

# Annual Report 2022-23

citizens  
advice

Dacorum

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

Citizens Advice Dacorum  
[www.dacorumcab.org.uk](http://www.dacorumcab.org.uk)

citizens  
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Dacorum



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**“The help received has been literally life saving! Everyone I have dealt with has been so kind and helpful. The last 6 months would have been hell without the amazing team at Dacorum CAB. Thank you!”**

# 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 7,000 people with over 16,000 issues. We are part of the Citizens Advice network across England and Wales.

## Our Mission

To provide free, impartial, independent, high quality confidential advice which empowers people and is accessible to all in Dacorum. To work for positive change in local and national policies and practices which impact people's lives.

## Our Vision

A community where people have access to the advice they need in order to find their way forward, and the confidence to act upon it, whoever they are and whatever their problem.

## Our Values

- To value diversity.
- To promote equality & inclusion.
- To challenge discrimination.
- To promote respect and fairness for all.
- To collaborate positively and openly with other organisations and individuals so as to achieve better understanding and outcomes.

## The advice we provide

### Generalist Advice

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

### Specialist Advice

On debt, benefits, housing & homelessness, and energy

### Project

To target specific groups or issues.

## How we provide Advice

### By Phone

Hertfordshire Adviceline 0800 144 8848

### By Email

Via our website Contact form at [dacorumcab.org.uk](https://dacorumcab.org.uk)

### Face to Face

At The Forum Hemel Hempstead  
and the Civic Centre Berkhamsted

### Webchat

Visit our national website at [citizensadvice.org.uk](https://citizensadvice.org.uk)

# Message from the Chair

In my first year as Chair of Citizens Advice Dacorum, I have been impressed by the professionalism and commitment of the CEO, Angela Fox, Jill Wood, our Advice Service Manager and all the centre team, both staff and volunteers. In my years with Citizens Advice in various capacities, the enthusiasm and dedication to providing the best possible service to clients is always so encouraging and this is certainly the case here at Citizens Advice Dacorum.

We would not be able to provide this level of service without our volunteers, whether in a client facing role or providing the administrative support. Applying the National Citizens Advice financial modelling tool for 2022-23, the public value for volunteering is £12,329,430 and the value to the people in Dacorum is £5 million (by maximising their annual income).

It has been another difficult year for us with the Cost of Living Crisis impacting not only clients but staff and volunteers as well. We have also suffered the loss of some sources of income due to projects coming to an end, whilst continuing to work within the confines of our core funding which was set in 2016. We are looking forward to the opportunity to put in place a new funding contract with Dacorum Borough Council which will enable us to plan for the future with confidence.

Despite having to set a deficit budget for 2022/23, we are very pleased to have ended the year with a small surplus for which we have to thank Angela, Jill and the team.

Since last year's Annual Report, three trustees have stood down from the Board. I would like to take the opportunity to thank

Mark Mercer-Deadman, Sean Bolton and Ron

Coxage for their dedication to Citizens Advice Dacorum over many years and wish them every success in the future.

I am delighted to report that in the last year we welcomed three new Trustee Board members, Clare Miles, Nick Rouse and Paul Templeman who have already proven to be great additions to the Board. In the coming year we will continue to recruit trustees to augment a very good and hard-working trustee board with the broad skillsets we need.

**Laurie Lichman**

Chair of the Board of Trustees



# Message from the CEO

Firstly, I would like to express a huge thank you to everyone in our centre team who have stepped up to every challenge we have faced this year in offering our confidential, impartial and independent service, completely free of charge to everyone in Dacorum in the face of the increased demand arising from the Cost of Living Crisis (COLC).

With clients presenting with multiple, increasingly complex issues, it took longer to support the most vulnerable people in our community especially with debt and benefits where they may require our support for many months. In the coming year, we will increasingly need to manage their expectations, and continue to empower clients to move forward with issues themselves and achieve realistic outcomes.

As a result of our volunteer recruitment campaign, we have been so lucky to have gained a number of new volunteers, who come from diverse backgrounds, bringing new skills and expertise to the team and joining our wonderful band of dedicated experienced volunteers.

Our centre team have been very much out in the community, delivering energy advice sessions, attending cost of living and other events as well as specific project outreach support

to refugees and those in the travelling community. As a result of COLC, we are now seeing increasing numbers of clients from wards that have been perceived as affluent areas, who haven't sought our help before - as we are all now sadly aware, life can change quickly and dramatically.

The technology certainly has changed over my 26 years in the service, and we now offer clients support over multiple channels. Digital exclusion is very real for many of our clients which is one reason why our service is so much in demand and with the opportunity for face to face support.

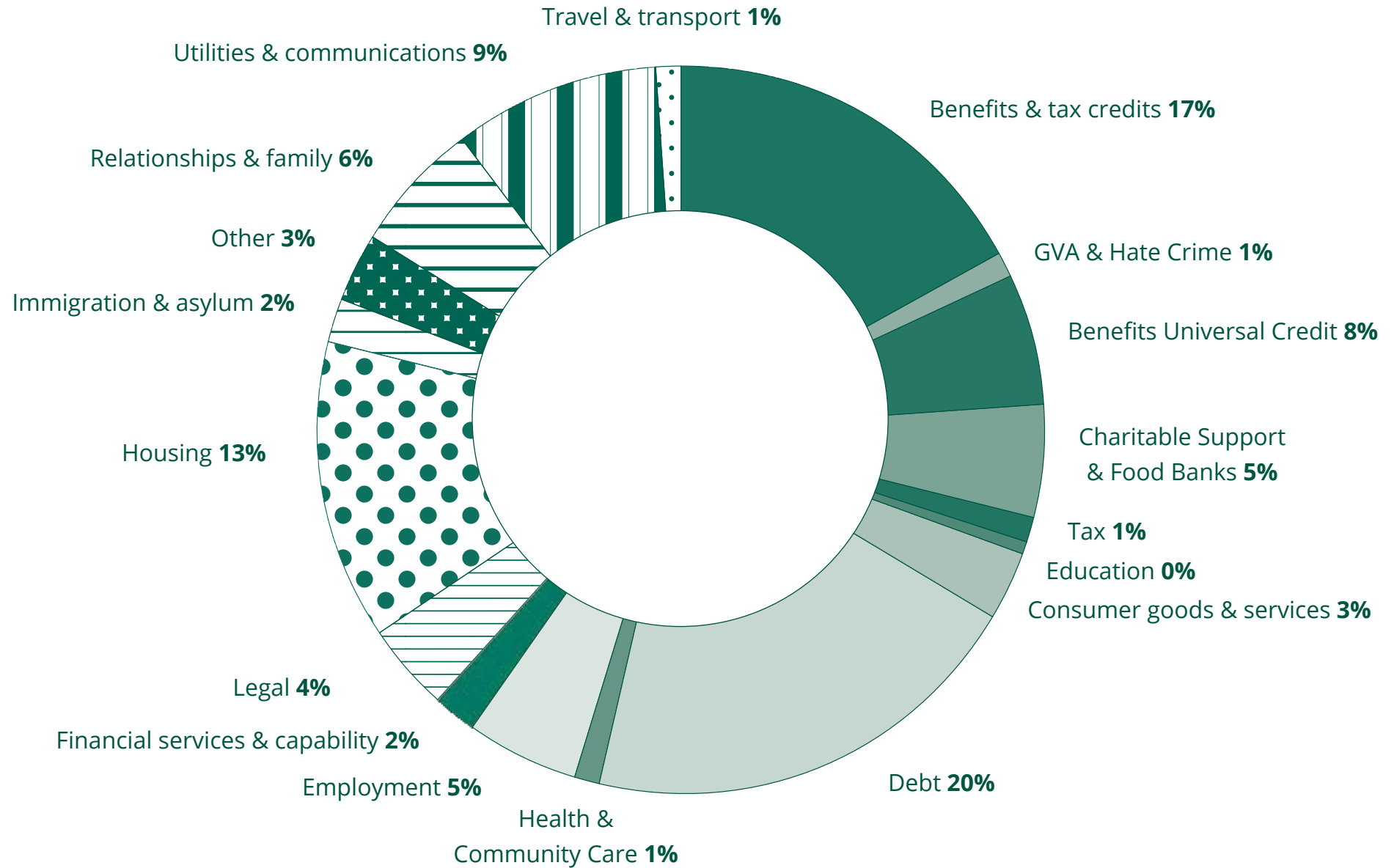
I am delighted to report that the passion, dedication and commitment of everyone in the centre team is as much in evidence as it was when I first joined Citizens Advice, the desire to make a real difference to the lives of those in need in our local community being the common driving factor.

I am so privileged to work with such a fantastic, group of people. Here's to the year ahead.

**Angela Fox**  
CEO



# Issues We Have Seen



# Our Value to Society



**For every £1 spent on the Citizens Advice service, we benefited our clients by £17.**

Solving problems improves lives, and this means better wellbeing, participation and productivity for the people we help.



**We saved government and public services £2 million.**

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.



**We estimate our total social and economic value to society to be £12 million.**

As part of our advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

## Our Impact in 2022/23

Britain is facing its biggest cost of living crisis in decades. We are seeing more people coming to us than ever before for crisis support, energy problems and not having enough money to make ends meet.



**6,767**

clients helped



**16,308**

issues raised



**£5 million**

annual estimated income  
gain across all clients



**192**

supermarket vouchers  
issued (in a sum of £26,790)



**469**

Food Vouchers Issued  
(in a sum of £24,800)



"Thank you so much I  
felt so overwhelmed and  
you did the forms for me  
with so much kindness."



# Thank You to Our Funding Partners

Our core service is funded by Dacorum Borough Council - the following projects were delivered in addition.

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



**Homelessness Prevention** - this project supports those at risk of homelessness in the community.

*Funder: Dacorum Borough Council*

**Household Support Fund** - to distribute food and utility vouchers to clients in need as part of our advice and casework.



**Crisis Intervention & Enhancement Project** - advice for people in crisis with urgent or complex needs.

*Funder: Hertfordshire County Council*

**Energy Advice Programme** - one to one appointments to help people with energy issues, to reduce energy costs.



**Big Energy Saving Network** - energy advice and information in community locations for vulnerable groups.

*Funder: Citizens Advice*

**CMAP Energy & Carbon Monoxide Awareness** - one to one energy advice

*Funder: Citizens Advice, through Gas Delivery Networks*

**Advice in Translation** - funding to support the cost of telephone translation services during advice sessions in person or by telephone.

*Funder: Hertfordshire Community Foundation*



**Stop Loan Sharks** - short-term event, treasure trail through Hemel Hempstead to raise awareness of loan sharks as the cost of living crisis continues.

*Funder: Stop Loan Sharks*



**Berkhamsted and Tring Ukrainian Hosting Network** - in partnership with Berkhamsted &

Tring Ukraine hosting network (BATUHN) to offer one to one advice to the Ukrainian people living with hosts.

*Funder: BATUHN*



*Thank you too for donations and/or other support in kind was received from:*



# Service Delivery

22/23 combined the learnings from pre and post pandemic service delivery to support clients via channels according to their needs, via a mixture of telephone, in person and email support.

More people have come to us for advice, with more complex issues, closer to crisis and often having exhausted the support available to them, than ever before. We've been supporting increasing numbers of people struggling with deficit budgets and the impact of sustained high energy and food prices, and have introduced referrals to direct fuel and food crisis support alongside moving clients forward with their underlying issue through quality advice.

We have supported refugees in Dacorum who have been affected by war in Ukraine and elsewhere with benefits, housing, immigration and life in the UK advice and support with specific funding achieved for interpreting support. We have seen an increase in the number of people needing help to claim disability benefits and help to appeal decisions.

We gathered volunteer and staff feedback to tailor our training and support in order to meet the wellbeing needs of our volunteers and staff. We successfully recruited and trained new volunteers to try to meet some of the increase in demand.

Following our pilot for text reminders to clients, we continued with this service, with the aim of minimising our no show rate. We added a useful voicemail service to the Hertfordshire Adviceline telephone service so that Dacorum clients could select to have a call back from us if they prefer.

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) for generalist advice and debt casework due to the hard work and dedication from our entire staff and volunteer team.

## **Jill Wood**

Advice Service Manager



# Money Advice

In April 2022 the UK started to feel the effect of the war in Ukraine as government predicted fuel costs were going to increase, impacting further on budgets that were already squeezed. We saw more clients who had incurred debts during the pandemic. Clients were presenting with higher rent and Council Tax arrears as they had not claimed benefits they were entitled to when furloughed or made redundant. Other debts were credit card debts and unsecured loans, this type of credit used to help with living costs.

Government financial payments for those that were receiving the qualifying benefits helped, but given that those on benefit only income were already struggling with the COLC, the additional funds were soon spent. The additional support of £66 per month towards fuel costs came to an end during this period.

During the year we have seen an increase in clients presenting with high fuel debt, caused by high fuel costs. Those on pre-payment meters struggled to heat their homes with an increase in demand for fuel voucher support. Clients were choosing between heating their home and feeding their family.

Rent arrears and council tax debt continue to be the main two issues clients are presenting with. Debt write off is down from the previous year, predominantly due to cases being more complex and more clients presenting with a deficit budget which is not sustainable. This results in less Debt Relief Orders being submitted as cases are taking much longer to conclude. Another factor is the lack of funds for the DRO fee of £90, very few charities will help towards an insolvency fee and clients do not have spare money available to pay the fee.

It has been a very busy year, depressingly so, as over 70% of clients now present with a deficit budget. The freeze on working age benefits announced in the Summer Budget 2015 meant that from April 2016 there was no increase in benefit rates for four years, followed by total 2.7 % increase from 2020 to 2022. The cost of living generally has been increasing, seeing clients' budgets squeezed further, impacted again with the extortionate fuel costs seen during this period. With no surplus it is very difficult to offer clients a sustainable debt option and the demand on our service will only keep increasing.



**Sophie Wye**

Money Advice Team Leader

# Sarah's Story

Sarah is a vulnerable adult with multiple complex needs living in a Local Authority property with her disabled adult son. She received a Notice Seeking Possession from her landlord for arrears of over £5,000 which she didn't understand as she believed that Universal Credit (UC) were paying her rent. Her friend contacted us for advice and it took several contacts to build trust, before Sarah would engage with our advice team.

## How we helped Sarah

Sarah was initially advised on possession action and how to defend it. It became apparent that there had been an issue with her UC claim - Sarah had asked for a telephone claim but this was declined and an online claim was made by the work coach. As client was not able to access her journal to

complete the "To Do list", it transpired that Housing Element (HE) was not being paid on her claim for many months.

Our debt adviser worked with the Local Authority rent officer and Universal Credit with the result that HE was awarded but only partially backdated. We assisted client with a Mandatory Reconsideration to the DWP in regards to the length of the backdated payment, but the decision was not changed. We supported Sarah to lodge an appeal which was successful, resulting in Housing Element being backdated to the start of the claim. The landlord received full payment which cleared the rent account, resulting in the landlord stopping possession action. We arranged for future rent payments to be paid directly to landlord from UC.

Securing her home went a long way to easing Sarah's anxiety and having a beneficial impact on her health & wellbeing.

Our debt adviser continues to assist Sarah with her complex ongoing issues around income maximisation and debt management, identifying that she has an entitlement to Carers' Allowance - which is not in payment and supporting her with ongoing debt issues.

Sarah is extremely grateful for the help that has been given:

**"Just wanted to say thank you, for the first time in many years I have credit on my gas and electricity, this would not have been possible without your help."**

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

# Housing Update

As the cost of living crisis continues and mortgage interest rates rise, rents have risen by an average of 4.9% in the year to May 2023 alone (ONS data). Yet the local housing allowance remains frozen at 2020 rates. A typical 3 bed property receives £1,300 in benefits despite the landlord charging at least £1,500. Our eviction prevention work over the year to March 2023 has been dominated by the need to try to eliminate rent arrears for example by applying for discretionary housing payments. In conjunction with our debt team, we have agreed with DBC an improved “fast track” process for our clients’ DHP applications which is highly effective.

We have helped clients improve their chances of bidding successfully for social housing by helping them apply to

the local housing allocation scheme and ensuring that they achieve the highest point score possible.

The sad case of Awaab Ishak, the 2 year old who died from prolonged exposure to mould in his parents’ housing association home, caused the government to give more powers to the regulator and housing ombudsman which can make tougher new measures requiring social housing landlords to fix damp and mould within strict time limits. We have seen many clients who suffer from longstanding damp and mould and who need support to complain to their landlord and/or the ombudsman.

One family had to leave their home for emergency accommodation when the council’s contractor flooded it.

The family sought help after being left in bed and breakfast accommodation for over a month with vulnerable children sharing facilities. Having experienced serious health conditions this was manifestly unsuitable. We submitted a detailed complaint and claim for compensation. This led to the family receiving a £20,000 lump sum and being offered a new home under a social tenancy. They were delighted, as was I!

Many homeless households have continued to be left in temporary accommodation for extended periods owing to a chronic shortage of housing.

Another homeless single parent family with 4 children faced eviction with a year’s worth of rent arrears.



This was caused by faulty advice from the council and a lack of support for the vulnerable parent who did not speak English. I was able to obtain a grant of £28,000 to clear the rent arrears and the family's homelessness was prevented.

We expect next year's housing clients to need help with eviction (mainly caused by rent arrears), unsuitable accommodation including temporary accommodation and support to resolve damp and mould.

### **Rosemary Chilton**

Housing Specialist



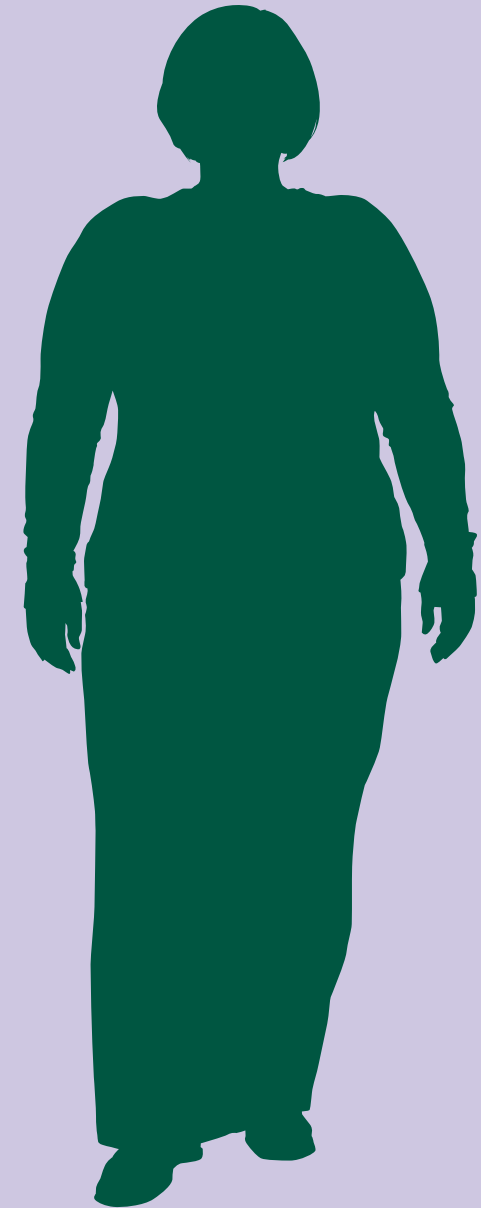
**"Clear instructions,  
excellent advice,  
quick and helpful"**

## **Katy's Story**

Katy approached us at the beginning of 2023 seeking help to end her joint tenancy. She had moved in with her ex-partner, to a housing association tenancy. The relationship was abusive and the client suffered from flashbacks and awful memories in the property. After he left, a couple of years ago, she had had to take out a non-molestation order to protect herself and her child.

The client was unable to be moved to another property whilst her ex partner was still listed as a joint tenant. We helped the client prepare the court forms, witness statement and submit these to court with supporting documents. We advised the client about the court process. The property was transferred into her sole name leaving her able to make a fresh start.

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



# Benefits Advice

Citizens Advice Dacorum has continued to support clients with their disability/ill-health form filling and also help with appeals over the past year. We have achieved notable success for example, one client being awarded back dated benefits of around £10,000.

The application forms such as Personal Independence Payment are long and complex and our advisers are important in enabling a client to reflect on the form how their health condition impacts on them and ensure that the form completion is relevant to the benefit eligibility criteria, which people can find very confusing.

As a result of the Cost of Living Crisis, the number of benefit claims as a method of maximizing income is on the increase, and some people who have never claimed benefit in their lives, are

suddenly feeling the impact of the rising cost of living especially in the areas of food and energy.

It is taking longer to get through the various stages of benefit claims – for example the disability benefit Personal Independence Payment (PIP) takes 3–4 months from claim submission to decision and many more months if the claim is refused and they need to go to appeal. (Up to Mar 22 DWP statistics show that in 59% of appeals for PIP, HM Court Tribunal Service overturn the DWP decision on substantially the same facts as the original decision)

Universal Credit is an online benefit and clients manage their claim through their online journal, communicating via messages with their DWP Case Manager. This system works well for those who are digitally confident but

for those who are not, this can be a problem which can lead to benefit sanctions and hardship. A telephone call to the DWP Universal Credit Help Line number often results in long waiting times. Clients look to us for support to understand their Universal Credit award and challenge any decisions or errors.

As a result of the upcoming managed migration from legacy benefits to Universal Credit in 2024, we anticipate a large number of people needing our help and advice in the coming months.

## **Pip Liver**

Welfare Benefits Lead





# Jo's Story

Our advisers have been supporting Jo for 12 months with various issues. Jo is in their 30's and suffers from a life limiting health condition which makes it difficult for them to manage many aspects of their life. They live alone, are quite isolated, have no support worker and are not able to access the internet.

We have supported Jo with housing and debt issues, which partly stemmed from difficulties claiming their welfare benefit entitlement. In particular, we have helped Jo to claim the health element of Universal Credit with the completion of the long Limited Capability for Work Universal Credit form twice, after the local JC+ mislaid the first application. In this instance, due to various difficulties engaging with the DWP process, Jo waited 9 months for a decision which was successful and is now in receipt of

the "Limited Capability for Work Related Activity" element of Universal Credit which increases their monthly income by over £390.

Our disability benefit adviser has also supported Jo to complete a Personal independence Payment application twice within a few months, after the initial successful award needed updating due to the fact that Jo's condition deteriorated and they are now in receipt of the Higher Rate for Daily Living and Mobility components of the benefit.

During this long process of ensuring Jo receives all their benefit entitlements, and with the steep rise in the Cost of Living costs, we have supported Jo with FuelBank top up vouchers, FoodBank food parcels and Household Support

Fund supermarket vouchers as they struggled to make ends meet. This has had a huge impact on Jo's health and wellbeing, not least they said, "Because I don't feel alone with my problems".

We continue to support Jo with Housing and Debt support to address the debt built up over this period and safeguard their home.

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



# Citizens Advice Dacorum in Our Community

## Energy Advice 2022-23

Last year we gave Energy Advice to 284 people with over 1100 energy issues resulting in over £63,000 income gain for Dacorum residents during the Cost of Living Crisis.

During last year, we gave Energy talks to 100 people at community groups across Dacorum including: Retired groups, Domestic Abuse Support group, Day Centre, Carers, BSL Hearing Impaired, Families with under 5's and Refugees.

The aim of the talks was to raise awareness of the financial and other support available and how to access it, for example, energy saving tips, dealing with meter and billing issues and help with benefits, grants and social tariffs.



## Cherry Trees Travellers Site Outreach

Our research & campaigning work identified this specific client group need in our community and we knew that a key issue with the Traveller community is developing a trust relationship.

We set up a trial pilot project at The Cherry Trees site. Our debt adviser attended bi-monthly outreach sessions at the site to offer advice and support.. She was accepted and trusted by the residents on site and they now trust that we will assist them with their issues. During this project we identified discrimination felt by the travellers in their dealings with many organisations and in the community in general. Most clients are female, illiterate, with cultural expectations which limit their financial independence.

## Loan Shark Attack!

Our campaign was carried out to raise awareness of the increase and risks of unregulated lending during the Cost of Living Crisis. We partnered with Stop Loan Sharks! - part of The Illegal Money Lending Teams in England, Scotland and Wales who work alongside the Financial Conduct Authority (FCA) to investigate those operating within the consumer credit market without the appropriate authorisation.

During school summer holidays in August 2022, Yarn Bombers Hemel Hempstead and Dacorum Borough Council (DBC) worked with us to bring a fun, interactive trail for families across Hemel Hempstead local town centre.



The Yarn Bombers created some truly spectacular knitted shark themed post box toppers at eight locations in Hemel Hempstead town. Each topper had a QR code for the DBC Loyal Free App, linking to a virtual treasure map to help people find each post box topper and learn more about Loan Sharks. We have continued to share information about Loan Sharks at various events since as unauthorised lending is an ongoing concern.

### **Berkhamsted & Tring Ukrainian Host Network Outreach**

We were contracted to deliver advice & information to Ukrainian guests who were hosted by families under the Homes for Ukraine Scheme in Berkhamsted, Tring & the villages. This outreach was based at our Berkhamsted office and Tring Baptist Church.



# What Our Clients Say



**8 in 10**

people said they felt less stressed, depressed or anxious as a direct result of our advice



**87%**

of people would not have solved their problem without us



“Thank you so much I felt so overwhelmed and you did the forms for me with so much kindness.”



**85%**

of people would recommend our services to a friend



**nearly 70%**

of people said we were easy to access



“Wonderful morning sorting my finances - feel much lighter already.”

# Training Report

Our national service migrated our Adviceline telephone service onto a new platform which necessitated development of training videos and also a training programme to train people on the new technology. Overall this was a success as it is simpler than the previous system.

In addition to the ongoing professional development of our existing staff and volunteers, we reviewed our assessor training and prioritised this training need for any new volunteers, streamlining the training to ensure that assessors could begin to support clients sooner. Two new 12 week courses were delivered resulting in 8 new assessors helping us to take calls on Adviceline. More have been scheduled for later in 2023.

In this year two new volunteers were also recruited to help support the increased client need for assistance in completion of disability form filling. Having shadowed experienced volunteers/staff and undertaken both internal and external training courses, we now have additional capacity to support clients.

We delivered a tailored training and assessment plan for 4 of our experienced assessors to develop their skills and reach competency as generalist advisers. Our generalist advisers need to be able to support clients on all enquiry areas. For them to be able to provide debt advice we have to ensure that they are trained to the required level of competence in order to be FCA accredited. The Money and Pension Service (MAPS)

training that our 4 assessors undertook involves 40 hours of debt training and assessment required in order to provide regulated debt advice. This in addition to the training for the other enquiry areas such as Immigration, Housing, Employment, and Welfare benefits etc.

We hope in the coming year that more of our new assessors will undertake further training to move on to take Generalist and Specialist roles within the centre.

## **Rod Duncan MBE**

Training Manager



# My Experience as an Assessor

Being semi-retired and away from any work since before COVID I felt it was really time to 'do something productive' with my time. A friend had started training with another centre and it sounded interesting. Right from my initial interview, where I was taken around for introductions, everyone at the office seemed very friendly. People come from a wide range of backgrounds but work together to help people in their community.

The training was quite a commitment – four hours per week for around two months with several more hours' weekly study at home. However, the more I learned, the more I realised the range of the topics for which we may be contacted for information. Therefore, the training needed to be wide-ranging to prepare us for when we were actually manning the Adviceline

phones. When the day came for me to answer those live calls, I was genuinely nervous, but there is a lovely team of backup advisers always there to answer any question you cannot handle yourself. Someone said to me early on that you don't need to know the answer to everything, just where to look for it, or failing that to ask your supervisor!

I've been on Adviceline now for around four months. As someone who historically likes to solve problems, I have found some frustration in not being able to provide people with all of the information they may need to sort all of the issues which face them in one go. But peoples' lives are complicated. My role is to try to give them information to help them take their next step, or sometimes hand them on to the advisers for more in-depth help. Over the last four months I

have answered very few calls on the same subject, and in a way that is the beauty of the role, in that it provides lots of variety. Yes, there have been a few tricky calls, but most clients are really grateful for the help. Hearing about some clients' stories makes me appreciate my own situation plus gives the satisfaction that I have hopefully helped them a little. Citizens Advice Dacorum ask that volunteers cover two half days per week, so it is not an onerous commitment, and you get to work with a lovely team of people.



## **Fiona Fox**

Volunteer Assessor



# Volunteer Recruitment

Through a combination of social media, website contacts, recruitment events, referrals from The Volunteer Centre Dacorum and market stalls in Tring, Berkhamsted and Hemel Hempstead, it has been a busy year for recruitment.

We have recruited 28 new volunteers including 15 advice volunteers, 6 admin support volunteers, 4 volunteer trustees, 2 disability benefit form fillers and 1 research & campaigns coordinator.

We were delighted to welcome them to the team and thank them for all their efforts in completing their training which enabled us to support more people in Dacorum.

## Val Jones

Recruitment Lead



# Your Local Citizens Advice Needs You!

Citizens Advice Dacorum are looking for Volunteers to train as Receptionists, Admin Support or Advisers, or as a Trustee, helping people in Dacorum.

Are you empathetic, non-judgemental, keen to learn and looking for a chance to make a difference? If you are computer literate and available to volunteer for at least 2 half days or one full day per week, we would love to hear from you!

Full fast-track training provided - our next induction course starts in February.

To find out more, please complete a brief online form at <https://tinyurl.com/3bmftpcy>



Simply tell us why you are interested in becoming a Citizens Advice Volunteer - we'll be in touch soon for an informal chat.



"Fantastic help, easy to talk to, feel at ease, needed help as forms are too confusing."



# Citizens Advice Dacorum 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) [facebook.com/DacorumCAB](https://facebook.com/DacorumCAB)



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