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Dacorum

# Annual report 2021-22



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“The help I received was really good and solved my problem the lady kept in touch at all times and was very kind I am really pleased I rang and I have had so much help from the C. A. B they have been brilliant cannot fault them at all.”

# Who we are and what we do

Citizens Advice Dacorum is a local, independent charity. We support people with free, confidential, impartial, and independent advice and campaign on the big issues affecting people's lives. Last year we helped nearly 7,348 people. We are part of the Citizens Advice network across England and Wales.

## Service Aims and Objectives

Our aims are to provide the advice and information that people need for the problems they face and to improve the policies and practices that affect their lives. We aspire to exercise a responsible influence on the development of policies and practices both locally and nationally and champion equality through research and campaigns.

## Our Mission

To provide a range of advice and information services that are as accessible to as many people as possible, who live and work in Dacorum and use our experience of advice work and the data we collect to influence policies and practices that affect the lives of people in Dacorum.

## Our Vision

A Borough where everyone can easily access the advice & support, they need to move forward. We will diversify our funding base by seeking new sources of funding and increasing the amount of money we raise ourselves

## The advice we provide

### Generalist advice

On any subject including benefits, debt, housing, consumer, work, relationship, family.

### Specialist Advice

On Debt, health & disability, homelessness, Universal credit, and Energy.

### Project

To target specific groups or issues.

## How we provide advice

### Face to Face

At The Forum Hemel Hempstead

### Phone

Hertfordshire Adviceline

0800 144 8848

### Webchat

Visit our national website

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

# Projects

As well as continuing to provide our core advice services, this year we ran 13 additional projects:

**Money Advice** - To help address the issue of tenants in rent arrears. This project provides extra help and advice to clients on debt issues with face to face and casework support.

*Funder: Dacorum Borough Council*

**Homelessness Prevention** - This project support those at risk of homelessness in the community

*Funder: Dacorum Borough Council*

**Universal Credit – Help to Claim** - The service support clients in the early stages of their Universal Credit Claim, from application, through to their first payment.

*Funder: Department of Work and Pensions*

**Dacorum Healthy Hub** – promoting health and wellbeing

*Funder: Dacorum Borough Council*

**Increasing Capacity** on webchat and telephone to support clients impacted by Covid.

*Funder: The Department of Business, Energy & Industrial Strategy*

**Increasing Debt Advisor Capacity**

*Funder: Money and Pension service*

**Scams Awareness** – promoting advice and information and supporting victims

*Funder: Hertfordshire Police & Crime Commissioner*

**Kickstart Project** – creating jobs for 16 to 24 year olds.

*Funder: Department of Work and Pensions*

**Crisis Intervention** – Advice for people in crisis with urgent or complex needs.

*Funder: Hertfordshire County Council*

**Energy Advice Programme** – Personal session to help vulnerable people reduce energy costs

**Big Energy Saving Network** – Energy advice and information in community locations for consumers

*Funder: Citizens Advice*

**Winter Fuel Allowance** – to distribute food and utility vouchers to clients in need

*Funder: Hertfordshire County Council*

**Scanning Project** – becoming a paperless office

*Funder: Hertfordshire Community Foundation*

# Message from the Chair

What a difference a year makes. The world has changed in the past twelve months and as you would expect, we have had to deal with the effects of those changes.

Clients to Citizens Advice Dacorum have increased by 20%. It is inevitable that the ongoing financial crisis will see that trend continue. I do not think that there has ever been a time when the people through our door have needed our help more.

We are well placed to meet those demands. To ensure that that community gets the best value out of the funding provided we extensively use volunteers. Volunteers provide administrative support as well as debt and other advice. It is not often appreciated that the value the public gains from our service can be accurately assessed and is capable of

audit. Applying the National Citizens Advice financial modelling tool for 2021-22, the public value for volunteering is £316,523 and the value to the people in Dacorum is £7.7 million (by maximising their annual income). Of course, those figures on their own cannot wholly identify the very real human benefit our Office, both staff and volunteers, provide. In my time as Chair I have always felt humbled by the dedication and resolve which they show.

I stood down as Chair in June, handing over to Laurie Lichman who brings to the Chair post a vast amount of experience with Citizens Advice. We are fortunate to have him. I will remain on the Board as a Trustee.

## **Mike Egan**

Chair of the Board of Trustees



**“This visit changed my life. Very friendly and knowledgeable”**

**“I had a very good experience, it has helped me a lot to be free from all my worries and stress”**

**“My whole experience of CAB was extremely enlightening, I didn’t realise how helpful contacting CAB would be.”**

**“I think you do a great service”**

**“My experience with Citizen Advice is highly recommended and the advice and support was fantastic.”**

**“I’m very pleased with the services received. I had a problem for almost 18 years which it’s now sorted.... I’m very grateful for Citizens Advice services”**

**“Thank you so much for your help...I feel happy again.”**

## **A message from the CEO**



As I look back on another successful year of delivering high quality advice services across Dacorum, I am truly proud of how well the team have worked together to ensure those clients in real need of our support can access it and be able to move forward in their lives.

Very often third sector volunteer organizations are perceived to be a little bit behind the times and slow in adapting to change. Whilst we lack the funding and resources of the corporate world, we have clearly demonstrated our responsiveness, adaptability, resilience and creativity, in coming up with solutions to the many challenges of delivering services alongside ever changing rules and increased client demand as we emerged from a global pandemic.

Like everyone else in the country we were dealing with multiple personal

issues such as health issues, caring responsibilities, financial pressures and bereavements with the backdrop of ever changing government guidance and the general feeling of uncertainty.

After so many virtual meetings it was truly wonderful to be able to welcome the team back and experience the real joy of the buzz of activity in the Centre again supporting clients face to face.

I would like to take this opportunity to say a very big thank to everyone in our team whose hard work and commitment enabled us to deliver the services that made such a difference to the lives of the community we serve.

**Angela Fox**  
CEO

## Our Impact in 2021/22

We helped **7,348** clients, a 20% increase in clients compared to the previous year. Clients with **24,369** issues and maximised peoples income by **£7,700,000**.



**31%** increase in clients seeking Debt Advice

Most issues related to:

- Council Tax
- Home / doorstep credit card debt.



42% increase in clients seeking Housing Advice.

Nearly 1 in 3 clients seeking advice on Private Sector rented properties.



28% increase in relationship advice

83% of clients seeking advice on separation and divorce.

We distributed **469** food vouchers with a value of **£24,800**.

We have distributed **£37,000** worth of HCC Household Support Fund supermarket vouchers between 6th January 2021 and 31st March 2022.

# Value to society

for every **£1** invested in Citizens Advice Dacorum\*, we generate at least:



**£7.76**

savings to government through reducing homelessness and demands on services



**£48.86**

value in social and economic benefits through increasing participation and productivity



**£22.35**

benefit to our clients through income gained, debts written off, issues resolved



**13,000**

hours of their time contributed by volunteers



**80%**

of clients felt less stressed, depressed or anxious as a result of the help they received



**69%**

of clients felt their physical health had improved as a result of our help



# Service delivery

During 21/22 we continued working from home and moved to a hybrid working model to meet the changing and growing client demand and in response to feedback from clients. We saw Covid restrictions lift in stages as the vaccine roll out gained momentum and our service evolved to meet changing demand. We saw the furlough scheme come to an end, and clients facing enforcement action which had hitherto been paused.

We used volunteer and staff feedback to tailor our training and support to meet the wellbeing needs of our volunteers & staff using regular video calls for remote meetings, subject talks from partners and in-session support. July 2021 saw a phased staff return to office working with Covid measures in place and in Sept 2021, alongside our telephone and digital channels, we

re-introduced our in-person service via pre-booked client appointments. We introduced text reminders to clients with the aim of minimising our no show rate and communicating health messages to clients to keep everyone safe.

BEIS funding allowed us to continue with our increased capacity on Adviceline until March 2022 and also to introduce webchat as a new channel service.

The email advice service and dedicated Food Support line - introduced in 2020 – also saw increased demand across this year.

We expanded our Energy projects to include Big Energy Saving Network (BESN) talks in the community with the aim of reaching hard to reach groups,

and supporting clients on a one-to-one basis with energy advice. This was challenging as many such groups were not yet meeting in person but this improved later in the year.

The Help to Claim service continued through this year with our dedicated in person, telephone and webchat support for clients making a new claim for Universal Credit.

Our Quality of Advice results continued to reflect our high service standards, consistently meeting the stringent quality standards set by National Citizens Advice and the Advice Quality Standard (AQS).

**Jill Wood**  
Advice Service  
Manager



# Money Advice Report

Debt advice continues to be in high demand and during the past year it has become apparent the need for face to face advice. As the pandemic restrictions are lifted it has allowed us to see clients again at the Centre, which has proved to be invaluable in being able to assist those most vulnerable in Dacorum.

Current trends we are seeing are high rent and council tax arrears. Higher arrears incurred during the pandemic and increased due to no possession action due to the rules imposed during the pandemic. We are currently seeing the Judges award in favour of the tenants with suspended orders at low weekly amounts.

Council Tax debts are passed to the bailiffs which incur further fees to those already in a difficult financial position. DBC are reluctant to write off debts when using the S13A rule.

The past year has seen the team deal with more deficit budgets, meaning there are very limited options available to the clients. They are receiving all the benefits they are eligible for and it shows that with the freeze on benefit income for 5 years between 2015 and 2020, marginal increases in the past

two years, high inflation predicted the impact is now being seen that the benefit system does not provide enough to live on for those unable to work. The government maintains you are better off in work, but does not support those who are unable to find suitable employment.

The demand for debt advice is only going to increase and we continue to find ways to ensure that we can meet this demand.

## **Sophie Wye**

Money Advice Team Leader



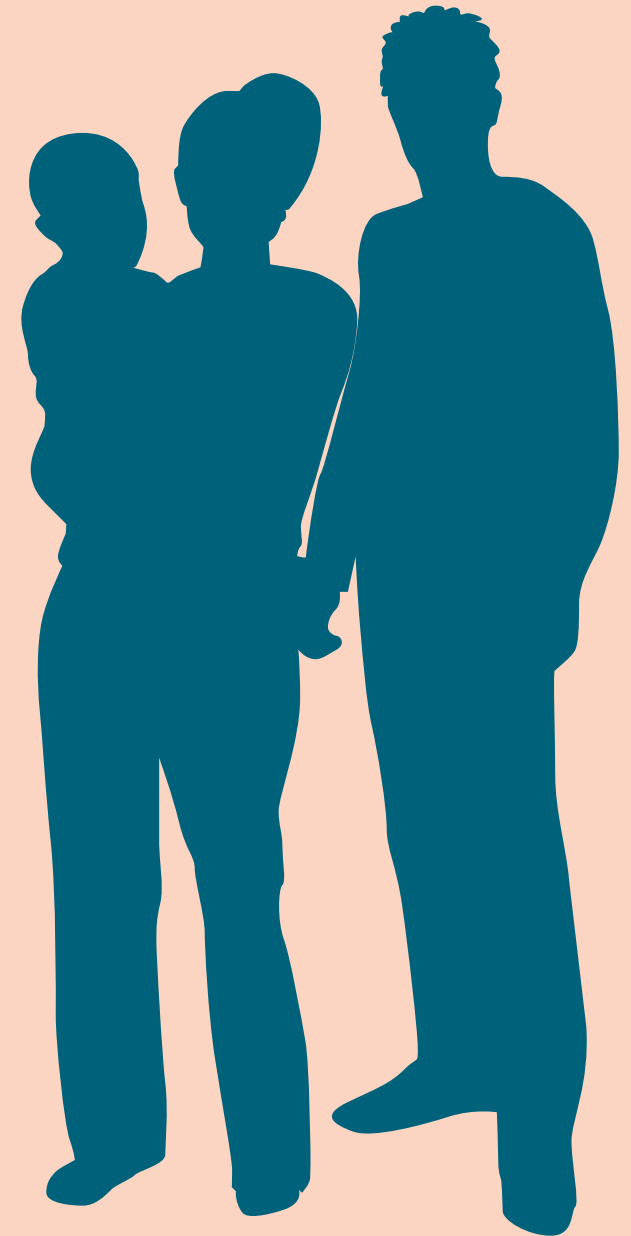
# Debt Case Study

Denise\* and Joshua\* new parents to one child contacted the office for advice on their debt issues including rent arrears of £7,000, council tax of £2,000 and non-priority debt of £19,000. The rent arrears were incurred during lockdown as Joshua was in an industry impacted by the Covid and received a furlough income. With Denise's and Joshua's earnings together they were just above threshold for help from benefit system. Debt options were discussed and a grant application was made on behalf of the client to clear the arrears. Crisis support was provided by way of Food and Fuel support. The application for funding to clear rent arrears was successful but unfortunately, the private landlord refused the money to clear all outstanding arrears and continued possession proceeding to evict Denise and Joshua and their baby.

\*names have been changed and small facts omitted to protect clients anonymity

With advice from their Money Advice Specialist, Sophie, the couple were put into Breathing Space, which prevented the possession order going through for 60 days. This gave them the opportunity to apply to the homeless department and were able to stay in their home for a further 5 months before being rehoused. Client's creditors accepted £5 per month payments to hold off further action being taken and interest and charges were frozen. Once couple had settled into their new privately rented home, their income and expenditure was updated. With assistance from Sophie a repayment plan was negotiated for their priority debts and with the remaining surplus they were able to enter into a Debt Management Plan.

With Covid restrictions having been lifted and Joshuas work industry having returned to normal, the young family are now hopeful for the future.



## Housing Advice

This year has seen an increase in clients facing eviction which is expected to continue as the cost of living crisis continues to bite. The strain on local housing resources is evident: clients fleeing domestic abuse have been (illegally) “encouraged” to return to their abusive situation; and unsuitable temporary accommodation has been allocated to families. We have successfully challenged the council to accept the homeless application as per the Homeless Reduction Act 2018. In another case, a single parent family of 3 was housed in a cramped single room sharing kitchen and bathroom facilities with 9 other households. With our advice and support they have secured their transfer to a larger room as we continue to keep pressure on the council to give them self-contained accommodation of which there is a chronic shortage locally.

We have also seen problems with decants where social housing tenants are moved to, or decanted to, alternative accommodation while serious repair issues are dealt with at their home. The clients are told that the decant will be for a few weeks at most yet over 6 months later they are still in the often unsuitable accommodation as result of the decant, living out of a suitcase all the while paying rent on their uninhabitable home. We have ensured that the repairs are actioned by the council/housing association so clients can move back home and helped them complain to the Housing Ombudsman.

### **Rosemary Chilton**

Housing Specialist



## Volunteer feedback

Thank you very much for giving me the great opportunity to volunteer as an administrator at Citizens Advice Dacorum.

I have met friendly, knowledgeable, dedicated and helpful advisers, staff and trustees from the very beginning of my volunteering journey almost 2 years ago. It is very welcoming and makes me feel part of the important team helping clients with their enquiries.

It is very rewarding when the team manages to sort out clients’ problems. Volunteering as an administrator is my way of helping my communities and giving back to society. I learned so much from Diana in building my confidence in administration tasks.

### **Christine Ffrench-Lynch**

# Healthy Hub Project

The Healthy Hub Project aimed to support clients with improving their health and wellbeing. I saw 201 clients who had 824 issues. As you can see this equates to 4 issues per client which is higher than average number of issues presented by those seeking advice. The main area of advice was benefits with Personal Independence Payment, a disability benefit, being the highest area of enquiry. There is clear need for this type of support in the community being the only provision available to people with health issues. Over the year the total income gain was £291,875 with over £39K of Client debts written off. Unfortunately this project has now ended so many clients might not know where to turn for dedicated help.

## Debbie Roberts

# Case Study

Ava\* was referred through the Healthy Hub project for advice on a Housing Benefit overpayment. English was not her first language so Ava came to the appointment with a friend who was able to help translate. Ava was finding the system difficult to navigate with the language barrier. As a consequence Ava had misunderstood the need to update the council of her change of circumstances. In addition Ava had built up other debts, so Debbie completed a benefit check to make sure she was getting all she was entitled to. It turned out she would be better off claiming UC so Debbie was able to help her make a telephone claim for Universal Credit benefit using the government interpreter. Having income in place Debbie was then able to work with Ava to create an accurate income and expenditure plan and then make realistic offers of repayment to existing debts. This included negotiating a suitable offer of payment towards the Housing benefit overpayment as the original suggested offer of payment by the council had not been realistic in view of Ava's change of circumstances.

Additionally, Ava was provided with a crisis support of £40 supermarket vouchers and given full energy advice.

Without our help and support Ava would have fallen further into debt and may have lost her housing.

\*names have been changed and small facts omitted to protect clients anonymity'

# Hertfordshire County Council - Crisis Intervention Project

The Crisis Intervention project gives advice to people in crisis with urgent or complex needs. In our centre we have allocated resource to welfare benefit support. Sandra Lynn our case worker reports the following;

“It is noticeable that Disability Benefit form filling goes in cycles. Usually about 6 months of form filling ultimately resulting in another 6 months of appeals at both stages i.e. Mandatory Reconsideration Letter and SSCS1 appeal to HMCTS for independent hearing. It would appear that new claims are on the increase as due to the current economic conditions as people are looking to maximise their income both with earnings replacement benefits and non means tested benefits like Personal Independence Payment

and Attendance Allowance. Without being able to access any local statistics, national ones appear to show quite large percentage increases in all benefit claims over the last year. It then follows that there will be backlogs in the whole process with some clients potentially waiting 6-9 months often longer to get to Tribunal and although Tribunal finds in favour of around 70% of claimants seen face to face, and clients then get arrears payments, it is fair to say that they suffer hardship in the months of waiting.

The issues client’s face medically are becoming more and more complicated and in a lot of cases they have very rare conditions. This creates almost instant refusal as little is known about these disabilities. In one case recently a client

was told that the Tribunal Hearing was on hold pending further medical evidence and when the case was heard there was a Specialist on the bench with knowledge of the rare condition. Sadly this is not the case with Health Care Professions at DWP as it appears they are not given time to research these conditions.

Mental Health issues/claims also have increased exponentially following on from Lock Down.”

**Sandra Lynn**

# Crisis Intervention Project Case Study

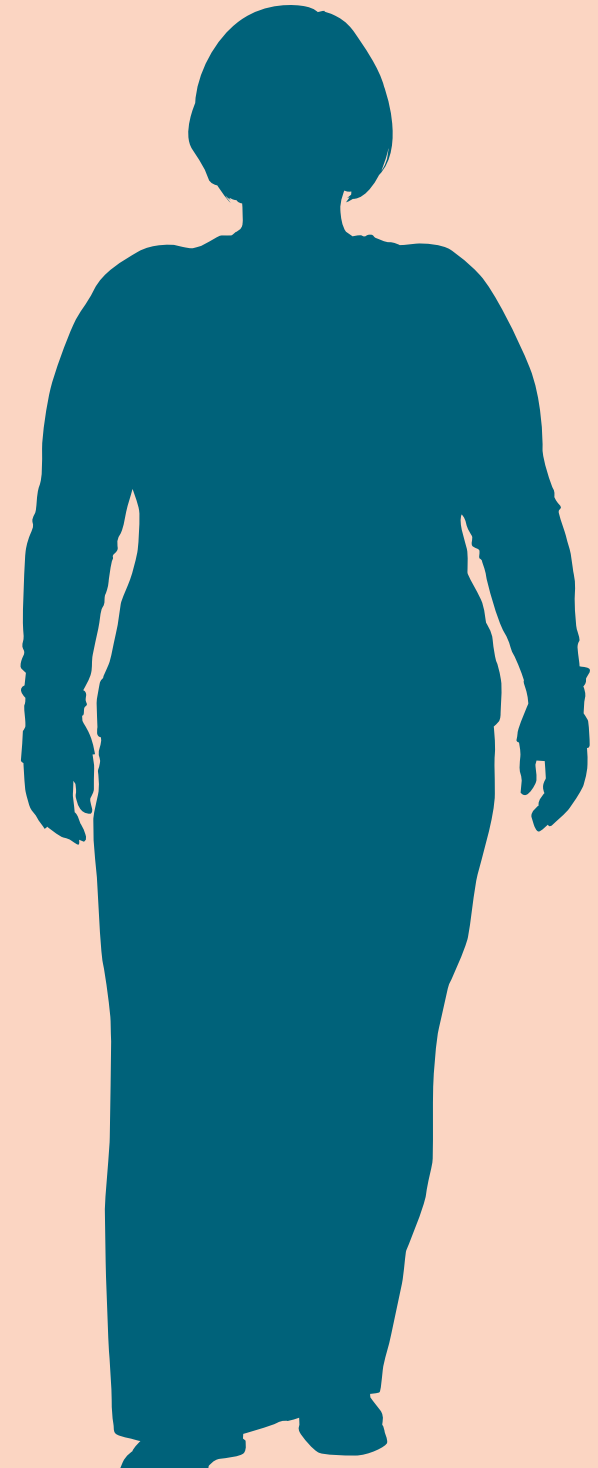
Helen\* lives alone and has multiple medical issues – in particular ADHD which affects part of the brain that controls emotional response to everyday situations. This particular medical condition makes it very hard for the person to hold down a job as their behaviour is frequently inappropriate in a workplace. Helen also suffers from depression, anxiety and panic attacks; obesity as a result of binge eating to stop drug cravings and multiple allergies and several physical conditions.

Helen came into the centre and was initially withdrawn and very anxious. She met with Sandra our project worker, who has many years of experience and was able to establish a trust relationship and put Helen at

ease. Sandra assisted Helen with her PIP appeal which went to Tribunal. Eventually Helen was awarded Daily Living at standard rate at £61.85 week until 2024 and received £3,700 in backdated payments.

This will improve Helen's quality of life and buy in the support and services she needs in view of her medical condition. Sandra also worked with Helen on her UC50 capability for work claim and after what she described as a traumatic assessment we now await the outcome. This case may also continue to Tribunal as Helen clearly can be a danger to herself and others in the workplace.

\*names have been changed and small facts omitted to protect clients anonymity'



# My experience as an Assessor

After 3 months as a trainee assessor I had to step away from Citizens Advice to go back to my previous healthcare job during the pandemic. Approximately one year later I returned, refreshed my training and started on Adviceline from home, initially answering calls from Hertfordshire based clients and then nationally.

I was nervous about starting again, in particular moving to a remote digital way of providing support to clients. However, my fears were unfounded as I soon discovered that the systems and processes that had been put in place enabled assessors and advisers to work from home successfully, with expert help, support and encouragement from the supervisors who were only a phone or video call away.

I discovered that the issues clients face were largely the same as before but there were more queries and the phone never stops ringing. Clients are always grateful for the support and information we provide, as it helps them to move forward with their problem. It never ceases to amaze me the breadth of issues that are brought to us and no shift is the same.

Through these changing times, it is inevitable that the office processes and procedures have had to alter rapidly to adapt to circumstances. It can be quite a challenge to keep up to date with each of these changes.

In Spring 2022 I transitioned to office based working, which also presented new challenges; it was great to be with 'real' people again even though we had to be mindful of each other's

safety. Although we still encourage clients to call Adviceline wherever possible, it gives us an opportunity to assess vulnerable people at face to face appointments.

The work as a volunteer at Citizens Advice is very worthwhile and it is so rewarding to be able to assist people in this way.

**Jan Douglas**



# Training

Post Covid-19 has been a busy time for Citizens Advice Dacorum. Training has gone through two iterations & we adopted the position that initial contact with clients for newly trained Assessors would be over the telephone via Hertfordshire Adviceline. We implemented a 10wk training plan that detailed exactly what an Assessor would be learning based on real world calls and experience of supporting clients on Adviceline.

Feedback from volunteers was that Skillbook (our national training resource for eLearning content & self-studying) is very dry and targets Adviser learning rather than Assessors. This meant that local group training is vital in delivering the correct level of knowledge necessary to support our clients to an acceptable level and service level agreements.

We remodelled the Learning Assessment Record to be more user friendly and we are looking at options of providing intense training onsite and hope to role this out in 2023.

We also listened to feedback regarding volunteer assessors being nervous taking calls on their own and forgetting how to do things. We introduced a 6-week supported session program with an experienced staff member who would be in the same room as a group of newly trained Assessors who would provide post-training mentoring & support. This freed up our Advice Session Supervisors to assist when an Assessor needed assistance with providing advice or how to proceed when it is beyond their scope or remit.

**Rod Duncan MBE**  
Training Manager



**“My name is Mick Gill and I have been a volunteer for 15 years.”**

## **What do I enjoy about the job?**

**“Well you meet a lot of different people and when they come into the room and sit down with you, sometimes there’s a real black cloud above their head. It provides you with great satisfaction when you are able to see that removed and the weight lifted off of their shoulders.**

**It also gives me satisfaction to see that I’ve helped someone to achieve something.”**



**Join our Friendly Team - Debbie and Sandra pictured at a fundraising event**

# We are looking for Volunteers to join our friendly team

No specific qualifications needed – if you are empathetic, non-judgemental, keen to learn, computer literate and looking for a chance to make a difference in your local community, we'd love to hear from you.

**Availability needed:** at least one day per week.

**Full training provided.**

For an informal chat to find out more, please register your details at <https://dacorumcab.org.uk/home/recruitment/> and we'll be in touch very soon.

**Citizens Advice  
Dacorum  
needs you!**

# Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

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

If you need Advice please contact us

[dacorumcab.org.uk](https://dacorumcab.org.uk)    [twitter.com/dacorumcab](https://twitter.com/dacorumcab)



Citizens Advice Dacorum is an operating name of Dacorum District Citizens Advice Bureau Limited.  
Charity registration number: 1085882. Company limited by guarantee registered number: 4174250 [England and Wales].  
Authorised and regulated by the Financial Conduct Authority. FRN: 617577

Printed and published by November 2022.  
Artwork by PageEngine.