

# HERE FOR EVERYONE

**ANNUAL REVIEW  
2016 -17**

**citizens  
advice**

**Tendring**



# Chairman's Report

The past year has been another one of change and transition, both for the service and for me personally. After many years' sterling service, Alex Stanmore stood down as Chairman and I took up the reins. The re-organisation Alex mentioned in last year's report has happened, resulting in a reduction of staffing levels and opening hours. I must pay tribute to the understanding and dedication of our paid staff and volunteers whose commitment to the service and to our clients has enabled the office to maintain its high standards in testing conditions.

Unfortunately, the Tendring area still has large areas of deprivation. As a consequence, much of our work relates to debt and welfare benefits as is detailed in the following pages. I expect this to continue in the coming year. It is against this background that CA Tendring continues to enjoy the financial support of Tendring District Council, who recognise that our service supports and complements their work. CA Tendring enjoys a fruitful working relationship with the Council and I would particularly thank Karen Neath, Management and Members Support Manager and Councillor Lynda MacWilliams for their advice and encouragement.

The Mental Health Hub continues to flourish thanks to the efforts of the manager, Clare Munday, and her team. The worth of the project to the community was recognised by a continuation of funding. I thank Tendring District Council, Essex County Council, the Police Crime Commissioner for Essex and the NE Essex Clinical Commissioning Group for this continued funding and support.

Part of our restructuring saw the creation of 2 new part-time rôles of Operations Director, solely for CA Tendring, and Strategic Director, working jointly with Citizens Advice Colchester.

Melanie Hammond, with 10 years' experience working at CA Tendring, became Operations Director in 2016 and Neil Lawrence comes on board in April 2017 as Strategic Director. He is charged with trying to maintain existing funding and looking for new sources of income. This will be challenging given the widespread demands for an ever diminishing pool of funds but I'm confident that Neil's previous experience in the Third Sector will be put to good use.



## **OUR TRUSTEES**

**ROBERT CLUBB**

**(CHAIR)**

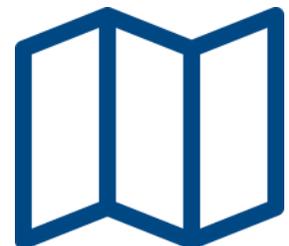
**CORAL BORN**

**CHRIS BIRD**

**(TREASURER)**

**TONIA PARSONS**

**STEVE GRAY**



## **OUR OFFICES**

**CLACTON ON SEA**

**(BUREAU AND**

**MENTAL HEALTH HUB)**

**HARWICH**

**WITH OUTREACH IN**

**BRIGHTLINGSEA**

**MANNINGTREE**



I thank my fellow trustees for their hard work during another tough year, especially Chris Bird who accepted the Treasurer's responsibilities. We welcomed Tonia Parsons to the board; she brings a wealth of experience in management in the health sector which will be of great benefit to us. In the coming year, we expect to add to the board at least two new members with similar experience.

We realise that not all people can easily access face-to-face advice. Alternative access routes to advice are needed. I am pleased to say that in the year 2017/18, CA Tendring will join the national Adviceline phone advice service. The line is open from 10 'til 4, Mondays to Fridays. Later in the year, we hope to offer advice by webchat and email, further extending our reach.

After a period of challenge and restructure, I believe that we are in good shape for the challenges ahead and we will continue to be "Here for Everyone".

**ROBERT CLUBB**

**CHAIR**

## Our value to society in 2016/17

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



**£1.48**

In fiscal benefits

### **Savings to government**

Reduction in health service demand, local authority homelessness services, and out-of-work benefits for our clients and volunteers.

**£8.46**

In public value

### **Wider economic and social benefits**

Improvements in participation and productivity for clients and volunteers.

**£12.12**

In benefits to individuals

### **Value to our clients**

Income gained through benefits gained, debts written off and consumer problems resolved.

**Total: £521,252**

**Total: £2,970,163**

**Total: £4,255,637**

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

# Our core service

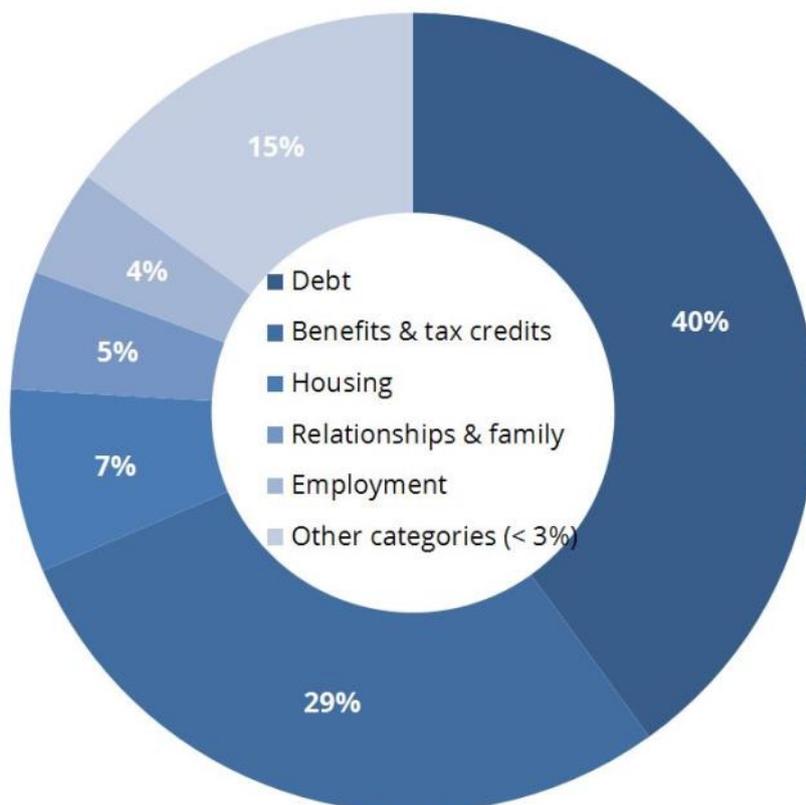
Our service is still very much in demand from Tendring residents. We offer face to face drop-in advice sessions Tuesday, Wednesday and Thursday 10-12.30 at our Carnarvon Road office.

## ADVICE PROVISION

Clients can meet a trained adviser who will explore the client's problem and personal circumstances. The adviser will use approved information from sources like the Citizens Advice public site, Adviceguide or our internal Advisernet, which provides more in-depth knowledge. Supported by a fully trained supervisor, the adviser will explain to the client their options and possible outcomes of different courses of action. Where appropriate, a referral to our Debt or Welfare Benefits Specialists can be made if this is the best option for our client.

Our Information Room is staffed by trained Information Officers. Here, in a more informal setting, clients are helped with leaflets or directed to other agencies, which often empowers them to help themselves.

Top five advice issues 2016-17



*As was the case last year, debt and benefits were the top two advice issues for which clients came to us for help.*

## **OUTREACH**

Our Harwich office is located at the JobCentre in central Dovercourt. We have separate office space and interview rooms to ensure client confidentiality is maintained. We continue to offer outreach by appointment in Brightlingsea, Manningtree and Walton on Naze.

We are still in partnership with the Salvation Army/Trussell Trust to issue food vouchers to our clients in need. We are still one of the largest issuer of vouchers in the area.

## **GENDER VIOLENCE ABUSE**

We are into our second year of identifying and combating the Gender Violence Abuse (GVA) that our local CA clients face. Our advisers have been trained to ask GVA questions, provide advice and information as part of advising clients on a wide range of issues including debt, benefits and housing issues. All our volunteer advisors receive training on GVA as part of their training programme.

## **VOLUNTEERS**

*"It's great to see the knowledge that I've gained during my training put to good use to help the clients"*  
Volunteer Advisor

As a charity, Citizens Advice Tendring cannot function without the dedicated and trained team of unpaid volunteers. Our volunteers provide reception, information assistance, gateway and full advice, session supervision and administration support. They all have something in common in that they are all dedicated to providing the best service they can to our Tendring Clients.

Our volunteers go through a structured training programme in order to give the best service.

Our Training Officer says "It is rewarding seeing the volunteers start as new recruits and develop their skills into various roles in the office so to see their confidence grow is very satisfying."

We always need volunteers and if you would like to join us please email [asm@cabtending.org.uk](mailto:asm@cabtending.org.uk). There is a real team spirit and we will train you fully in accordance with the role that you choose.

**SHIRLEY WILSON**

**ADVICE SERVICES MANAGER**

# Welfare benefits advice

Our service offers assistance to people with benefits problems including appeals, entitlements and over-payments, all of which can be extremely complex issues to understand and act upon without support. The benefit specialists aim to upskill the general advice team to give them the best tools possible to assist clients. The specialists still see complex cases and are on hand in a consultancy role for our staff and volunteers.

## DLA TO PIP

Over the past few years the benefits system has evolved and continues to do so; many people are still being transitioned from Disability Living Allowance (DLA) to Personal Independence Payment (PIP).

Many clients are still struggling to accept the more stringent criteria surrounding PIP assessments, and are finding their benefit is being reduced or stopped altogether. Clients are helped with appeals and prepared for tribunal hearings, if they challenge these decisions.

## ESA

From April 2017 new claimants of Employment Support Allowance (ESA) will have to come to terms with a reduction in payment if they are placed within the Work Related Activity Group (WRAG). These claimants will now only receive the same amount as a Universal Credit or Job Seekers Allowance claimant.

## UNIVERSAL CREDIT

Looking further ahead, Universal Credit will be rolled out in full across the area in Spring 2018. We aim to assist clients with any issues they face with the claiming process and the potential complex calculations involved with the UC introduction.

Our service will continue to assist in the best way possible with the wide variety of welfare benefit issues faced by the local community.

*Clients have had to cope with the benefit cap during the year and this will continue to affect local people who will need on-going benefits advice and assistance with maximising their income.*

**RICHARD GREEN**

**WELFARE BENEFITS SPECIALIST**

As was the case last year, debt continues to be the main issue for which Tendring residents come to the service seeking advice. Clients are referred either from our core service or by partner organisations. The debt advice project we provide, called MASDAP, is funded by the Money Advice Service. This enables us able to offer people money advice and assistance which helps and supports the most vulnerable members of our local community.

A very distressed, frail 84 year old man came to us for help because he was being chased for motoring offences by DVLA. It was clearly a case of mistaken identity but, despite the client's best efforts, DVLA had taken him to Court and were making deductions from his Pension Credit.

We approached the DVLA on his behalf but they wouldn't change their decision. We accompanied the client to court and were successful in getting the case re-opened which allowed the DVLA to reconsider the matter. Eventually, they finally agreed to cancel the case and repay the deductions already taken from his Pension Credit.

Were it not for our intervention, payments of this considerable debt would still be being made, causing continuing distress to the client. We doubt that any other advice charity would have had the time and knowledge to achieve this outcome.

The support and assistance we provide includes money advice, help with budgeting and advice on personal insolvency. We are also approved intermediaries for the Debt Relief Order scheme. As such, and subject to qualifying criteria, we are able to write off debts of up to £20,000 online. Additionally, we can represent cli-

ents in court possession cases and, when necessary, negotiate on our clients' behalf with Priority and Non-priority creditors.

*"Money and mental health are often linked. Poor mental health can make managing money harder and worrying about money can make your mental health worse." Source: MIND*

As over half of our debt clients have been clinically diagnosed with a mental health condition, we frequently see at first hand the destructive effects of debt and mental health. Our advice and support is vital in helping the client deal with what can often be an overwhelming situation. However, the combination of mental health issues and debts increases considerably the work and time involved in dealing with the clients' needs.

**STEPHEN ANDREWS**

**SPECIALIST DEBT ADVISER**

# Tendring Mental Health Hub

**Y**ear 2 of the Mental Health Hub project proved to be even more successful in achieving its goals.

This year the key aim of the Hub was to provide a more structured service to our clients in Tendring.

We achieved this through working closely with our stakeholders: North East Essex Clinical Commissioning Group, Essex County Council, Police and Crime Commissioner for Essex and Tendring District Council by agreeing and implementing a new Service Level Agreement. We re-structured the way we delivered the service, created a more confidential area to see clients and developed our procedures.

We have recruited and trained a new staff team and have also developed a more robust volunteer training plan, whereby clients

may now stay on the program for up to 1 year. During this period we are able to support our clients on their recovery journey with practical and emotional support to help them to increase skillsets, self-esteem and confidence: through to moving back into the mainstream community to engage with a meaningful activity.

In 2016/17 the Hub has increased its partnership working relationships, made 2172 interventions and yielded a potential cost benefit saving of over £2m to public services.

In April, Clacton Jobcentre referred to the Hub a 47 year old man who'd been unemployed for four years. He'd experienced panic attacks and social anxiety and is dyslexic and partially deaf. He felt that volunteering at the Hub would help him to improve his skillset. He also wanted to increase his confidence and self-esteem and be able to talk in a group as his main goal was to return to work.

After 6 months he decided his mission was to work at the Hub. He made himself so invaluable that managers realised that the Hub had actually needed a reliable person to take on the daily activities of the shop.

In December, he was offered a trial post as shop supervisor which then became permanent. He now has two jobs and is happy and committed in his work.

This is the perfect example of the ethos of the Hub – a person's journey from client to staff member who is then able to inspire incoming clients with his personal experience.

**CLARE MUNDAY**

**MHHUB MANAGER**



**7616** CLIENTS HELPED FACE-TO-FACE AND BY PHONE



**OVER 11000** ISSUES PEOPLE SOUGHT OUR HELP WITH



OUR CLIENTS ARE ALMOST **5 TIMES** AS LIKELY TO BE ON A LOW-INCOME, WHEN COMPARING OUR LOCAL CLIENTS TO THE ENGLAND AND WALES POPULATION



**£3,306,543** THE VALUE OF OUR BENEFITS ADVICE



**£904,881** THE AMOUNT OF DEBT WRITTEN OFF



**6** LOCATIONS WHERE WE PROVIDE FREE AND INDEPENDENT SUPPORT



**70** DEDICATED LOCAL STAFF AND VOLUNTEERS



**£248,153** ESTIMATED WORTH OF DONATED HOURS BY OUR 57 VOLUNTEERS

# Thank you to...

## Our funders



## Our partners



## 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. Bureaux 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 bureau.

#### Free

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

#### Confidentiality

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



Our Benefits Specialist helped a disabled pensioner who, in being transferred from Disability Living Allowance to Personal Independent Payment, lost all her disability benefits. This meant a significant loss to her weekly income. We assisted her in appealing the decision, helping her to understand the many letters that she received from the DWP. Her appeal was successful and she received £194.92 a week in extra income and benefits, together with a backdated lump sum of £3872.85. The happy client told us that she could never have gone through this process without our help and support.

## Comments from Client Satisfaction Survey 2016

“Advice was very helpful and printed me the information I needed to get me going.”

“More confidence to deal with the situation.”

“Help and advice was clear and helped me move forward in the right direction to solve my problem.”

“It was good to get the legal advice instead of just guessing.”

“Everything very good. I am very happy with CAB.”

“Very helpful. Resolved all my problems and matters.”

“It is very reassuring for clients to know that they can access help quickly which reduces their anxiety.”

## Joy Hartley, Health in Mind

“I have learnt how to help the public and not be judgemental to others, be brought out of my comfort zone, hold down a job and learn new skills.”

**HUB client who progressed to being a staff member**

## Who we are

**Free, confidential advice.  
Whoever you are.**

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.

## Where we are

**CLACTON** 18 Carnarvon Road CO15 6QF (01255 377080)  
Mental Health Hub 148/150 Old Road CO15 3BA  
(07926 512667)

**HARWICH** Job Centre 164/168 High Street CO12 3AT  
(01255 377080)

Also by appointment at:

The Parish Hall Victoria Place **Brightlingsea** CO7 0BP  
(Thursday)

13 High Street **Manningtree** CO11 1AQ (Wednesday)

Powells Solicitors 21 New Pier Street **Walton-on-the-Naze**  
CO14 8ED (Weds)

(to book an appointment phone 01255 377080 extension 110)

## When we're open

**Please support our work  
by texting  
CABT44 £2 / £5 / £10  
to donate to us now**



	CARNARVON ROAD	HUB	HARWICH
MON	Information Room 10:00 to 4:00	CLOSED	Drop in Advice 09:30 to 12:30
TUES	Drop in Advice 10:00 to 12:30	Mental Health Drop in 10:00 to 12:00	Information Only 12:30 to 4:00
WED	Information Room 10:00 to 4:00		CLOSED
THUR	10:00 to 4:00		
FRI	CLOSED		

[citizensadvice.org.uk](http://citizensadvice.org.uk)



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