

Dacorum District Citizens Advice Bureau

Annual Report 2012-13



Chair's Review



Another eventful but productive year that has culminated in helping even more people in Dacorum to get the help and advice they need to get their lives back on track. This has not been an easy task given the current changes in benefits, employment and housing supply.

It has been difficult and stressful for all concerned however the resourcefulness and good humour of our staff and volunteers never fails to amaze me as they work with those needing help – a tribute to us all.

Our Principles

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.

Alongside this we have also regretfully said goodbye to Eve Walker who decided to retire as CEO in June. On behalf of the Trustee Board we thank her for the tireless work she has put into ensuring the continuing success of Dacorum CAB. She leaves behind a very robust organisation ready for the future. We also wish her a long and happy retirement .

Although we were sad to see Eve go we were also pleased to welcome our new CEO Victoria MacGregor who we know will carry on Eve's good work.

An example of our success is successfully bidding and being awarded just under £240k from the Big Lottery; an amazing achievement that Eve and her team managed to complete before she retired.

Of course the success of such projects can only be achieved by continuing to work with our partners within Dacorum as well in Hertfordshire and nationally. It is so important to bring everyone together so we can deliver a seamless advice and support service for the people of Dacorum; an ethos that we are totally committed to.

Our Aims

The Service aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

Finally I would like to pass on my grateful thanks to my Trustee Board for their unfailing support and dedication and for the expertise they bring to the table. But even more it is the staff and volunteers, both past and present, that should receive the recognition for all that they do and have achieved. Thank you.

Anne-Lise Johnsen
Chair

Chief Executive's Report



At Dacorum District Citizen's Advice Bureau we aim to provide local people with free, confidential and impartial advice to equip, empower and support them to tackle the problems they face.

The pressures of the economic downturn, a period of public sector austerity and the ongoing and unprecedented changes to the welfare system have put real pressure on individuals, families and businesses right across the Borough. It has also meant that the service we provide has never been so important. It is an essential resource for our community.

It is a great honour to take up the position of Chief Executive. I look forward to building on the momentum achieved in recent years under the accomplished guidance of Eve Walker and ensuring the bureau continues to evolve to keep up with ever-increasing demand and changes in society.

Indeed, it is a testament to all the work done over the last year that the bureau continues to advance in spite of economic challenges. The commitment of volunteers and staff means that our frontline advice services are easier to access than ever before with evening sessions, outreaches and telephone advice now available 5 days a week. We will continue to develop our offering as we focus on our goals to deliver a flexible service that meets the needs of the community, reduce waiting times for drop ins and develop new channels of communication and advice giving.

Innovation and flexibility will be a key factor in ensuring the bureau is as effective as possible in delivering its service. As such, we will continue to develop partnerships and strengthen local relationships to ensure a co-ordinated response in addressing economic and social problems within Dacorum. The development and delivery of the Advice Services Transition Fund project which has been made possible through funding from the Big Lottery and is set to reshape the way which we deliver services to clients in collaboration with local voluntary partners and Dacorum Borough Council will be a key element of this. So too, will be our continued participation in the Dacortium consortium that will bring together member organisations to co-deliver a range of holistic, bespoke public services.

As we look forward to another year I must reiterate once more how impressed I have been by the dedication and commitment of staff and volunteers to the delivery of this service. It is the enthusiasm and allegiance of people such as Jill Simmons - who I am sad to say will be retiring following 32 years of dedicated service – which allows us to make the impact we do helping people facing difficult times in Dacorum to move past their problems to lead happier, healthier lives.

Victoria MacGregor
Chief Executive

Advice Report



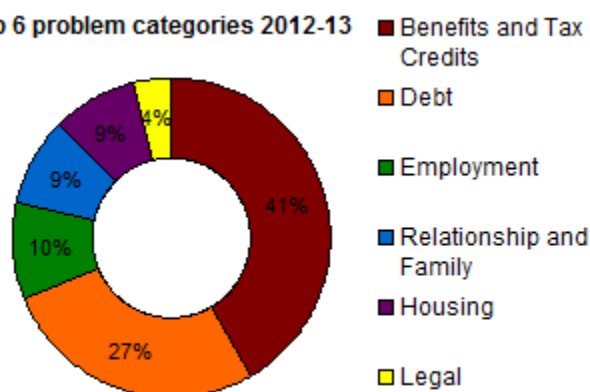
Last year was another challenging year for the bureau with demand continuing to increase for our services. Over the year we recorded 13,013 contacts with clients and third parties and helped to resolve the 19,259 separate presented problems. Our top 6 categories of problems were benefits and tax credits, debt, employment, relationships and families, housing and legal with the first two accounting for 68% of the problems presented. With the on-going changes to the welfare system and the continued economic challenges we expect these issues to continue to dominate in the coming months.

Many clients come to us with multiple and complex problems. As well as general advice on any subject we are uniquely able to provide in depth and specialist advice and casework – all of which is free, confidential and impartial.

In 2012-13 the top 6 categories of problems were:

**Benefits and tax credits
Debt
Employment
Relationships & family
Housing
Legal**

Top 6 problem categories 2012-13



A clear example of this has been the way that the bureau has responded during this year to the increase in clients severely affected by the start of the Welfare Benefit Reforms with the change from Council Tax Benefit to the Council Tax Reduction Scheme, the “bedroom tax” as everyone refers to it and benefit capping. More clients also needed help to appeal welfare benefit decisions.

This could not have come at a worse time with the ending of Legal Service Commission Contracts (LSC) in Debt, Welfare Benefits and Housing keenly felt in the bureau. Though the bureau has dealt with appeals for all types of benefits the majority of clients have needed help in appealing the decision not to award Employment and Support Allowance Benefit. Having attended medical assessments many months ago it suddenly came as a complete shock to clients to be told that all their benefits had been stopped from the date of that assessment.

Stressed, bewildered clients came into the bureau desperate for support and worried that they would lose their homes as all benefits including housing and

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council tax support are stopped from that date. Without any source of income for themselves and their families they were unable to put food on the table, heat their homes and pay their bills.

Advisers helped complete welfare benefit appeal forms. The bureau also supplied food vouchers and applied to many Charitable Trusts, Utility and Energy Providers in an effort to help ease some of the financial burden.

Specialist Welfare Benefit Caseworkers prepared the lengthy and time consuming benefit appeal submissions and where possible represented clients at Tribunals. Our Money Support Workers and Money Specialists then worked hard to liaise with Local Authorities, Housing Associations, Courts and any other creditors the client had incurred debts with to negotiate suitable offers of payment. Where this was not a possibility the Specialists, who are Authorised Intermediaries, helped the client to apply for a Debt Relief Order or if the debts totalled more than £15,000 to become bankrupt.

With the on-going changes to the welfare system, economic uncertainties and cutbacks in various services, the bureau continues to play a vitally important role in the local community supporting people from all walks of life and those who are very vulnerable. By working with clients on a holistic basis to deal with sometimes-complex issues, clients are empowered to take control of their own lives.

During the last year the bureau also completed a Citizens Advice Membership Audit, CLS audit and started to train the entire bureau team in a relatively short period of time on the new Microsoft Dynamics IT system called PETRA that our National Association has moved to for all bureaux to use.

I would like to personally take the opportunity to thank all of the wonderful, hardworking, bureau team who in another difficult year responded so well to all the challenges we have faced.

Angela Fox
Advice Service Manager

Ken Greer
Advice Session Supervisor
Money Advice Specialist

The following people retired or left the service during the year:

Val Chapman
Mary Hughes
Angie Skidmore
Diana Spence
Jan Featherstone
Joyce Otieno
Jill Simmons
Eve Walker

We are grateful for all their support and wish them well.

Focus on Money Advice



In this year's Annual Report we are focusing on Money Advice. Debt is the second biggest category of problems dealt with by the bureau and while the range of issues remains as diverse as in previous years we have noted some changes this year.

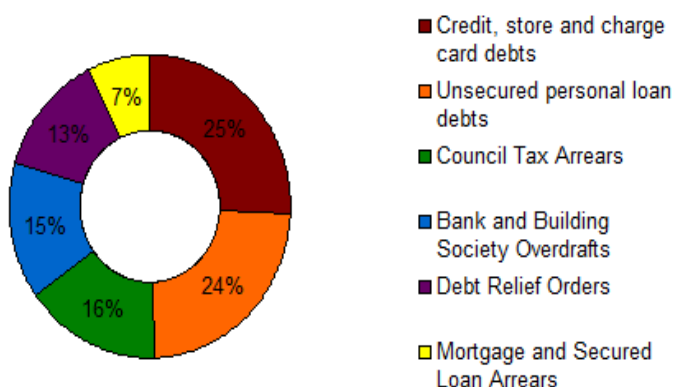
Profile of clients

We are seeing a greater number of clients who are on low income or have recently become unemployed and are finding it difficult to manage their priority commitments. It is becoming more difficult to achieve a balanced financial statement, where expenditure does not significantly exceed income. The implementation of the 'bedroom tax' has exacerbated the situation for a number of clients. We expect the introduction of Universal Credit where direct payment of rent to tenants is proposed is likely to further impact this situation particularly the level of rent arrears.

In 2012-13 the top 6 Issues within debt were:

Credit, store & charge cards
Unsecured personal loans
Council Tax Arrears
Bank & Building Soc overdrafts
Debt Relief Orders
Mortgage & Secured loans

Top 6 issues within debt 2012-13



Rises in utility costs

Energy and water bills continue to rise with average fuel costs for a UK household now £1727 per annum - an increase of 57% over 2008. Cases of disconnection are becoming much rarer, suppliers preferring to use pre-payment meters which in some cases are more expensive than other payment methods. We are encouraging clients need take advantage of the energy companies' charitable trusts in reducing arrears.

A greater use of bailiffs

The use by local authorities in the collection of council tax arrears by bailiffs causes stress for clients and cost and delay in the recovery of monies for local authorities. It is difficult to negotiate with bailiffs when accounts have been passed to them for collection. They often insist on unrealistic offers of repayment from clients on benefits and low incomes.

We therefore look forward to working closely with DBC, on this matter, as they implement the 'guidance on good practice in the collection of council tax arrears'

Focus on Money Advice



issued to all local councils by The Department for Communities and Local Government in June 2013. The guidance highlights the role that non-fee charging debt advisers can play in helping councils to develop their enforcement strategies and in regard to bailiffs ensure that arrangements should seek to safeguard against bailiffs entering into punitive repayment arrangements directly with bill payers.

Increase in use of pay-day loans

These pressures in managing living costs have inevitably given rise to an increased use of pay day loans. Issues arise for clients when loans are rolled over and repayment charges increase. We expect the introduction of Universal Credit where it is proposed that payments will be made monthly in arrears will increase the risk of use of pay day loans.

Andy Laird
Money Advice Specialist

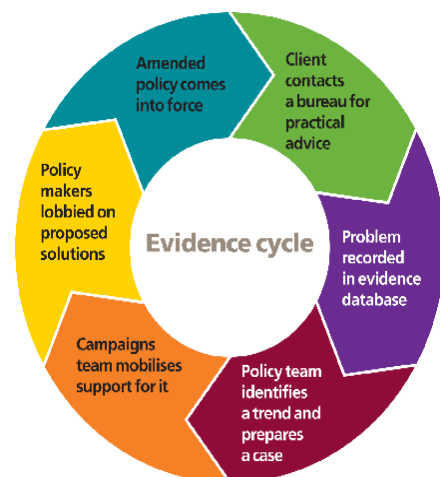
Social Policy Report

In 2012 Dacorum CAB advisers used the E-bef system to provide 150 evidence reports for cases, the majority relating to local or national systems that were incorrectly or poorly applied. The consequences in many cases were real unnecessary hardship.

Most of the issues raised continue to reflect the restrictive economic situation and the large number of changes applied to the benefits system. The themes of poor administration, excessive delays and inappropriate advice from the benefits agencies or the local council, all too often highlighting training limitations, result in extreme delays in the payment of benefits, reflected more often this year by the need for food parcels. Not surprisingly this has exacerbated the issue of payday loans, which of course is hitting the headlines now.

E-befs are gathered from across the country and used to raise such headlines and persuade government, civil servants, council officers and companies to make changes; success actually cuts government costs and therefore benefits all, not just our clients.

David Wright
Social Policy Coordinator



Training Report



2012 -13 has been a challenging year for training. As well as taking on 5 new Gateway trainees and continuing to progress the previous years' trainees who have not yet finished their training, we had more trainees to prepare for telephone advice on Adviceline. As we currently have a shortage of Generalist Advisers, we also began the recruitment process for a new Generalist Adviser training programme.

In addition, we had the new Petra system to prepare and train for, and therefore the reconfiguration of the bureau computers and Windows access, and the training of staff and volunteers to use them.

As if that was not enough, we also had to prepare for Welfare Reform and the multiple training issues generated by this wide-ranging restructuring of the Benefits system. As both the new and the old systems will run alongside each other for at least four years, this means a lot more to learn for new trainees, as well as retraining all existing staff and volunteers. We began the training for these benefits changes in November 2012, and this is still ongoing as further changes and modifications come online.

Angela and I also went out into the community to train volunteers from other charity groups on the Welfare Reform programme, to enable them to identify and resolve issues with their clients, and to recognise and refer to us when appropriate.

A very big thank you to our funders:

Dacorum Borough Council

Hertfordshire County Council

Department of Health via Herts CC

The Royal Air Force Benevolent Fund

Citizens Advice - Big Energy Project

Legal Services Commission

We have also organised outside training for volunteers to update their skills, particularly in the area of Housing, which has undergone major reform over the last few years due to implementation of the Localism Act 2011.

The bureau Quality of Advice audit, whilst being a positive endorsement of the work we have been doing, also highlighted areas where we can improve, and the training plan for 2013-14 aims to address these issues and further improve the quality of our advice.

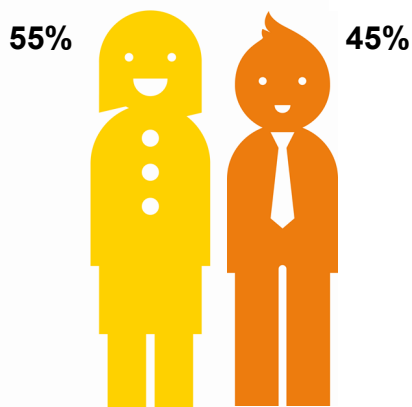
With help from staff and volunteers across the board I believe we have met the challenges of all of these changes and are now in a position to consolidate and move forward in the year ahead to meet the increasing needs of our clients.

Amanda Mayes
Training Officer

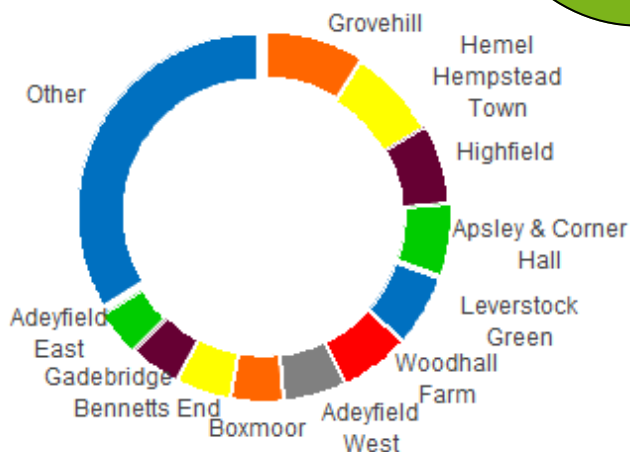
Enquiry Statistics



Gender

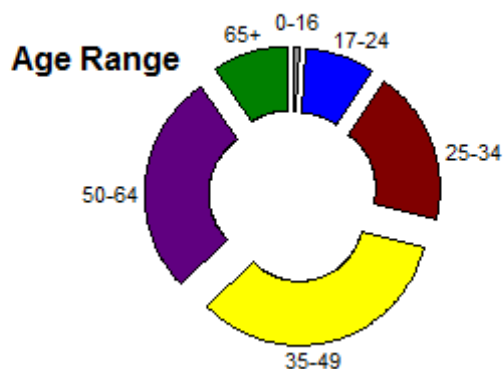


Clients by Ward

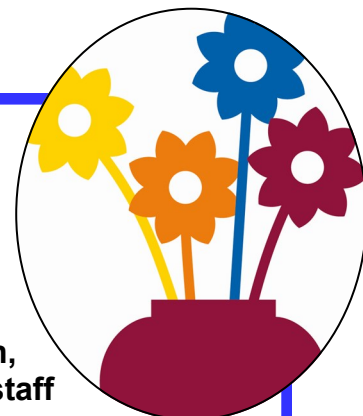


Client Ethnicity	%
Asian or Asian British Bangladeshi	0.4
Asian or Asian British Indian	1.4
Asian or Asian British Other	1.2
Asian or Asian British Pakistani	2.2
Black or Black British African	3.2
Black or Black British Caribbean	0.7
Black or Black British Other	0.4
Chinese	0.3

Mixed Other	0.5
Mixed White and Asian	0.3
Mixed White & Black African	0.9
Mixed White & Black Caribbean	0.5
White British	76.4
White Irish	1.5
White Other	5.3
White Roma/Gypsy Traveller	0.1



Thank you



Volunteer Advisors

Mrs. I. Barnes
Mrs. C. Banks
Mr. Q. Barrett
Mr. B. Booth
Mrs. E. Childs
Mr. R. Destin,
Mrs. V. Fitzpatrick
Mr. M. Gill
Mrs. J.E. Grigsby MBE
Mrs. S. Griffin,
Mr. D. Guyatt
Ms. J. Hodgson
Mrs. S. Justice
Mr. M. Leon,
Mrs. J. Mann,
Mrs. J. Morris
Mr. J. Neale
Mrs. L. Perry
Mrs. S. Prouse
Mr. S. Purbrick
Mr. D.C. Sell,
Ms. H. Smith
Mr. R. Spence
Mr. E. Sturmer
Mrs. P. Webster
Mr. R. Woodd

Gateway Assessors

Mrs. S. Ambady
Mr. A. Shah,
Mrs. L. Grover

Trainees

Mr. R. Khan
Mr. U. Toprani

SP Co-ordinator

Mr. D. Wright

Volunteer Reception, Clerical & Support staff

Mr. C. Bennett
Miss S. Cordeux
Miss S. Evans
Mrs. M. Meakins
Mrs. M. Morey
Mrs. V. Nicks
Ms. P. Rayanni
Mrs. A. Reed
Mr. P. Routen
Mrs. M. Smethurst
Mrs. J. Wood
Mrs. K. Wright

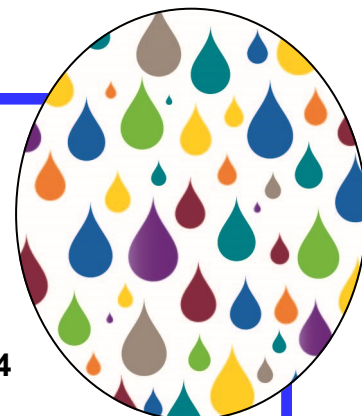
Staff

Mrs. V. MacGregor
Mrs. A. Fox
Ms. B. Hammond
Miss C. A. Pugh
Mr. K. Greer,
Mrs. S. Lynn,
Mrs. L. Cowan
Mr. A. Laird,
Mrs. M. Sugden
Mrs. J. Newton
Mrs. J. Fiddeman
Ms. A. Mayes
Ms. V. Jones
Mrs. J. Wood

Board of Trustees

Mrs C Appleby
Mrs A Bateson
Ms J Coleman
Mrs M Coxage
Mr R Coxage
Ms AL Jonhsen
Mr B Johnson
Mr D Weintroub

Our details



Telephone Service

Hertfordshire Advice Line: 08444 111 444

From a mobile: 0300 3300 650

Mon – Fri – 10am – 4pm

pre-recorded advice is also available on this number at any time

Drop-In Service – Hemel Hempstead Bureau

Monday, Tuesday, Thursday 9.40am -12.30pm

Drop-In Service Berkhamsted Bureau

Wednesday 10.00 – 12.30

Pre-Booked Appointments only for Generalist and Specialist (Hemel Hempstead Bureau)

Monday 13.15 – 16.00; 17.00 - 20.00

Tuesday 13.15 – 16.00

Thursday 13.15 – 16.00; 16.30 – 19.00

Friday 09.30 – 16.00

Pre-Booked Appointments only for Generalist and Specialist (Berkhamsted Bureau)

Monday – (Telephone) 13.00 – 16.00

Tuesday 10.00 – 1.00; 3.00 – 16.00 (Telephone)

Wednesday 10.00 – 1.00

Thursday 10.00 – 1.00

If you wish to cancel or change an appointment: 01442 250635

www.adviceguide.org.uk

www.dacorumcab.org.uk



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Citizens Advice Bureau
Berkhamsted Civic Centre
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Registered Charity Number 1085882
Registered Company Number 4174250
Citizens Advice Membership
Number 70/0015

