 5pm, Monday to Friday

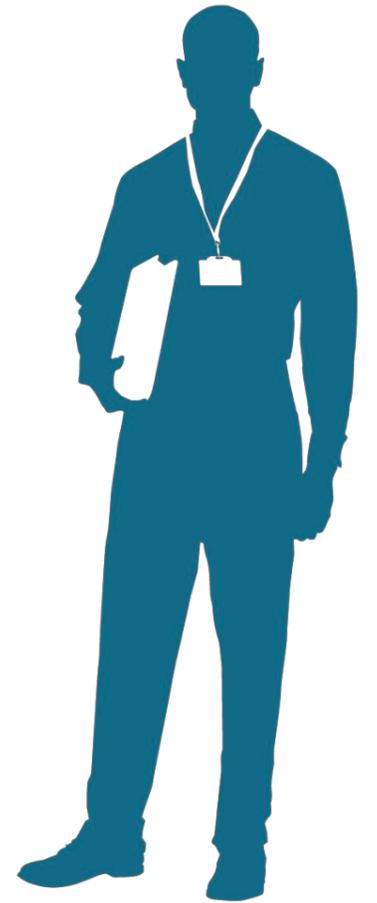
**Consumer helpline** 0808 223 1133 9am to 5pm, Monday to Friday

**Universal Credit Help to Claim** 0800 144 8 444 8am to 6pm, Monday to Friday

**Scams Action** (on-line scams only) 0808 250 5050 9am to 5pm, Monday to Friday

All lines are closed on Bank Holidays.

Calls are free from mobiles and landlines.



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Citizens Advice Tendring is an operating name of  
Citizens Advice Bureau Tendring Limited

Charity Registration Number 1091777

Company Registration Number 4345160

Citizens Advice Tendring is authorised and regulated

by the Financial Conduct Authority FCA Authorisation Number 617560

Registered Office 18 Carnarvon Road Clacton on Sea Essex CO15 6QF

Citizens Advice is an operating name of The National Association of Citizens Advice  
Bureaux. Charity Registration Number 279057

Find us online at [www.citizensadvice.org.uk/local/tendring/](http://www.citizensadvice.org.uk/local/tendring/)



# ANNUAL REVIEW 2019 - 20

**citizens  
advice**

**Tendring**

## From the Chair

Well, the pandemic has certainly provided an unexpected challenge for everyone this year. Our report looks back at the 2019/20 year but inevitably events since March have meant we have had to delay some of the exciting plans we had put in motion to take place in 2020. Like many organisations, since March we have also had to limit some of our face to face activities and quickly develop new ways of providing support and advice. We are, however, confident that we will come through this and soon be again putting our energies into working more closely with our community to develop the services they want and need.

### STAFF AND VOLUNTEERS

I would like to express the ongoing gratitude of the Board to our team of staff and all their efforts in developing and maintaining a high quality rating for all our services throughout the 2019/20 year. As is often the case we saw changes to the team as some people left and some joined us, whilst others developed their roles with new responsibilities. Things have of course been particularly challenging for them since March and we simply could not have come through this difficult time without them; they have shown amazing fortitude and resilience.

We also remain ever grateful to the wonderful volunteers who provide our advice services. 2020 has of course been particularly challenging for them too. Since March, we've had to

ask that they turn to telephone and on-line working from home. Not all of them can do this, and even for those who can do so, it means losing the camaraderie and friendship of colleagues that characterises the CAT office. We hope we can soon re-engage with them on a more personal level and enjoy some of the wonderful spirit they bring to the service. Meanwhile, we remain appreciative of their dedication and hard work.

### MENTAL HEALTH HUB

One of our bigger ambitions for 2019/20 was to find new premises for our Mental Health Hub, currently based in our Community Clothing store in Old Road, Clacton. We explored a number of potential new properties and we were aiming to make the move early in 2020. We have since had to postpone this but hope we can resume our search soon. We are very proud of our Hub and we are delighted and grateful that we continue to have the valued support of our funding partners.

### IMPROVING OUR SERVICE

We continue to strengthen and improve our organisational and financial management. Our 3 yearly audit visit from national Citizens Advice took place at the end of 2019/20 and produced very positive results with improved "scores" in all aspects, reflecting the superb job done by the team across all areas.

We are lucky to own our main office in Carnarvon Road but like all large old buildings it needs regular maintenance and we now set aside some funds for an ongoing programme

## COVID-19 and our response

The preceding pages tell of our work and achievements during the year 2019-2020. Normally, the report would end there.

However, as the year under review was drawing to a close in March, it became apparent that the country was entering a period of great uncertainty. In these circumstances, we'd like to tell you how we've successfully adapted our service and managed to provide advice since March without interruption.

At the end of 2018, our IT services migrated from a server system, only accessible in our offices, to the cloud-based Office365. For the first time, staff and volunteers enjoyed remote access to emails and shared documents. The Citizens Advice client case recording system CASEBOOK was already remotely accessible.

Having these systems in place gave us a tremendous head start when, on 24th March, we followed Government guidelines regarding the pandemic and closed all of our offices to the public. Our Management Team were quickly able to arrange for staff and volunteers to work from home, either providing advice or management support.

We used our social media accounts to keep people up to date with our service changes (see right above), provide information about local support schemes and give links to advice from Citizens Advice and other organisations.

Our face to face services may be closed, but our team is still here to help you with **free, impartial advice**



**Get in touch: (Monday-Thursday 10:00 - 4:00)**  
Phone **01255 377080**  
Email **supervisor@cabtendring.org.uk**  
Website **https://www.citizensadvice.org.uk**



In the six months since we had to suspend our face-to-face advice, we have helped **2,715** clients. **66%** of them contacted us by email; **30%** telephoned us.

The top 4 issues for which advice was sought in this period were:

|                  |            |
|------------------|------------|
| Universal Credit | <b>35%</b> |
| Employment       | <b>17%</b> |
| Housing          | <b>13%</b> |
| Benefits         | <b>11%</b> |

The current situation may be with us for the foreseeable future. But, as we've already demonstrated, Citizens Advice Tendring can meet the challenge and, by whatever means, will continue to give free, impartial advice to the people of Tendring.

## About Citizens Advice

**W**e can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

Our network of charities offers confidential advice online, over the phone, and in person, for free.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem.

## Citizens Advice Aims and Principles

### AIMS

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

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

### PRINCIPLES

#### Independence

The service provided by Citizens Advice is completely independent. We are therefore able to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

#### Impartiality

The service provided by Citizens Advice is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the Citizens Advice service.

#### Free

Citizens Advice services are provided free to clients at the point of delivery.

#### Confidentiality

Citizens Advice offer confidentiality to enquirers. Nothing learned by the service from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

of works to make sure it stays safe and comfortable for everyone. Recently this included repairing and repainting the outside of the building.

### GOOD VALUE

We believe that it is important for us to demonstrate that we continue to offer good value in all the services we provide to our community. We use the feedback we receive from service users and commissioners to inform our research and campaign work, and we are always pleased to receive comments on how we are performing. Details of the impact of some of our key activities in 2019/20 are set out in the following pages.

### THANK YOU

Finally, on behalf of the Board, I thank our funders. We are grateful to Tendring District Council for continuing to fund our core advice service and the Mental Health Hub. The latter also receives financial backing from Essex County Council, the Police, Fire and Crime Commissioner for Essex, the NE Essex Clinical Commissioning Group and Sport England. The "Help to Claim" service is funded by the Department for Work and Pensions and the Money Advice Service funds our MASDAP debt advice.

And a special thanks to Tendring District Council senior managers for their professional support, and of course to Councillor Lynda McWilliams for providing valuable input and support to our services and the Board.

**TONIA PARSONS**  
**CHAIR OF TRUSTEES**

**CITIZENS ADVICE TENDRING** has been serving the local community for over 50 years. **Clacton** Citizens Advice Bureau was founded in 1965. **Harwich** and District Bureau was set up in 1975. Then, in 1998, the two bureaux merged to form Citizens Advice Bureau Tendring.

Today, we also run the Mental Health Hub in Clacton and offer Outreach surgeries in Brightlingsea, Frinton on Sea, Holland on Sea, Manningtree and Walton on Naze.

We provide advice on issues such as

- ◆ Debt & money management;
- ◆ Welfare benefits & entitlement;
- ◆ Employment issues;
- ◆ Housing problems;
- ◆ Consumer rights.

If you have a problem that we can't provide advice on, we'll do our best to direct you to the right service that can help you.

### OUR TRUSTEES ARE:

**Tonia Parsons** - Chair

**Coral Born**

**Robert Clubb**

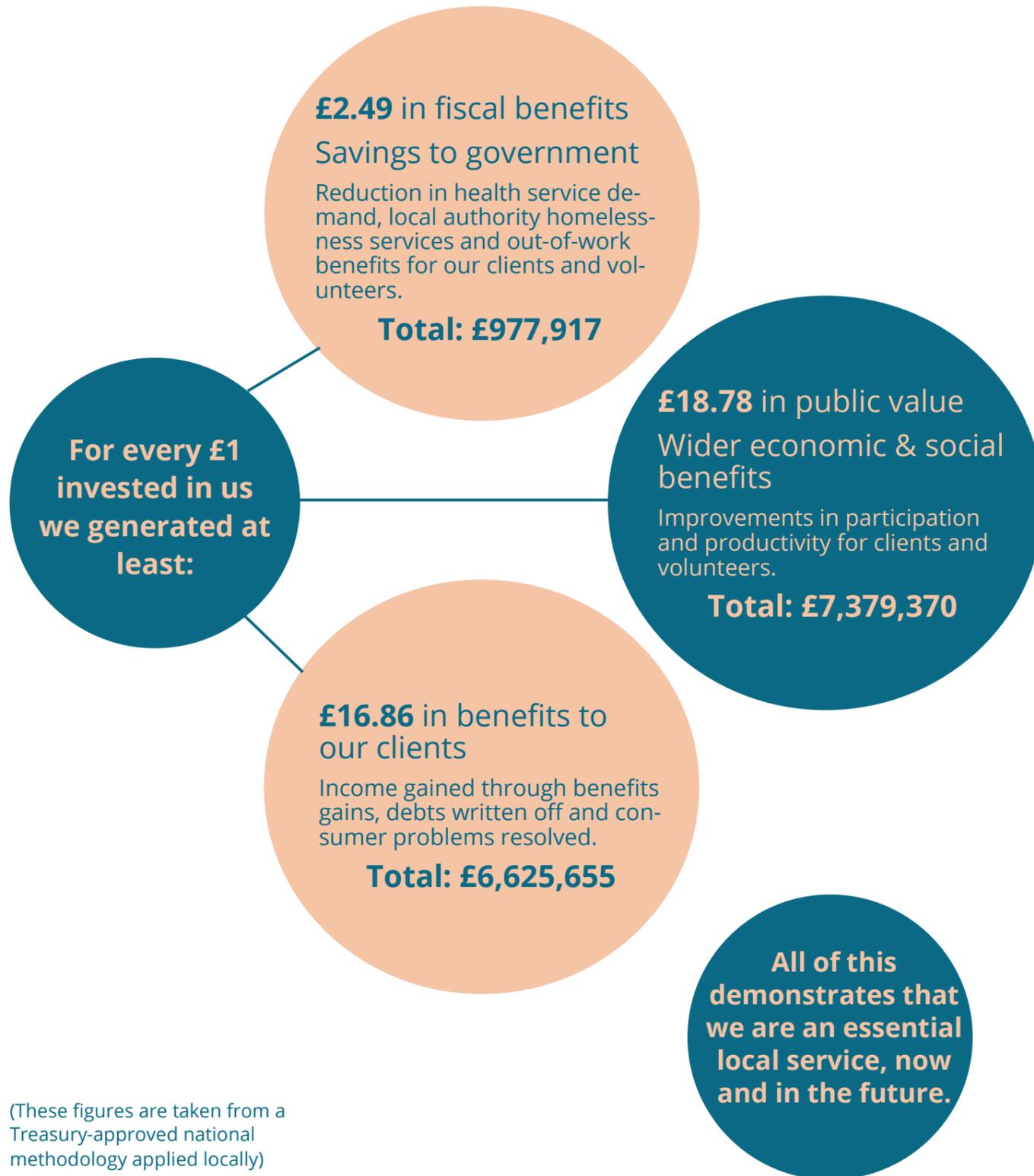
**Charlotte Fitzgerald** - Vice Chair/Equalities

**Steve Gray** - Information Assurance

**Geoff Oakshett** - Secretary/Treasurer

**Chris Whitfield** - Vice Chair/HR

## The value to society in 2019/20 of Citizens Advice Tendring



(These figures are taken from a Treasury-approved national methodology applied locally)

## Research and Campaigns

Nationally, Citizens Advice helped 2.7 million people last year. There were also 43 million visits to our online advice pages.

We use this unparalleled evidence from the people we help to try and fix the underlying causes of people's problems.

We're also the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets.

Our recent campaign successes include:

- better protection for private renters, helping secure a ban on letting agent fees for tenants;
- the introduction by the Financial Conduct Authority of tough new rules on payday loan companies;
- our campaign about aggressive bailiffs led to the Government issuing new guidance to local authorities on collecting council tax arrears.

We also have annual campaigns where, with partners, we focus on a particular topic.

**SCAMS AWARENESS CAMPAIGN**  
10-23 JUNE 2019  
**STOP. REPORT. TALK.**  
#scamaware



**Scams Awareness Fortnight** in June 2019 told people who thought that they were being scammed to

- **Stop** and seek advice on what to do next;
- **Report** any scams they see and
- **Talk** about scams to seek help and reduce stigma.

Citizens Advice Tendring participated on social media and with a PowerPoint presentation in Reception at our Clacton office.

**Big Energy Saving Week** is a national campaign to help people cut their energy bills and get all the financial support they are entitled to.

This year's campaign in January 2020 had the tagline **20 Ways to Save** and offered tips on saving energy, switching suppliers and claiming benefits or energy grants. Citizens Advice Tendring took part via social media and had information sessions at our Mental Health Hub with leaflets and branded bags, pens and thermometers available for the public.



You can read about our current campaigns here: <https://tinyurl.com/y2986869>

## Tendring Mental Health Hub

The Mental Health Hub in Clacton has now been in operation for 5 successful years. Its purpose is to prevent Tendring residents with ill mental health from repeating the cycle of leaving then re-entering mental health wards. Achieving this reduces costs to the NHS, the Police and Social Care.

We work by helping people tackle the life problems they face. The recovery of their mental health continues with a supported volunteer placement in our charity shop. This gives them vital work and life skills to enable them to move forward in their lives.

This year has seen continued success and we have helped another 54 volunteers to reach their potential and personal goals and to move on to mainstream volunteering, training courses, employment and self-employment. All have generally become more resilient in dealing with life's daily challenges.

### COMMUNITY GARDENING PROJECT

The communal gardens at Holly Court in Clacton were barren, derelict and unloved. Last year, volunteers from the Hub worked tirelessly every Wednesday to transform these beds. Their efforts have provided the residents with a much improved view and somewhere beautiful to sit in the fresh air. The residents are thrilled and have promised to maintain their new gardens so that our volunteers' hard work will not go to waste. We plan to start a new Garden Project in 2020-21 and

The Garden Project at Holly Court, Clacton, funded jointly by Tendring District Council and Sport England.



a new site has already been identified.

### ACTIVITIES PROGRAMME

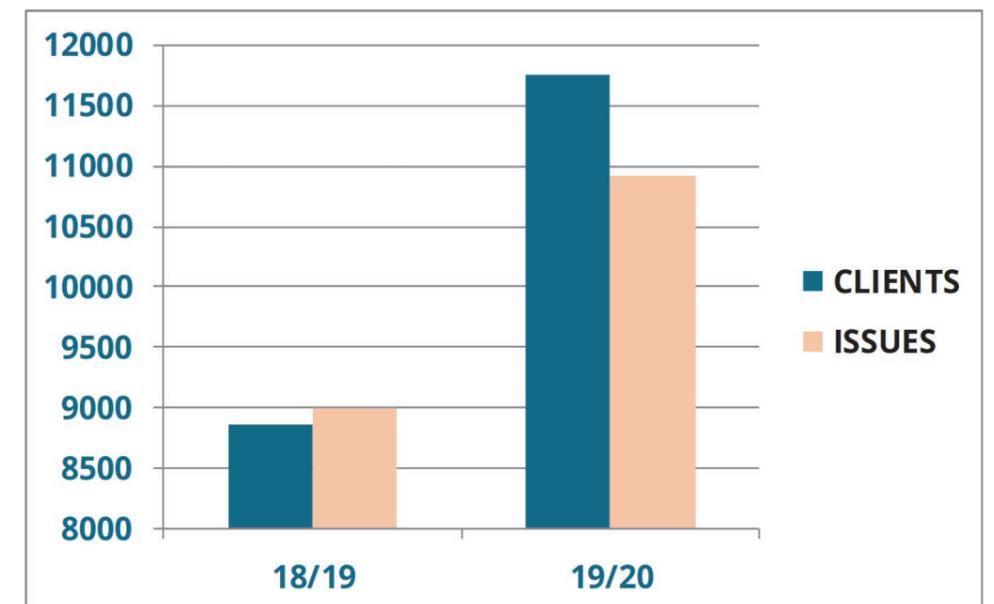
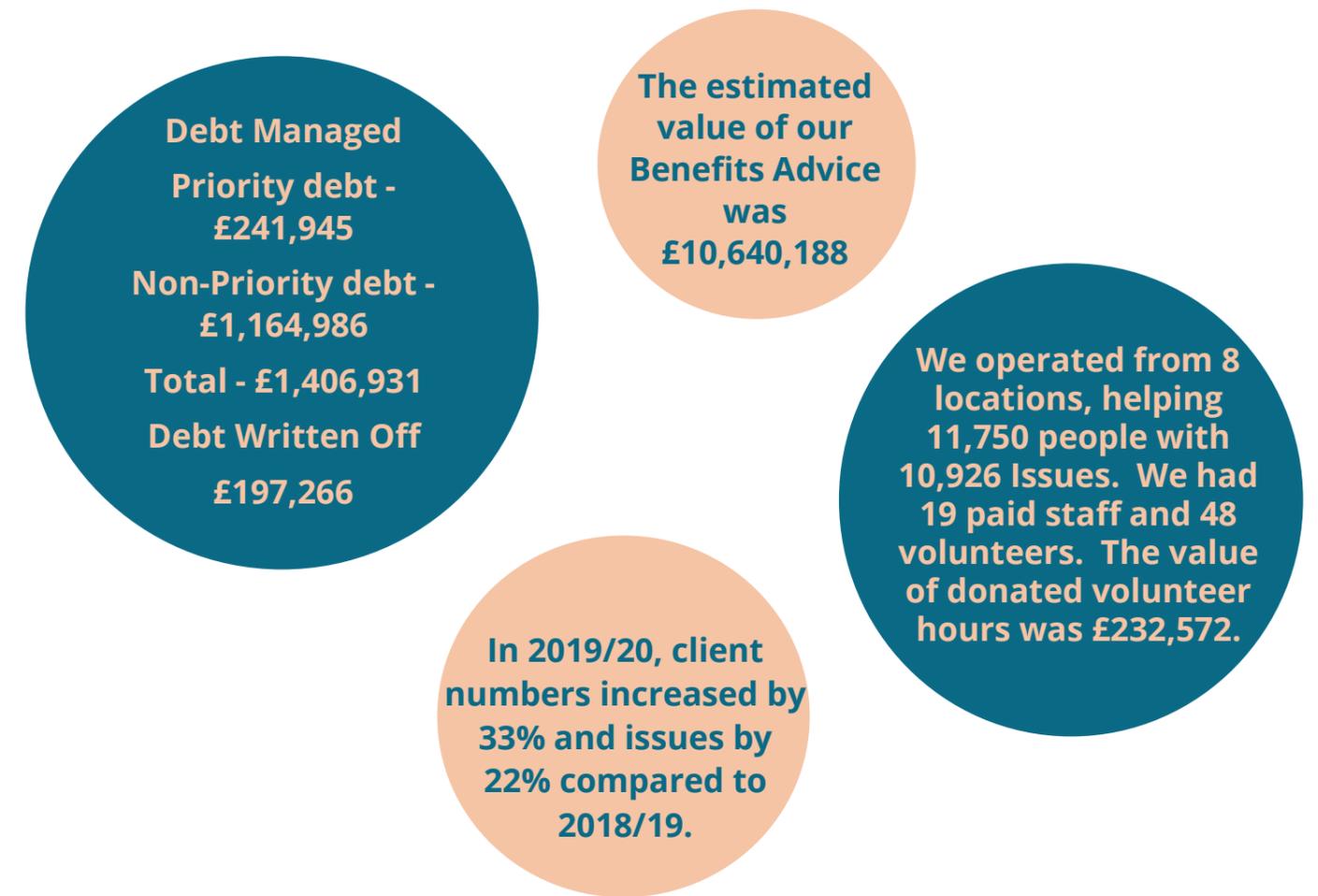
Our volunteers obviously benefited from being outside on the Garden Project so we decided to develop a full activities programme. With funding from Cycle UK, bicycles were bought and leader training completed. Volunteers can experience the joy of fresh air and exercise, the latter being particularly important for those with depression as it also gives structure and purpose to the day.

**"If I hadn't come here I would have just sat indoors on my own. Now I look forward to getting out and seeing people " - Volunteer**

We've also started a singing

group and the enthusiasm of our volunteers for all these activities has been wonderful.

**MEL HAMMOND  
CHIEF OFFICER**



## Debt

The Money and Pension Service reports that there are around 9,000,000 adults in the UK who are currently experiencing over-indebtedness, which is defined as either those who are likely to find meeting monthly bills a “heavy burden”, or those missing more than three bill payments within a six-month period.

### MASDAP

We continue to deliver specialist debt advice through MASDAP, funded by the Money Advice Service. A large number of clients are referred via our core service, however with people experiencing mental health problems being three and a half times more likely to be in problem debt than people without mental health problems, many of the referrals we receive come from our Mental Health Hub and partner organisations such as Health in Mind and Peabody Floating Support. Updates to the Debt and Mental Health Evidence Form in October 2019 have meant that those with the most severe mental health issues will find it easier to provide evidence of their struggles to creditors, with the new form being shorter and

simpler for health professionals to complete, and a ban on charges for completion of the form being introduced.

Through this project, we provide money advice to the residents of Tendring. We can assist our clients in a number of ways, such as helping clients to negotiate priority and non-priority debts, advise on and assist with personal insolvency options, and provide budgeting advice to give clients the tools to prevent future money issues.

### DEBT ISSUES

The trend for debt being one of the top advice areas for our clients continues, with 520 clients assisted with a debt issue in the Tendring Area in the 2019/2020 financial year. These clients have presented with a total of 979 issues, the top named debts being:

- Credit/Store/Charge cards,
- Council tax arrears,
- Unsecured personal loans,
- Water/Sewerage debts, and
- Fuel debts

Through this project, we have managed to get approximately £197,266 of debt written off this year.

### SASHA STREET DEBT ADVISER

Sasha, together with colleague Tina Verrinder, represented our office at the successful Older People's Information Fair organised by Clacton M.P. Giles Watling, where they answered questions about benefits, pensions, and scams.



## Welfare Benefits

In March 2020, there were 3635 people claiming out-of-work benefits in Tendring, a year-on-year increase of 16%\*. It's perhaps not surprising that over half of the daily enquiries to our service last year concerned welfare benefits. Our advisers offer advice and support which helps our clients to make claims for benefits, deal with sanctions and to appeal decisions.

Our welfare benefits work is aimed at ensuring that everyone has access to the support they need so that income is maximised, problems concerning existing benefit claims are solved and future issues are avoided. This helps people to gain understanding and insight into the benefits system which is complex and constantly changing, as happened in May 2019:

Prior to this time, the older partner in a mixed-age couple when reaching their State Pension Age could, if eligible, claim Pension Credit. Today, both partners have to be of State Pension Age to claim Pension Credit and the older partner has to claim Universal Credit instead when reaching State Pension Age.

This year, thanks to our help, our clients in Tendring have gained £10,640,188 in benefits.

### UNIVERSAL CREDIT - HELP TO CLAIM

The majority of people who ask us for help with Universal Credit need assistance in making their initial claim. The “Help to Claim” service has been designed to meet this need. Funded by £39 million from the Department of Work and Pensions, it can be accessed face-to-face at a Jobcentre, over the phone or online via webchat. Clients can be sign-posted or referred by other support agencies or they can self-refer.

Help to Claim began in April 2019 and locally we recruited 4 part time advisers to deliver the service in the Jobcentres at Clacton and Harwich. The advisers help clients to fill in the online Universal Credit application and then support them through the claim process until they receive their first payment, which can take several weeks to be made.

### MEL HAMMOND CHIEF OFFICER

### HOW OUR ADVICE HELPS PEOPLE

Following a medical assessment, Carla's granddaughter's Disability Living Allowance was stopped. Carla asked us for help in challenging this decision. A clerical error meant that she'd had difficulty getting the relevant paperwork from the Department of Work and Pensions to enable her to take the case to a Tribunal. Our Benefits Adviser wrote to the DWP on Carla's behalf and was able to get her appeal recognised. We assisted Carla with gathering and preparing information for the Tribunal hearing. Also, as Carla spoke limited English as a second language, we ensured that appropriate translation services would be available at the hearing so that she could effectively present her argument. Carla's appeal was successful and her granddaughter's DLA was reinstated until 2022, together with a back payment of around £7,300.

\*source NOMIS