

Citizens Advice Watford Annual Report 2017-18

Free, confidential advice.
Whoever you are.

**citizens
advice**

Watford

Introduction from Chair of Trustees



Welcome to the 2017/18 Annual Report for Citizens Advice – Watford. The town is recovering well from the long UK recession but the pressure on many people remains intense, whether housing, money, utility bills, food costs, debt

management, welfare reform or the roll out of Universal Credit. Year by year we find the demand for our services rising as more and more people seek help, advice and support from us. And year by year we continue to deliver even more services to meet the needs of Watford residents and their families by doing more for similar funding.

The enquiry statistics and comments from clients show clearly how our advice and guidance makes a huge difference to the lives of people in Watford. We are especially grateful to our core service funder, Watford Borough Council, who, despite overwhelming pressures due to national funding cuts, have been unwavering in their commitment and continue to maintain our grant to make it possible for residents to access free, impartial and expert help, advice and information when they most need it.

We also remain watchful and involved in the national policy framework and discussions around a range of issues – welfare reform, utility policy, financial and lending regulation, support for refugees and asylum seekers, food poverty and housing. It's a core part of our mission not only to help people in their time of need but also to seek to influence local, regional and national policy and practice so that people are treated fairly and that policies protect the most vulnerable.

In an environment of greater economic pressure for the most vulnerable, enquiries continue to be increasingly complex and are often multi-faceted, while changes in legislation, and the welfare system in particular, add further challenges.

Meanwhile we strive to offer our service in the most accessible ways and we have continued to develop new systems to ensure that our clients can get through as quickly as possible, whether in person, by phone or through the Internet.

We remain fortunate in having such a caring and dedicated team of paid and voluntary staff here in Watford and I would like to thank every one of them on behalf of the Trustee Board. I would also like to personally thank the members of the Trustee Board for their commitment to Citizens Advice Watford. I never cease to be astonished at the consistent diligence and commitment of staff, volunteers and fellow trustees in giving of their time and effort.

Stephen Herman
Chair of Trustees

Board of Trustees

Stephen Herman
Chair

Pui Wah Carter
Treasurer

Roland Bedford
Company Secretary

James Tyerman
Trustee

Councillor Stephen Cavinder
Trustee and WBC Representative

George Derbyshire
Trustee and WBC Representative

Fikile Mkoyana
Trustee

Gail Tendler
Trustee

Farrukh Siddiqi
Trustee



Notes from the Chief Officer



2017/18 has been another busy, challenging and also a successful year for Citizens Advice Watford. We have seen many more clients suffering from the impact of welfare reforms, continuing austerity and

the roll-out of Universal Credit while we continue to face ongoing funding cuts, rising costs and an increased demand for advice. Working alongside our partners and Watford Borough Council, we continue to ensure the most vulnerable in our society are able to access free, impartial, expert advice and information when they most need it.

We have a lot to celebrate as well this year; we have seen a significant increase in our volunteer workforce, the number of people helped and the issues we helped to resolve. More than 50 volunteers worked tirelessly and provided advice and information to our clients, administrative support to advisers and supervisors, or campaigned to improve the policies and practices that affect our clients. Thanks to the contribution of our Advice-line team and the investment we made using the funding we received from the Big Lottery, we increased the number of Adviceline calls we answered by 33% to over 2,000 calls a year. In total, we helped 4,832 people with 12,798 enquiries in the 2017/18 period.

Our contribution goes beyond providing advice and information; the local economy also benefits from our advice and information services. We help our clients to access more income which is spent locally and reduces levels of poverty, indebtedness, and homelessness. We prevent problems from happening by campaigning for change and educating young people on how to manage their money effectively. Last year, we raised more than £378,005 on behalf of our clients and helped to write off more than £480,789 of debt.

We continued to develop more partnership

working with other agencies and the council to provide a more joined up service for our clients. Thanks to all of our great partners who are keen to work together, we are able to deliver fantastic outcomes for our clients. Through the year, we helped hundreds of homeless people with their advice issues and worked with the DWP and JC+ in assisting people on Universal Credit with budgeting support and online applications.

We are hugely grateful to all of our funders whose generosity enables us to continue to provide the advice that helps people resolve the problems they face in life. We are especially grateful to Watford Borough Council whose generous support has enabled us to provide our generalist advice and information services to more than 5,000 people. I would like to thank the volunteers who dedicated their time and energy to support those who need our help.

Salim Bakirci
Chief Officer

In 2017/18, for every £1 invested in Citizens Advice Watford we generated at least:

£3.96 in Fiscal Benefits

Savings to government

Reduction in Health service demand, local authority homelessness services and out of work benefits for clients and volunteers

Total: £1,325,056



£20.18 in Public Value

Wider economic and social benefits

Improvement in participation and productivity for clients and volunteers

Total: £6,751,598

£17.92 in Benefits to Individuals

Value to our clients

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

Total: £5,997,346

Treasurer's Report



On behalf of the Trustee Board, staff, volunteers and clients of Citizens Advice Watford, I would like to record our grateful thanks to the Councillors and Officers of Watford Borough Council (WBC). WBC has consistently provided us with significant

core funding of over £204,000, plus the use of the premises at St Mary's Church Yard, which enables the Bureau to continue to provide its wide range of advice services for the benefit of all those who live and work in the Watford area. I would also like to thank our other funders: Hertfordshire County Council (HCC), Watford New Hope Trust, Citizens Advice, the Big Lottery Fund, the Blandford Trust, the Hilden Charitable Fund, the Lawton Trust and others. Their generosity has enabled us to increase the scope of the advice services we offer the community.

In particular, this year new funding from the Watford New Hope Trust has enabled us to be part of the new Rough Sleeping Intervention Team in Watford. This partnership between Watford New Hope, Citizens Advice Watford, Change Grow Live and Herts Young Homeless provides specialised

support for rough sleepers in the form of legal and financial advice, drug and alcohol misuse support, mental ill health prevention and wrap around housing support.

However, the largest donation to the Bureau is one that I am unable to record in our financial accounts: the 30,000 hours donated by our amazing volunteers. We estimate the value of this time to be £530,268 which easily dwarfs our other income streams.

Our accounts show that our income for the financial year 2017-2018 was £357,153 and our expenditure was £321,027 (both including the value of premises-in-kind of £41,838). The resulting surplus of £36,126 contributed to the increase in our unrestricted reserves to £178,913. This equates to approximately 7 months of operating expenditure, consistent with the Bureau's reserves policy which is intended to ensure the charity's financial sustainability.

The full accounts are available on request.

Pui Wah Carter
Treasurer

Our Funders



The Hilden Charitable Fund



Learning and development



The year began with the most significant IT development at Citizens Advice in four years – the replacement of Petra with the new case management system Casebook. All staff and volunteers were trained to use the new system

and supported through the first few months of adapting to the change. A year on and we have put Petra behind us and are enjoying the benefits of a more streamlined and user-friendly system for recording and reporting.

We are running our successful Young Volunteers Project again this year, generously supported by the Hilden Charitable Foundation. This project helps young people between the ages of 18 and 25 to gain employability skills through volunteering. Once again the young people who have volunteered with us have made a significant contribution to our service as well as benefitting from the skills and experience they gained.

The Hilden Charitable Fund

We continue to grow our volunteer workforce despite the challenges faced by the voluntary sector nationally in recruiting and retaining volunteers. As always, in National Volunteers Week we celebrated the contribution of our marvellous team with a summer party at the new Cassiobury Park Hub. This was a welcome opportunity for volunteers to meet each other in a relaxed environment on a sunny day, away from the busy working environment.

One of the many challenges for our gateway assessors, advisers and supervisors is all the administration which goes with delivering advice. The main office is always a hub of activity, with telephones ringing and papers flying through the photocopier. In order to relieve some of the workload, this year we have boosted our team of admin volunteers and we now have ten

volunteers supporting their colleagues on different days throughout the week. This has added to the vibrancy of the office as well as creating a more efficient workplace.

We have also welcomed a number of new reception volunteers to greet visitors to the service and liaise with staff and volunteers. Receptionists are the public face of the service, being the first point of contact for people who may not know what to expect when they arrive. As well as playing a key role in keeping our clients happy and informed, and helping the service to run smoothly and efficiently, our experienced receptionists work with new volunteers in all roles to introduce them to the processes and procedures at reception. This means that all our gateway assessors and advisers have an understanding of our clients' experience of the service, as well as helping to build a strong and cohesive team. In this way, our receptionists make a valuable contribution to the learning and development of new volunteers, and we are most grateful to them for their ongoing support. Over the page, some of our receptionists describe their experiences of volunteering at Citizens Advice Watford.

Rosie Woodhouse
Training Supervisor



Volunteering

'Being a receptionist at Watford Citizens Advice is a very busy role and also very rewarding. As soon as we open our doors at 9.30am there are always half a dozen people queuing for gateway assessments. We operate on a "first come, first served" basis and usually all the allocated slots for the day have been given out by as early as 11am. Those arriving after this time are invited to return early the next morning or to telephone our helpline. We then have clients arriving for "fixed" appointments - those who have already had an assessment and need further assistance. It is important to have all paperwork ready for the advisor concerned. In between this we have a stream of clients bringing in paperwork for their advisors which has to be photocopied or scanned and also clients requesting that their advisor telephone them. It can get very hectic! I am very proud to be part of a team dedicated to helping the people of Watford. I love my job!' (Patsy)

'Volunteering with Citizens Advice on reception is a rewarding experience. The advice centre is usually very busy, and people from all walks of life come in wanting help with a wide variety of problems. Most people are pleased that we are able to help them or point them in the direction where they can get help. There is a procedure to be followed when people first arrive, and they can nearly always be seen on the day they walk in. The work can sometimes be challenging but there is satisfaction to be gained from assuring people they will be able to get the help they need'. (Pam)

'I have decided to volunteer at Citizens Advice because I believe a little act of kindness from everyone will make the world a better place to live in. I believe that giving something to our community may inspire more people to do the same thing and join an organisation like Citizens Advice where diversity and equality are valued. To help people overcome life changing situations may not be everyone's aim, however as long as there are organisations like Citizens Advice their voices will be heard and changes will follow'. (Dagmar)



Our longest serving receptionists, Brenda and Pat, at the reception desk.

A Guide to our services

Our service helps people on all levels. Individual problems are dealt with face-to-face and on the telephone.

Face-to-face

Drop-in for initial assessment only. Slots throughout the day from 9:30am on a first come, first served basis.

Watford Advice Centre
St. Mary's Churchyard, High Street
Watford WD17 2BE
Monday-Thursday, 9:30am-3:30pm

Adviceline

Adviceline: 03444 111 444
Monday-Friday, 10:00am-4:00pm

Specialist Advice Services

After a brief assessment, an appointment may be booked with an in-house specialist adviser

or

We may make a referral to a local solicitor who will see you in our offices for free initial advice.

- **Specialist money adviser**
- **Specialist benefits adviser**
- **Specialist employment adviser**
- **Specialist housing adviser**
- **Disability benefits form fillers**
- **Family & Immigration solicitor**



We helped
4,832
clients with over
13,730
issues.

Advice in British Sign Language

To book an appointment e-mail
bsl@whcab.org.uk or text 07756 148 591.

Outreaches

We run two outreach sessions in different parts of Watford.

Watford Food Bank

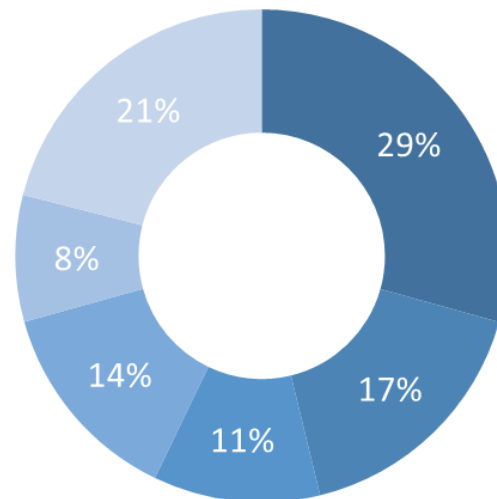
Wellspring Centre, 1 Wellspring Way
Watford WD17 2AH
Tuesday, 2pm-4pm

Universal Credit Workshop

The workshop is designed to help people to make and manage their Universal Credit claims online. It is a partnership between Watford Library, Watford Borough Council and Citizens Advice Watford.

1st Floor, Watford Library, Hempstead Road,
Watford WD17 3EU

Advice Issue By Category



- Benefits & tax credits
- Debt
- Employment
- Housing
- Relationships & family
- All other

Our specialist projects

Rough Sleeping Intervention Team

The Rough Sleeping Intervention Team is a partnership with New Hope, Herts Young Homeless and CGL Spectrum. The aim of the project is to help prevent rough sleeping and homelessness in Watford. My role with the team is to provide generalist advice on a range of issues including legal, homelessness, housing, debts, benefits, employment and Immigration.

This service is based at:
Haven Support Centre, 4 Whippendell Road,
WD18 7LU

Drop in - 8.30am - 10.30am (Mon-Fri)
(includes breakfast, shower & laundry facilities)

Neelam Hasmukh



Energy Best Deal Extra Case Study

Client is single with one dependent child; she has depression and has a number of debts. She is unemployed and her only income is Universal Credit. Client approached the Bureau for debt advice. The largest priority debt was for Scottish Power for over £4000. We established that because the property was above a row of shops the client had been billed incorrectly. She had been charged business rates even though she is a residential customer.

We contacted Scottish Power to rectify the bill and also applied to Scottish Power Hardship Fund detailing the client's circumstances. Scottish Power rectified the mistake and awarded the client over £2000 Hardship Fund. The Bureau continues to provide debt advice to the client for her other non-priority debts.

RSIT - Case Study

Client came to us for assistance in considerable distress. He was diagnosed with schizophrenia, anxiety, depression and panic attacks. He had been rough sleeping for nearly four years following a relationship breakdown.

The client was given housing advice and was placed on a housing register. After successfully bidding for a studio flat, the bureau made a successful grant application on behalf of the client for essential goods including a washing machine, fridge freezer, gas cooker, double bed with mattress, sofa, dining table and chairs.

We also provided information and support to help him apply for a Personal Independent Payment (PIP) which was successful & he received a backdated payment.

Energy Best Deal Extra Project

Citizens Advice Watford received funding as part of the Energy Best Deal Extra programme which delivered face to face sessions focused on tailored energy advice to clients.

In this project we provided support to clients to help solve fuel poverty and /or other energy related matters. I also helped clients with budgeting and debt advice and applying for grants on behalf of the clients. In one case I received a grant of £2130 to clear client's historic fuel arrears. This was a huge relief to the client as she had other priority and non-priority debts to clear.

Munawra Ahmed



Disability Benefits Form Filling

The funding for the Disability Benefits project enables the project worker to assist a weekly average of two clients with disability benefits including Personal Independence Payment, Employment & Support Allowance, Universal Credit, Disability Living Allowance for children and Attendance Allowance. The project worker has also trained a number of assessors and advisors to complete forms and provides on-going support and supervision for these workers.

Between April 2017 and March 2018, 103 clients were assisted under the project, either by the project worker or by assessors/advisors supervised by her. The expected total weekly value of the benefits involved is approximately £8000, or over £400,000 annually.

As well as good financial outcomes for clients, the project has also meant that more clients can be provided with timely assistance with disability benefits issues, which they find particularly stressful and difficult to navigate alone. This reduces clients' anxiety and avoids problems arising with benefits which can cause severe emotional and financial distress for clients,

The funding has also meant that the Bureau's capacity to assist clients with benefits appeals has been increased. Assistance preparing for hearings, including the preparation of written submissions, has been provided to the clients. This is provided when the Stevenage appeals service does not have the capacity to take on.

This is vital to clients because nationally around 60% of appeals against ESA decisions and 65% of Personal Independence Payment appeals are successful. Without our support, many clients would feel unable to pursue an appeal, or would not be well-prepared for the hearing.

Vikki Molloy



Herts Welfare Assistance Scheme

Hertfordshire Welfare Assistance Scheme is provided by **HertsHelp** on behalf of Hertfordshire County Council to help people who are in urgent need following an emergency or unforeseen event and have no other source of help.

As part of the Welfare Assistance Scheme we take referrals from HertsHelp for clients who are in crisis.

We also ran a weekly outreach session at Watford Food Bank.



Disability Benefits Case Study

Client was assisted to complete her PIP form by the Disability Benefits Forms project worker. The client has a condition that fluctuates which means that it can be difficult to successfully claim PIP. The client had previously tried to claim and had completed the form herself but had not been awarded sufficient points. Due to her condition, she had not felt well enough to challenge the decision. However, her condition had become worse and she decided to make a new claim.

The adviser was able to look at the points the client had been awarded under her earlier, unsuccessful claim and identify where she should be awarded additional points. The additional points meant that the client should be awarded Standard Daily Living and Standard Mobility components. The decision was received by the client 10 weeks after the form was completed and was assessed. The client telephoned the Bureau to report that she had been awarded Standard Daily Living and Standard Mobility components, representing an additional £79.95 per week of income.

Research & Campaigns

Through providing advice to people to help them overcome their problems, local Citizens Advice have a closer understanding of how policies and practices affect people's lives. Our research and campaigns' work sets out to improve these policies and practices and to fix the underlying causes of people's problems.

Last year we participated in the national Citizens Advice research and campaign on Universal Credit (UC). We campaigned to *fix Universal Credit*, and the Government has since committed to a number of changes we had been calling for. These include; removing the 7 waiting days, making the UC helpline free and all claimants being told about the option for an Advance Payment .

We have also worked with the Research & Campaigns Cluster Group for Herts and Beds. The Cluster Group allows us to share information about our local research and campaign work, and work collectively to gather evidence. Our focus has been on the roll out of UC, the problems with Personal Independent Payments and Employment Support Allowance assessments, and the use of Discretionary Housing Payments (DHP).

On the last of these issues, Citizens Advice Watford has written a report for Local Authorities within Herts and Beds. The report focuses on best practice in how DHPs are administered, with the purpose of encouraging local authorities to be more proactive in making the best use of their annual budget.



Daisy Kearns-Jones
Research and Campaigns Volunteer

Our new website



This year we were working on setting up our own website. With the assistance from our own volunteers, staff and a web developer our website is now live at <https://www.cawatford.org.uk>

The advice content is divided into twelve enquiry area pages. On each page we have links to the citizens advice public site information relating to that enquiry area. There is also information from a number of other organisations that we regularly encourage clients to contact for help & advice. The logo of each

organisation is a clickable link which opens in a new tab and will generally take the user to an index page for that organisation's advice materials. Everything on our website is from approved information sources and the website is monitored and updated regularly.

The new website is built for both clients and staff to assist with signposting and getting clients to the best information. Our volunteers and staff have been using the website with clients and the feedback has been very positive.

For example: "the website is fantastic and makes the gateway assessor's job simpler"; "this website is fantastic "; "Cool website . Looks great and easy to navigate. "

The team at Citizens Advice Watford

The vast majority of our team are volunteers, without whom we would not be able to operate our service. We would like to thank the whole team, staff and volunteers alike, for their dedication and hard work.

Ann Pyatt	Gagneeta Addison	Pam Eungblut
Annette Hakham	Geoff Dennis	Pat Phillips
April Bladon	Hanna Harandi	Patsy Denness
Avrille Bailey	Heather Harris	Penny Marriott
Beverley Tilsiter	Jamie Normanton	Peter Brownlee
Birgit Remmert	Jan Evans	Pranav Raj
Bina Kotecha*	James Liptrot	Rachel Ntata
Brenda Tierney	Jerome Pardesi	Raminder Bhoot*
Busola Taiwo*	Judith Kalnina	Rosie Woodhouse
Catherine Markowski	Judy Moss	Rosy Aggarwal
Carmel Mckean	Justyna Fajfer-Wieczorek	Ruth Davison
Christine Martindale	Kalpna Budheo	Salim Bakirci
Chris Lan*	Kate Sears	Sajal Bakrania*
Charlie Parker*	Kylee Green	Sekai Chigawa*
Claire Buckland	Liz Gonzalez*	Sheron Wilkie*
Daisy Kearns-Jones	Lesley Goodman	Shirley Sweet
Dagmar Vankova	Louise Price	Sree Mula
Daksha Jobanputra*	Mahtab Munshi	Sue Chong
Daniel Eyre	Malcolm Rodger	Susan Gross
David Reynolds*	Maria Richards	Trish Lincoln*
David Harley	Mike Conlan	Vicki Freeman
Dillu Daruwalla	Munawra Ahmed	Vikki Molloy
Ekaete Okon*	Neelam Hasmukh	
Fadzai Kunaka-Steamer	Neil Palmer	
Farhanaz Ullah*	Naomi Welch*	
Fenella Lewis	Nyima Richards*	

* Left during the year



Citizens Advice Watford

www.cawatford.org.uk

Registered charity number 279057