

Citizens Advice Watford Annual Report 2019-20



**citizens
advice**

Watford

Introduction from Chair of Trustees



This year, we have been faced by unprecedented challenges due to Covid-19. The world has changed and we have also had to adapt our services and find new ways of delivering advice.

I am grateful to our highly caring and dedicated team of staff and volunteers and would like to thank everyone on behalf of the Trustee Board, for their help and support in making the adjustments in difficult circumstances, to continue providing a valuable service for the Watford community.

The year April 2019 to March 2020 was another very busy year for Citizens Advice Watford. We remain in a financially healthy position with a strong Board, management team and stable number of staff and volunteers. Our clients are often the most vulnerable in our local communities: the elderly, families struggling financially, reliant on welfare payments for housing or food, the unemployed, all of whom rely on the high quality advice and information we provide.

The enquiry statistics and comments from clients show clearly how our advice and guidance makes a vital difference to the lives of people in Watford. We are especially thankful to our core service funder, Watford Borough Council, who have been unwavering in their commitment in a difficult financial climate and continue to maintain our grant to make it possible for residents to access our services when they most need it.

The demand for our support during the year 2020-21 will no doubt increase as the impact of the Covid-19 pandemic becomes more

visible. I look forward to the continued support of all staff and volunteers in managing these challenges.

Last but not least, I would like to express my sincere thanks to my fellow Trustees for all their advice, support and commitment to Citizens Advice Watford

Farrukh Siddiqi
Chair of Trustees

Board of Trustees



Farrukh Siddiqi

Chair

Pui Wah Carter

Treasurer

Leena Nagrecha

Company Secretary

Councillor Stephen Bolton

Trustee and WBC Representative

George Derbyshire

Trustee and WBC Representative

Fikile Mkoyana

Trustee

Gail Tandler

Trustee

Farrukh Siddiqi

Trustee

Laurence Blake

Trustee

Meera Lachani

Trustee

Yomi Akisanya

Trustee

Notes from the Chief Officer



2019/20 has been a successful and challenging year for Citizens Advice Watford. Throughout the year, we focused on increasing the number of people we help, on improving our digital advice channels and on

establishing strong financial foundations to secure the future of the organisation.

Disability benefits, Universal Credit and homelessness continue to dominate our agenda, and we work very closely with our partners to address the underlying issues and create long lasting solutions. The funding for our Rough Sleeping Intervention Project, which is now called Outreach and Navigators, has been extended for another year in recognition of the success of the partnership with New Hope, Spectrum and Herts Young Homeless.

We were successful in securing funding from the Hertfordshire Police and Crime Commissioner to provide scams advice and prevention in partnership with all ten local Citizens Advice services in Hertfordshire. We are working very closely with local statutory services including the Police and Trading Standards to raise awareness of fraud and scams, in order to prevent people in communities across Hertfordshire from becoming victims of this type of crime.

We continued to invest in volunteer recruitment, retention and training. Our volunteers are the backbone of our services and enabled the organisation to help 3,023 clients face to face and 2,260 over the phone in 2019/20. We recruited and trained 22 volunteers in 2019/20 and our volunteers contributed around 30,000 hours last year. The Coronavirus pandemic had a huge impact on our services towards the end of 2019/20. Our staff and volunteers worked hard to ensure that people could access information and advice during the lockdown, and we were at the forefront of supporting some of the most vulnerable Watford residents during this time. We swiftly relocated staff and volunteers to work remotely and

invested in our digital advice capacity to meet the increase in demand. We established a new email advice service which has been very popular and instrumental in reaching people in every part of the local community. We would like to thank all of our funders and partners who enabled us to maintain our services during one of the most challenging periods in our history. As our advice services return to a new normal, we will be relying on our staff and volunteers more than ever. I would like to thank all staff and volunteers for their tremendous dedication to helping Watford residents. Their hard work, commitment and sacrifice has enabled us to continue to help the most vulnerable while many other services were suspended during the pandemic. I would also like to reiterate our appreciation for our main funder, Watford Borough Council, for their support.

Salim Bakirci
Chief Officer

In 2019/20 for every £1 invested in Citizens Advice Watford we generated at least:

£4.88 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: £1,678,496



£30.56 in Public value

Wider economic and social benefits

Improvement in participation and productivity for clients and volunteers

Total: £10,503,377

£20.54 in Benefits to Individuals

Value to our clients

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

Total: £7,057,696

Treasurer's Report



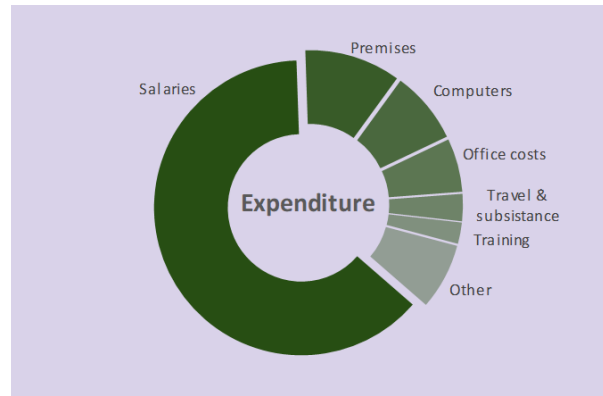
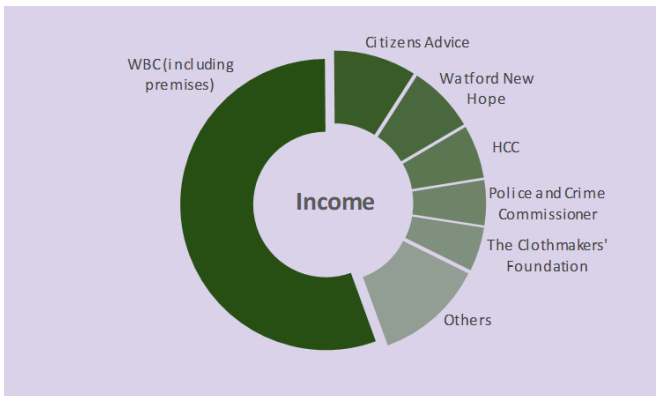
On behalf of the Trustee Board, staff, volunteers and clients of Citizens Advice Watford, it is my privilege to once again record our grateful thanks to the Councillors and Officers of Watford Borough Council (WBC) which has consistently provided us

with significant core funding of over £204,000 each year, plus the use of the premises at St Mary's Church yard. As a charity, we rely on the generosity of a number of organisations and individuals in order to provide our wide range of advice services to those who live and work in the Watford area. I would therefore like to thank all the many funders who continue to support us. This year we also received a grant from The Clothworkers' Foundation which enabled us to replace and upgrade much of our technology.

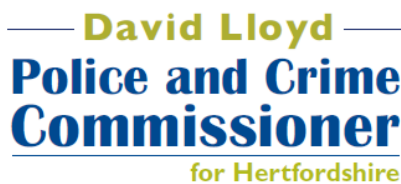
However, the largest donation to the Bureau by far – as always – is not a financial one. It is the 30,000 hours donated by our amazing volunteer team. We estimate the value of this time to be £541,786 and my thanks go to every volunteer, because without you we would not have an advice service.

Our accounts show that our income for the financial year 2019-2020 was £439,547 and our expenditure was £374,713. The resulting surplus of £64,834 contributed to the increase in our unrestricted reserves to £230,401. This equates to approximately 8 months of operating expenditure, which is consistent with the Bureau's reserves policy and which means that we are well-positioned financially for the challenges ahead of us.

Pui Wah Carter
Treasurer



Our Funders



Learning and Development

For many of our clients, discrimination is a challenge they face in their daily lives. The Equality Act 2010 protects people from unfair treatment because of who they are, but discrimination can be indirect and not always apparent without an understanding of equality law and practice.

In learning and development this year we focussed on embedding equality, diversity and inclusion into our work so that we can empower more people to resolve the issues they face through information and advice. Giving people the skills to have difficult conversations with clients was a challenge we addressed during the course of the year by implementing the Ask Routine Enquiry programme.

Developed by Citizens Advice in collaboration with Against Violence and Abuse, the aim is to raise awareness of gender-based violence and abuse (GVA) and provide advisers with the confidence and skills needed to open the conversation. Evidence gathered for the programme suggests that where people are asked routinely as part of the advice process, 24% will disclose an experience of abuse and are therefore able to access appropriate help and support.

GVA in all its forms disproportionately affects women and girls and asking the question helps to break the silence associated with this difficult subject and is one of the ways in which we put equality at the heart of our work with clients. Since November last year, 29 advisers and assessors have been trained to ask the question and we now incorporate the training into our initial Gateway Learning Programme. Together with other learning in discrimination across all advice areas, we aim to help more people to stand up for equality in their daily lives.

Rosie Woodhouse
Training Supervisor



Volunteering

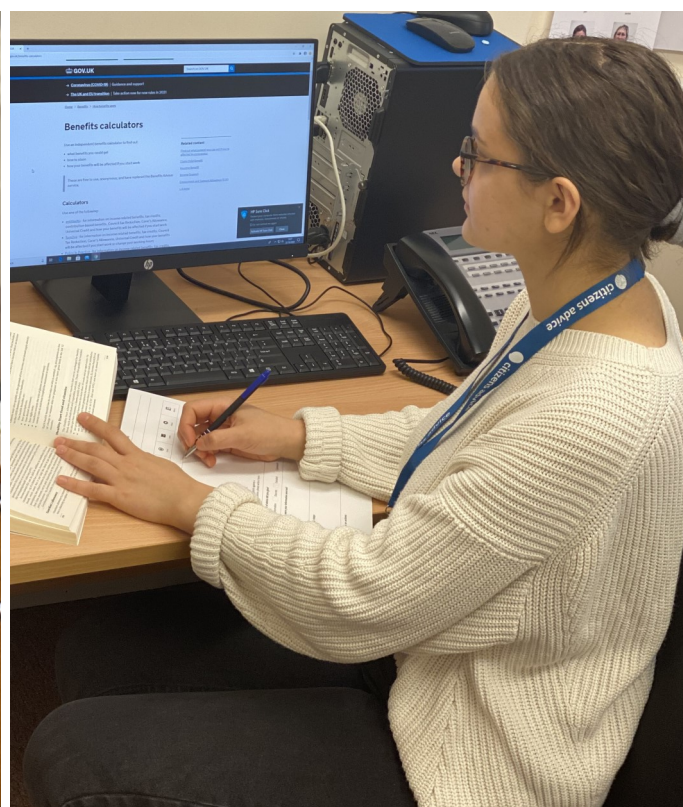
Twenty two new volunteers joined our team in a variety of roles including gateway assessors, advisers, receptionists, administrators and research & campaigns assistants. We joined forces with some local universities including Westminster, Hertfordshire and City Universities, and as a result of these partnerships we welcomed four student volunteers, all of whom made a significant contribution to our service while at the same time gaining valuable skills and experience to enhance their career prospects.

One of our student volunteers, Denisa, helped out as a receptionist and administrator alongside her studies as a law student, and Cerys volunteered on reception whilst studying for a degree in criminology. Lorena and Andreea trained as specialist consumer advisers under the watchful eye of their mentor Jerome, a long serving volunteer with a particular interest in consumer issues who has done much to develop the provision of face to face consumer advice locally, led entirely by volunteers. As an added bonus, three of our students are native speakers of other languages and were able to make a further contribution by interpreting for some of our clients who would otherwise have found it more difficult to access advice.

These partnerships have proved invaluable both to our clients and our student volunteers, and we look forward to working with many more in the coming months and years. Here's what one of our student volunteers has to say about her experience:

'What I enjoy most about being an Adviser is the daily interaction with clients during appointments, where I get to explore the different aspects of their problem and certainly the feeling of satisfaction when clients leave the interview room happy and relieved with the outcome of the appointment'.

Rosie Woodhouse
Training Supervisor



The Service

Citizens Advice celebrated its 80th anniversary in 2019. The first local Citizens Advice services, including Watford, opened as a response to the breakout of World War Two.

We offer confidential advice online, over the phone and in person, for free.

In March 2019 we went from winning the Watford BID award for best charity and community organisation (customer service) to dealing with the COVID-19 pandemic.

Coronavirus and the steps we're taking to keep people safe are having a huge effect on how we manage and run our service. The pandemic has forced our staff and volunteers to shift services virtually overnight.

Our aims and principles

We provide comprehensive generalist advice to individual clients to help them with a wide range of issues including debt and money, employment, benefits, housing, law and rights, discrimination, healthcare, education and consumer. Our advice is free, independent, confidential and impartial.

We also carry out campaign work to lobby for change in policies and practices that affect people's lives. Our campaigning work tackles the root cause of the problem. Successful campaigns improve the lives of many people who may never have used the services of Citizens Advice.

In 2019/2020 we campaigned on many things, including the following:

- ⇒ Asking the government to make applying and getting a decision on eligibility for disability benefits faster, less distressing and - crucially - more accurate.
- ⇒ How having no address keeps people homeless.
- ⇒ We wrote to our local MP regarding the impact Brexit is having on people who use our service within the context of key areas such as immigration, benefits and consumer issues.
- ⇒ We took part in the Scam Awareness campaign to raise awareness of scams, including people being tricked into claiming Universal Credit as a way of accessing low cost credit.
- ⇒ We took part in the Big Energy Saving Week campaign in January 2020 advising clients on how they can make small changes to start saving money on their energy bills.
- ⇒ We also gathered evidence about clients referred to foodbanks, helping us to get a much better picture of the underlying issues driving people into severe poverty. Evidence gathered is a vital part of our influencing work.

How to access our service

Online

<https://www.cawatford.org.uk>
<https://www.citizensadvice.org.uk>

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

Advice in British Sign Language

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

In Person– Limited service for people unable to use phone or email.

Watford Advice Centre
 St. Mary's Churchyard, High Street
 Watford WD17 2BE

Catherine Markowski
 Advice Service Manager

Projects

Rough Sleeping Intervention Team

The Rough Sleeping Intervention Team incorporates specialist services for rough sleepers, being provided in partnership with CGL Spectrum, Citizens Advice Watford, Herts Young Homeless and New Hope. The aim of this project is to prevent rough sleeping and end homelessness.

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

Drop in - 8.30am - 10.30am (Mon-Fri)

(includes breakfast, shower & laundry facilities)



Case study

C was known to New Hope over a long period of time. C became homeless because of a relationship breakdown. He was deeply dependent on alcohol and drugs which led to severe brain damage and severe depression. C went through alcohol detox and has been alcohol free for almost 3 years; he continues to receive regular counselling sessions. C was referred to the Citizens Advice Adviser in the Intervention Team in 2019 by his New Hope Dual Diagnoses Link Worker. C had lived at various temporary addresses for the past 5 years and was unable to see his children. After a long battle with his addictions and sorting out relationship issues, in December 2019 C was offered permanent accommodation in Watford. Unfortunately, the accommodation offered had no essential household goods and he needed help applying for a grant. Citizens Advice Watford made a successful grant application to Watford Health Trust. Over £400 was awarded to C for furniture and white goods for his new flat.

Citizens Advice provided advice to C on several issues including challenging a Personal Independence Payment (PIP) decision, making a homelessness application and assisting with advice on family matters. As a result of this advice, C is now able to see his children.

The Intervention team has provided C with active intervention to establish independent, safe and stable living, recover from addictions and promote health and wellbeing.

Hertfordshire 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.

Case study 1

Client has three dependent children and works part time.

Client wanted housing advice having received a possession order for rent arrears. The situation arose due to a switch over from legacy benefits to Universal Credit. Client had an arrangement to clear the arrears but was unable to do so after falling ill and becoming too unwell to work. A warrant of eviction was issued by the court.

Client was assisted in applying for a discretionary housing payment. Citizens Advice also helped client apply to the court to suspend the warrant of eviction. Following negotiations with the housing association the court agreed to adjourn the matter to allow the council to process client's discretionary housing payment application.

Case study 2

Client approached her local Citizen Advice for benefit advice.

Client's housing benefit stopped because she travelled outside the UK for almost three months. Client was out of the country because of a health condition but was unable to provide medical evidence, therefore housing benefit could not be reinstated.

Client also wanted help to buy a bed. She and her son were sleeping on an old bunk bed which was giving her back pain.

Citizens Advice helped client apply for Universal Credit, and food vouchers were issued.

Citizens Advice also helped client apply for a grant for a bed from the Glasspool Charity Trust, and the application was successful.

Universal Credit (Help to Claim)

The Help to Claim (HTC) Service at Citizens Advice Watford is funded by DWP. Universal Credit is our fastest growing advice area. The majority of people who come to us for help with Universal Credit need help in making their initial claim - the service exists to meet this need. The HTC service is available face-to-face, over the phone and online through webchat and online content to allow clients to access support in the way that is right for them. Clients may approach us directly or be referred or signposted to us by an outside agency.

The project provides support, advice and assistance to assess eligibility for the benefit and its appropriateness to the client's circumstances. Clients get help to make the initial claim, getting ready for the first payment and longer term support if needed.

Face-to-face appointments provide practical help to clients who would be likely to have difficulty making a claim without our help, have an urgent need and / or are vulnerable. The kinds of reasons that apply can be factors such as lack of access to online services, poor digital literacy, literacy and language barriers, lack of knowledge of the benefits system, health issues, including mental health difficulties and complex health conditions, homelessness, fleeing domestic violence, and more. In addition, Help to Claim clients may need support for other factors before they can claim or receive their first payment, e.g. they may need advice on demonstrating habitual residence, support to apply for E.U. Settled Status, or information about opening a bank account and creating a new email address.

An important aspect of the work is to assess the client's capability to manage their claim online. Over the last year, Citizens Advice Watford has helped 486 clients under this project.

Case study

P is a single man with long-term mental health conditions. P lived in a housing association property for some years with his mother. Sadly, his mother died and he came to us for help.

P had never registered with a GP, had no bank account, had never claimed any benefits, and couldn't provide evidence of residence at his mother's home at the time of her death. As a consequence of this, the housing association contested his succession to the tenancy and he faced eviction. We referred him to a legal aid housing solicitor and the case is ongoing.

P's mental health was poor as a result of his bereavement and the stress of living with the threat of the possible loss of his home. He was unable to pay any bills and continued to rely on his siblings for money for food. P struggled to attend appointments because of his health condition.

Citizens Advice Watford helped P make a Universal Credit Claim under the Help to Claim scheme. We made a Complex Needs Referral to the DWP in order to highlight P's vulnerability, and to flag up that he would need extra support to manage his online claim and meet his claimant commitment.

On the occasions when P managed to attend an appointment with us, we logged on to his journal, and assisted him in carrying out actions to meet his claimant commitment, such as taking his fit notes to the Job Centre after numerous online journal requests to do so.

Although P was living in his late mother's home, he couldn't demonstrate a liability for rent and could therefore only claim the Universal Credit standard element. We assisted P in claiming the housing element of UC after he received notification of a new year rent increase from his housing association, which DWP accepted as evidence of a liability for rent.

Given the unresolved succession case, we asked for the UC housing element to be backdated to the start of P's claim. We were in contact with Job Centre Plus, with whom we have a good and helpful working relationship, and a payment of all housing elements covering the period since the start of P's UC claim was made to him. This outcome means that P can now pay the occupation charge on the housing association property, pending the outcome of the succession case.

Celebrating success

In March 2019, Citizens Advice Watford was awarded the Watford BID Service Excellence Award for Customer Service at the annual awards ceremony at Watford Colosseum.

BEST CHARITY & COMMUNITY WINNER



CITIZENS ADVICE BUREAU

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.

Volunteers

Administrators

Avrille Bailey
Dillu Daruwalla
Jamie Normanton
Julian David*
Laura Downer*
Michael Gomez*
Neil Palmer
Petrona Thomas*

Ruth Davison

Stephen Lauder

Advisers

Andreea Jucan
Ann Pyatt
Anna Latoszewska
Annette Hakham
Carlos Cassin Junior*
Claire Buckland*
Christine Martindale
Gee Addison
Hanna Harandi*
Jan Evans
Jerome Pardesi
Judy Moss
Lorena Bozedeane
Louise Price
Maggie Bryant
Malcolm Rodger
Penny Marriott
Susan Gross
Victoria Feodor*

Advice Session

Supervisors

Ann Pyatt
Mahtab Munshi
Malcom Rodger
Susan Gross

Communications

Sophie Greer*

Fundraiser

Robin Charnley

Gateway Assessors

Afshan Chowdhree
April Bladon*
Avani Modasia*
Birgit Remmert
Carmel McKean
Chaitanya Kruthiventi*

Chatura Saravanan

Daniel Landsman

David Harley

Dina Patel

Frank Neale

Geoff Dennis

Gillian Heyes

Heather Harris

Helen Hartley

Ian Kangisser

Ian Lightbourne

Isabela Epure*

Jackie Simmons

Jim Blair

John Flynn*

Judeth Neville

Kate Sears*

Laura Alcione

Mana Faryabi

Michael Sellman

Peter Maher

Raminder

Ramya Wijewardana*

Rita Bugler

Robert Liddell

Rosy Aggarwal

Roy Sloan

Safina Choudhury*

Saira Dean

Sinead Keen*

Sinniah Santhiramoulesan

Solinda Ponari

Sree Mula

Vanita Patel

Vicki Freeman

Zuma Ibeh

Interpreter

Justyna Fajfer-Wieczorek*

Premises Consultant

Franck Pizzoferrato

Receptionists

Alexandra Nestorovski*

Birgit Remmert

Brenda Tierney*

Cerys Stewart

Denisa Costandache

Denise Wilson*

Kamar Safaya*

Lesley Goodman

Pam Eungblut*

Pat Phillips*

Patsy Denness

Roy Sloan

Shelley Cooper

Shiyara Omerdeen*

Sue Chong

Research & Campaigns

Bhvna Lakhani*

Dina Patel

Marsila Ghashi

Ruth Davison

Paid staff

Chief Officer

Salim Bakirci

Advice Service Manager

Catherine Markowski

Advice Session

Supervisors

Kalpna Budhdeo

Vikki Molloy

Debt Advisers

Andrew Viggers*

Annette Hakham

Daniel Eyre*

Judith Kalnina

Disability Benefit

Advisers

Vikki Molloy

Housing Advisers

Judith Kalnina

Vanita Patel

Office Administrator

Mike Conlan

Telephone Gateway

Assessors

Carlos Cassin Junior*

Mahtab Munshi

Training Supervisor

Rosie Woodhouse

Universal Credit

Advisers

Mahtab Munshi

Penny Marriott

* Left during the year

Free, confidential advice.
Whoever you are.

**citizens
advice**

Watford

Citizens Advice Watford

www.cawatford.org.uk

Registered charity number 279057