

ANNUAL REVIEW

2018 - 19



**citizens
advice**

Tendring

Report from our Chair



This is my first year as chair of Citizens Advice Tendring and our annual review is a good opportunity to reflect on what we have achieved and even what we might do better. It has been a busy year for me and the rest of the Board. We've supported our dedicated Chief Officer Mel Hammond and the rest of our management team in streamlining some of our internal management functions. Importantly, we've been implementing our service strategy to focus on providing support to those most in need.

We have been developing a number of new services, including working with the Essex Public Health team and health care professionals to provide support to families whose circumstances may lead them towards child poverty. We started new outreach sessions in Holland on Sea and Frinton on Sea and we are supporting people through the roll out of Universal Credit.

VOLUNTEERS

We also continue to support our new volunteers through the lengthy and fairly demanding training to become advisers. As always, we are very grateful that we continue to attract a wide range of public spirited people to volunteer and serve their community.

MENTAL HEALTH HUB

One of our bigger ambitions is to enhance the role of our Mental Health support Hub, based in our Community Clothing store in Old Road, Clacton. The success of the Hub means

we are now looking to expand and improve the shop, strengthen the team and improve the experience of the volunteers, as well as maximising the fund raising opportunities the shop can provide.

IMPROVING OUR SERVICE

We are continuing to strengthen and improve our organisational and financial management. This will involve a complete review of systems to modernise and enhance the quality of essential management information. Our most recent audit from national Citizens Advice produced positive results, reflecting the superb job done by the team across all areas. We began to update our IT systems by migrating to Windows 10 and using the cloud-based Microsoft Office 365 for improved productivity. I thank TechVertu of Grays for their generous donation of 6 highly-specified computers which enabled us to replace out of date machines. We will continue the process of upgrading by purchasing a further 15 PCs.

We are lucky to own our main office in Carnarvon Road but like all large old buildings it needs regular maintenance and we are now setting aside some funds for an ongoing programme of works to make sure it stays safe and comfortable for everyone. This year we installed a new lift which opens up the upper floor to everyone and have improved our signage to make it easier to find us.

GOOD VALUE

We believe that we continue to offer

good value to our community and funders, with the value we provide directly to our clients of key importance. In 2018/9 we dealt with nearly 8,000 individuals with a total of nearly 9,000 different issues, 51% of which were in relation to personal debt and benefits issues. For every £1 invested in Citizens Advice Tendring, we generated at least the following savings¹; i) to the government £2.18 - up from £1.89 in 2017/8; ii) in public value £12.07 (£10.47 in 2017/18) and iii) in benefits to individuals £12.52 (£12.49 in 2017/18). The full figures are below.

THANK YOU

Finally, I would like to express our gratitude to all those who work with us, either as volunteers or employees or organisations whose support is crucial to our existence. Citizens Advice Tendring couldn't function without our dedicated staff and wonderful team of volunteers; I extend our gratitude to them all for their caring efforts in serv-

ing our community. My thanks also to all my fellow volunteer trustees for their continued personal support and professional input to the charity.

On behalf of the Board I extend our thanks to our funders Tendring District Council, Essex County Council, the Police, Fire and Crime Commissioner for Essex, the NE Essex Clinical Commissioning Group, Citizens Advice and the Money Advice Service. We also received grants from four parish councils in Harwich, Mistley, Manningtree and Thorrington and I thank them for their assistance.

A special thanks to Tendring District Council senior managers Karen Neath and latterly Anastasia Simpson for their professional support, and to Councillor Lynda McWilliams for providing valuable input to our Board.

TONIA PARSONS

CHAIR OF TRUSTEES

¹Source: Citizens Advice "Calculate my local value - local financial modelling tool"

The value to society in 2018/19 of Citizens Advice Tendring

For every £1 invested in Citizens Advice Tendring, we generated at least:

£2.18	£12.07	£12.52
In fiscal benefits	In public value	In benefits to individuals
Savings to government	Wider economic and social benefits	Value to our clients
Reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers.	Improvements in participation and productivity for clients and volunteers.	Income gained through benefits gained, debts written off and consumer problems resolved.
Total: £773,149	Total: £4,287,385	Total: £4,447,449

All of this demonstrates that we are an essential local service, now and in the future.

About Citizens Advice



We 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.



Advice services

Citizens Advice Tendring has continued to expand services to clients during the year.

OUTREACH

Following a reader's letter to Clacton Gazette, we started fortnightly advice sessions in Frinton on Sea, alternating with our existing service in Walton on the Naze. We are grateful to Frinton Free Church for providing the space for us to use.

We also added an outreach service at Holland on Sea with the support of Holland on Sea Residents Association and Councillor Colin Sargeant, funded from the Essex County Council Local Services Fund.

We continue to offer outreach advice in Brightlingsea and Manningtree and will be offering benefits advice in Jaywick in the coming year.

EXTENDED OPENING HOURS AT CLACTON

We're often asked by the public if we could provide face to face advice more often. In October, thanks to the dedication and enthusiasm of our volunteer advisers, we were able to begin drop-in advice on Monday mornings. This has proved very popular and we are exploring the possibility of extending the hours of a drop-in session.

ADVICELINE

Telephone advice has been developed further and we now have the capacity to deal with up to 1500

requests for help each year via a voicemail facility.

HELP TO CLAIM

For Citizens Advice nationally, Universal Credit has been the fastest growing advice issue. By October 2018, Citizens Advice helped nearly 150,000 people across England and Wales to move to the new system. In that month the government announced it would provide £39 million of funding from April 2019 to Citizens Advice and Citizens Advice Scotland to provide a new support system for UC claimants.

Called Help to Claim, the aim of the service is to assist clients to make their initial claim for UC benefits and support them up until their first complete payment. This can also involve setting up email accounts, bank accounts and obtaining identification in some cases.

In preparation for this, Citizens Advice Tendring has been busy recruiting and training staff to deliver this service at face to face sessions at Job Centres in Clacton and Harwich as well as by webchat and telephone advice as part of a national queue system.

MARTIN FREEDMAN

ADVICE SERVICES MANAGER

If you'd like to volunteer to be an adviser with Citizens Advice Tendring, please send an email to supervisor@cabtendring.org.uk or visit the Volunteering page on our website at www.citizensadvice.org.uk/local/tendring/volunteer/

Welfare benefits advice



Our service offers assistance to people with benefits problems including entitlements, over-payments and appeals, all of which can be extremely complex issues to understand and act upon without support. Our benefits adviser has been continuing to work with clients, assessors, and advisers, to ensure that everyone has access to expert advice in order to solve existing problems and avoid future issues.

SUPPORT FOR MORTGAGE INTEREST (SMI) PAYMENTS

At the start of the tax year, Support for Mortgage Interest changed for new claimants from a benefit to a repayable loan with interest. Claimants receiving an income based benefit don't get their first payment for approximately 9 months. (Payment is immediate for people getting pension credit.) It will be repaid either when the claimant's house is sold, or ownership is transferred. We have been providing our clients with the information they need to make the decision on whether the loan is right for them.

UNIVERSAL CREDIT

With the introduction of Universal Credit Full Service in July 2018 we have been supporting clients with a number of Universal Credit related queries, including help with the claim process, sanctions, and assignment to conditionality groups. We continue to see clients who are concerned about applying for Universal Credit following negative press across news outlets. Looking forward, a national initiative funded by

DWP has been put in place to support clients with the initial claim up until their first full Universal Credit payment, and we will have our own Help to Claim team to cater for the need in Tendring.

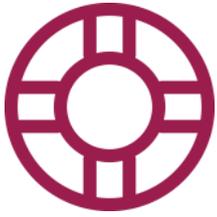
SEVERE DISABILITY PREMIUM (SDP)

In January 2019, the Universal Credit SDP Gateway Amendment came into force. Claimants who have an entitlement to SDP are now prevented from making a new claim to Universal Credit. Instead, they can continue to make claims for legacy benefits. This ensures that they are not losing out financially since the premium does not exist under Universal Credit. In the future these claimants will eventually move across to Universal Credit via managed migration. This is currently set to begin in pilot areas in 2019. Claimants will receive transitional protection to ensure that they will not be financially worse off during the changeover.

As always, the fundamental service we provide through Benefits Advice continues to be appeals, with incorrect decision making in Capability for Work and PIP awards being the primary issue. Our offices across Tendring will continue to assist people with their benefit claims and issues, as we endeavour to support our clients to get the benefits to which they are entitled.

SASHA STREET

WELFARE BENEFITS ADVISER



Tendring Mental Health Hub

In Year 4 of the Mental Health Hub project, we have continued to provide a valuable service to vulnerable people in the Tendring area.

We have maintained the high standard of service delivery, achieved through on-going development and training within our staff team to increase their knowledge and experience.

Staff continue to deliver both drop-in advice sessions and the Mental Health Recovery programme, which work together to holistically improve the lives of those experiencing ill mental health.

In 2018/19 the Mental Health Hub has supported 322 clients with ill mental health, and has yielded a potential cost benefit savings of approximately £2.5m to local services.

We also successfully secured £6,000 funding from Tendring District Council Sport England which we will be using to revive community garden spaces as a means to encourage volunteers with ill mental health to engage in exercise, spend time in green spaces, and interact with the community.

SASHA STREET

LEAD RECOVERY OFFICER



JENNY'S STORY

Jenny came to see us because she had a problem with the Department of Work and Pensions. She believed that when she was moved from Incapacity Benefit to Employment Support Allowance the DWP had underpaid her benefit.

Jenny had got a form to apply for this back benefit but found it difficult to complete. She asked for our help and together we completed the form and sent it to the DWP.

The submission was successful and Jenny came back to tell us that she had been awarded a back payment of £9,147.

Debt advice



The Money Advice Service define "over-indebted" individuals as those who are likely to find meeting monthly bills a "heavy burden" and/or those missing more than two bill payments within a six-month period. Their latest figures for 2018¹ show that in the Tendring District, 13.1% of the adult population are considered to be in an over-indebted situation. Nationally, the MAS Financial Capability Survey for 2018² shows that only a third of people who are over-indebted receive help.

Fortunately, residents of Tendring can obtain specialist debt advice from Citizens Advice Tendring, funded by the Money Advice Service as part of their Money Advice Service Debt Advice Project. Clients who are referred to this project receive money advice, help with budgeting and advice on personal insolvency. The adviser can also negotiate with creditors on the client's behalf. Referrals come either from our core advice service or from partner organisations. The cases we see now are often quite complex.

Our specialist debt adviser saw 369 clients with 1078 debt issues during the year 2018-19. The top four issues were credit, store & charge card debts, council tax arrears, unsecured personal loan debts and water supply & sewerage debts.

Many clients seen in the MASDAP scheme have been clinically diagnosed with a mental health condition and our advice and support is vital in enabling the client to cope with their situation.

STEPHEN ANDREWS

SPECIALIST DEBT ADVISER

In 2018-19, Citizens Advice Tendring operated from **8** locations and we helped some **8,000** people with advice and information.

They came to us with nearly **9,000** issues, the top **5** categories being Welfare Benefits & Tax Credits, Debt, Housing, Relationships & Family and Employment.

The value of our benefits advice was **£3,061,443**.

The value of our debt advice was **£1,367,748**.

This was all achieved through the dedicated effort of **15** paid staff and **48** volunteers.

The value of donated volunteer hours was **£227,123**.



Citizens Advice celebrates its 80th birthday in 2019. Here are some highlights from the first 80 years.

For
everyone,
for 80
years

4 September 1939

The day after World War II begins, Citizens Advice opens in 200 locations.

1940

Advisers deal with rationing, displacement and overcrowding issues and help people locate missing relatives.

1944

Advisers successfully argue for an urgent need for evacuation of children from London during the German bombing campaign.

1946

An influx of enquiries around family problems caused by the war, including increasing divorce rates and family break-ups.

1957

The Rent Act comes into force, deregulating the private rented sector. Housing issues make up 25% of all enquiries with both landlords and tenants asking what this means for them.

1958

The total number of enquiries reaches over 1 million.

1960

The resilience of the service is rewarded, as central government reinstates funding in appreciation of services rendered to the community.

1965

The total number of enquiries reaches 1.25 million.

1972

Citizens Advice volunteers help Ugandan Asian refugees with documentation after arriving into Stansted airport.

1975

The total number of enquiries reaches 2.7 million.

1984

For the first time, social security is the most common enquiry, reflecting the increasing numbers of people who are reliant on it.

1985

The miners' strike leads to a spike of enquiries on benefits, fuel, housing and consumer debts.

1990

In the first half of the 1990s Citizens Advice help people struggling with poll tax arrears, and then with council tax arrears from 1993 onwards.

1998

Citizens Advice successfully campaign against changes in court fees which made it difficult for poor people to gain access to justice

1999

Self-help website advice.org.uk is launched.

2003

Enquiries on tax credits rise and a high number of enquiries around welfare reform are received during the whole decade.

2005

Citizens Advice issue a super-complaint to the Office of Fair Trading on the cost and effectiveness of payment protection insurance (PPI).

2008

An influx of enquiries from those who had very high levels of borrowing up until the financial crash in 2008, after which enquiries around unemployment rise.



2014

Citizens Advice present evidence to government and regulators showing a growth in bad lending and debt collection practices by payday lenders. This results in a cap on the cost of payday loans and tightened regulation.

2014

Citizens Advice telephone service 'Adviceline' takes its millionth call.

2015

Citizens Advice take on 2 new services, Pension Wise and the Witness Service.

2017

Citizens Advice present evidence on problems with the Universal Credit rollout to the government. After months of campaigning, the government announces £1.5 billion in extra funding.

2017

The Supreme Court rules that employment tribunal fees are unlawful, after years of Citizens Advice campaigning to make fees fairer.

2017

Citizens Advice telephone service 'Adviceline' takes its 4 millionth call.

2018

Citizens Advice secured funding to deliver a service that helps clients make a Universal Credit claim.

2018

Citizens Advice issue a super-complaint to the Competition and Markets Authority as loyal customers are paying too much for services like broadband.

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 - Operations Management

Robert Clubb - Facilities

Charlotte Fitzgerald - Vice Chair/Equalities

Steve Gray - Information Assurance

Philip Price - Secretary/Treasurer

Chris Whitfield - Vice Chair/HR

Helping people



In our Client Satisfaction Survey we asked people “What difference did we make”? They told us:

Has helped to sort out my debts.

Given hope in the longer term.

Clear information about what to do to help my situation.

You showed me the way and where to look for benefits and what I am entitled to.

The gentleman that dealt with my queries was very friendly, patient and explained everything thoroughly. I am not as worried as before and I can now see light at the end of the tunnel.

Your advice has been most helpful.

Opened my eyes about certain situations.

Very helpful. Big relief with advice.

Helped me with all my forms that I don't understand.

The person I saw really cheered me up. Very helpful and advice was great.

Made the whole process (PIP appeal) easier and took a lot of stress off.

I came in because my financial support was incorrectly stopped and came here with no hope and came out with answers and a light at the end of the tunnel.

It has helped me understand my options and what I can do to resolve my situation.

and we receive

“Thank You” cards:

Thank you everyone - I could not have done it without you - you're special.

Thank you for the support and help you gave me with my P.I.P. assessment.

A fab support team.



DAVID'S STORY

David was contacted by the Department of Work and Pensions. They told him they may have underpaid his Employment and Support Allowance benefit.

David was doubtful about this and came to see us. We helped him to complete the claim form for back benefit.

Four months later, David was delighted to learn that the DWP owed him £4,995.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

We do this at drop-in advice sessions here:

CLACTON 18 Carnarvon Road CO15 6QF (03444 111 444)
Monday - Thursday 10:00 -12:30
Mental Health Hub 148/150 Old Road CO15 3BA
(01255 377080 ext 101)
Tuesday - Friday 10:00 -12:00

HARWICH Job Centre 164/168 High Street CO12 3AT
(01255 552230) Monday and Tuesday 09:30 - 12:30

and by appointment in these towns:

BRIGHTLINGSEA Every Thursday **HOLLAND ON SEA** Every Monday

FRINTON ON SEA Fortnightly on Tuesdays

WALTON ON NAZE Fortnightly on Wednesdays

MANNINGTREE Every Wednesday

Phone 01255 377080 ext 110 to book an appointment

Find us online at www.citizensadvice.org.uk/tendring/

Call Adviceline 03444 111 444 for telephone advice

Monday - Friday 10:00 - 16:00



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