

# Citizens Advice Chiltern

Funded by our community,  
for our community



Review of our work  
April 2017 – March 2018



A charitable company limited by guarantee  
Company number 3892921  
Charity number 1081138

[www.chilterncab.org.uk](http://www.chilterncab.org.uk)

# Contents

<b>Chair's Introduction</b>	<b>2</b>
<b>Making a difference</b>	<b>3</b>
<b>Advice Areas</b>	<b>5</b>
<b>Projects</b>	
<b>BMAS</b>	<b>10</b>
<b>L&amp;Q</b>	<b>11</b>
<b>Energy</b>	<b>12</b>
<b>Outreach Services</b>	<b>12</b>
<b>Campaigns and Research</b>	<b>13</b>
<b>Future Plans</b>	<b>13</b>
<b>The year at a glance</b>	<b>14</b>



## Chair's introduction

The year April 2017 to March 2018 was another very busy one for Citizens Advice Chiltern. Through the year **4,645** clients accessed our services and we assisted with more than **16,272** problems. Our clients are often the most vulnerable people in our local communities: elderly people, families struggling to pay the most basic bills, people relying on welfare payments for housing or food, and those in unreliable work. Yet again, we have delivered significant financial benefits to our clients, with income gains of **£687,742** and debts written off of over **£287,858**.

The year also saw the development of our active and innovative research and campaigns function. Our expertise in this area was recognised by Citizens Advice nationally who awarded Consumer Empowerment Project funding to us, for researching the mobile phone repair market locally. The project proved highly successful, allowing us to build local partnerships and develop expertise in consumer issues.

As a local independent charity, Citizens Advice Chiltern relies on the huge amounts of time and energy donated by our team of highly skilled and dedicated volunteers to provide our much needed advice service to our local communities. However, even with this support, our organisation faces an annual struggle to fund the cost of our services. This is because Citizens Advice Chiltern continues to face a very challenging funding environment. A key focus for the year was therefore the development of our fundraising function, including a Trustee-led dedicated funding committee and the recruitment of a professional fundraiser. As always, we will continue to make sure that our resources are used in the most efficient way to offer the best possible service to our communities.

# Making a difference

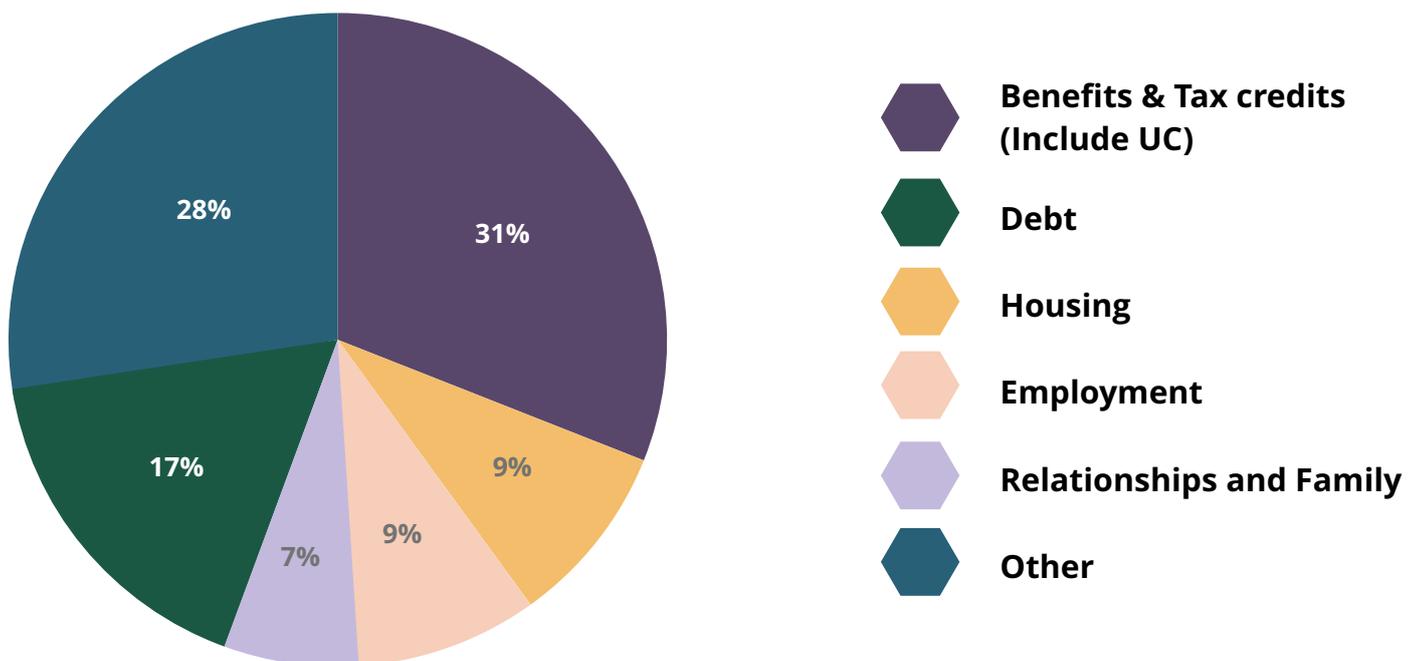
Last year we helped **4,645** clients with **16,272** problems. **58** advice volunteers provided general advice sessions at the Amersham and Chesham offices, working alongside paid supervisors. Drop in and scheduled advice interviews were offered.

**“ Due to your help, we’re managing our finances much better. I only wish we’d done this years ago. ”**

Telephone advice continued to be a large part of our work. Citizens Advice Chiltern volunteers answered calls on the Bucks Advice Line triage service. Full telephone advice was also provided to Chiltern and Slough residents.

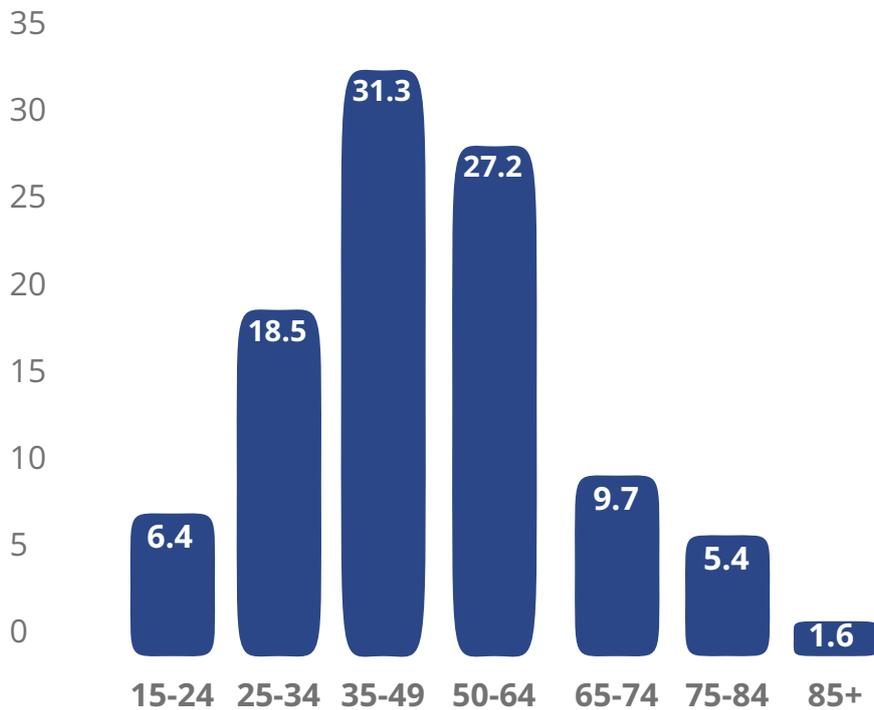
## What were the main advice issues?

Our top four advice issues for 2017/18 were benefits and tax credits, debt, housing and employment. The pie chart below shows the proportion of issues in each category:

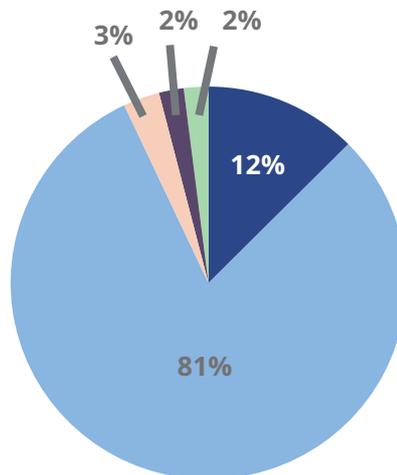
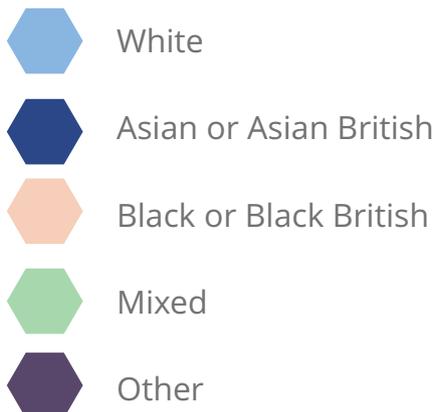


# Who were our clients?

Clients were predominantly of working age, as shown in the chart below.



Over a third of our clients stated that they had a disability or long term health condition.



# Advice Areas

## Benefits

Benefits and tax credit issues are the most frequent area of advice, representing **31%** of all issues in 2017-18. We have helped people at every stage in the benefits process, from original applications through to Appeals with Tribunals. Our specialist advice for Tribunals includes case law. Tribunal wins mean that the client can get payment backdated for weeks and months, which can have a real impact on their lives.

### The top three benefits issues in 2017/18

Issue	Number in 2017/18
Employment and support allowance	976
Housing Benefit	819
Personal Independence Payment	680

Assisting individuals with disability benefits was a large part of our work, reflecting the complexity of the Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) application process. Appeals for ESA increased by **64%** when compared with 2016-17 activity in this area. Within Housing Benefit, Discretionary Housing Payments issues increased by **16%** and 'Making and managing a claim' issues for housing benefit increased by **40%**.

### Future trends in our benefits work

The roll out of Universal Credit to more client groups in September in Chiltern LA area will increase our work providing advice in this area. In 2017-18 we assisted **87** clients with **143** UC related issues. We also expect to continue to see high demand for assistance with disability benefits, particularly relating to the appeals process which can be complex and time-consuming.

### Impact of our benefits work



**1,682 clients were helped with 5,091 benefit, Universal Credit or tax credit problems**



**A total of £560,749 in new and increased benefits was received by clients**

# Debt

Debt continues to be a significant advice area for our clients. **17%** of all issues presented by clients in 2017-18 related to debt. Each debt client that we helped had an average of **3** debt related issues. We have found that households are increasingly struggling to pay their essential bills, such as council tax. This has been highlighted in a recent Citizens Advice report. It has been estimated that household bill debt has increased from **£14 billion** in 2010/11 to nearly **£19 billion** in 2016/17—an increase of around **35%**. We have also continued to see high numbers of individuals with rent arrears, particularly through our two projects working with housing associations, Pound Advice, funded by L&Q housing and Bucks Money Advice Service funded by the Paradigm Foundation. A recent report by the Office for National Statistics (Making Ends Meet: are households living beyond their means 26/7/18) showed that households have become net borrowers for the first time since 1988. Consumer credit has risen by a third in the last five years (including, car finance, credit cards and payday loans). They also showed that it is lower earners who are more likely to be spending more than their income. This has implications for the need for debt advice.

## The top three debt issues in 2017/18

Issue	Number in 2017/18
Rent arrears: Housing Association	414
Council Tax Arrears	379
Credit, Store and charge cards	353

There has been a **19%** increase in issues relating to rent arrears: housing associations since 2016-17. This is, in part, a reflection of the project work done with local housing associations by our Money Advice team.

## Future trends in our debt work

We expect to see increasing numbers of clients struggling to meet their essential expenditure such as rent and council tax. A recent briefing by the National Housing Federation (Universal Credit and Rent accounts; Potential impacts 10/7/18) states that research suggests that UC claimants have higher average arrears than claimants on legacy benefits.

## Impact of our debt work



**837 clients were helped with 2,722 problems**



**A total of £287,858 in debt was written off.**

# Employment

Employment was the third highest problem area presented by clients, representing **9%** of all issues present in 17/18. In Chiltern and South Bucks, the low unemployment rate masks issues with low pay and insecure employment which have been highlighted nationally. A Joseph Rowntree Foundation mapping exercise showed that Chesham and Amersham ranked considerably higher for low pay than the national average.

## The top three employment issues in 2017/18

Issue	Number in 2017/18
Pay and entitlements	312
Dismissal	240
Terms and conditions of employment	177

## Future trends in our employment work

We continue to advise clients on how to resolve disputes with their employers without having to resort to legal action. When required, we assist clients with employment tribunal applications, the number of which has increased since the abolition of fees. Advising clients who are on “zero hours” contracts and helping to determine client employment status (employee, worker or self-employed) is an increasing part of our workload.

## Impact of our employment work



**625 clients were helped with 1,422 problems**

# Housing

Housing issues represented our fourth highest advice area, accounting for **9%** of all client issues.

## The top three housing issues in 2017/18

Issue	Number in 2017/18
Private Sector rented property	280
Housing Association property	331
Threatened homelessness	182

## Future trends in our housing work

We expect to deal with more issues relating to insecurity of tenure in both the private rented and social housing sectors. For example, this is a growing issue for social housing tenants due to increasing use of starter tenancies and fixed term tenancies for new tenants.

## Impact of our housing work



818 clients were helped with 1,458 problems



My adviser and all the CAB staff have been brilliant and incredibly helpful in all the dealings I have had with them. Many thanks!



# Supporting clients through casework

In addition to our general advice, Citizens Advice Chiltern offered casework in debt advice, welfare benefits' advice and employment.

The debt advice service, led by the Money Advice Supervisor, consists of a mix of paid and volunteer money advisers and admin support staff. The service is unusual in being able to offer comprehensive, holistic support, including debt relief orders.

The employment casework team continued to offer employment advice, taking on complex casework and supporting individuals at tribunal. The team, including the supervisor, are all volunteers.

**“ The adviser has been a massive source of support and I have got the outcome I wanted. ”**

## Quality of advice

Chiltern's advisers and caseworkers continue to deliver advice of a very high quality. Our Quality of Advice Assessment (QAA) rating has been maintained at a high level receiving green classifications awarded by our national quality and in-house assessors. Part of our paid membership subscription to Citizens Advice gives advisers access to AdviserNet, a comprehensive web-based information system. Our advisers are supported on shift by a hugely experienced team of session supervisors and their work is continually case-checked. We ensure that the team are kept abreast of changes with regular updates and training and refresher sessions. They received detailed presentations at team meetings including the District Council on the Homelessness Reduction Act, Universal Credit from the Jobcentre and consumer issues from Bucks and Surrey Trading Standards. Our advice team have all been retrained in our new case recording system in December 2017.

## Projects

In addition to our general advice service, Citizens Advice Chiltern delivered a number of projects during the year. Projects are important in targeting our advice so it reaches all those in need in our community. Projects also help us build specialism in different areas. The projects in 2017/18 were Bucks Money Advice, L&Q Pound Advice, Energy Advice and GP Outreach.

# Bucks Money Advice Service

The Bucks Money Advice Service is being funded by the Paradigm Foundation. A joint project with Citizens Advice Wycombe and Aylesbury Vale since 1st April 2016, the project has enabled training of volunteer Money Advice caseworkers supporting tenants with rent arrears, benefit claims/issues and budgeting. There is a direct referral system which means clients are helped sooner and the target was met with over **350** clients being helped through the direct referral system with income gains of **£128,308** and debts of **£249,528** being written off.

**“ Want to add that the service through money advice was exceptional and I was very pleased with the outcome ”**

The project enables early intervention to manage clients' debts which reduces councils' expenditure on emergency remediation, improves Paradigm's planning with the help of data, provides access to a countywide point of contact and support structure, reduces the Paradigm need to invest in specialist staff or third party agencies, reduces the number of evictions, lowers the scale of rent arrears and builds financial security and resilience for residents which improves their well-being.



## Case Study

**Client, single, lived in Paradigm property for a number of years and in high rent arrears. The client had to claim Universal Credit (as Chiltern was in the 'live' area for single claimants at this time). No money for first 8 weeks of the claim, housing benefit and council tax reduction stopped and client was referred to BMAS by rent officer.**

### Success

**The BMAS adviser helped client prepare a financial statement to make voluntary agreement with Paradigm for rent arrears**

**□ With UC, the housing element is paid directly to the client, so client liable to pay full rent to Paradigm.**

**□ Agreement reached with rent officer, to date the client has not defaulted. BMAS has prevented the client from being taken to court, saving further £325 court costs being added to the rent account**

**Adviser further supported client to successfully claim limited capability for work under UC, increasing monthly income by £328. Adviser also helped client with Personal Independent Payment application, discretionary Council Tax Reduction and writing off of some non- priority debts**

**The client has been able to stay in their home, knowing that the arrears are being cleared.**

**Paradigm have been able to keep the tenant, without the time or cost of having to apply to court for Possession, or worst case scenario having to evict. Client has been able to see debts cleared, which alleviates stress and anxiety. Client continues to be assisted with other welfare related issues and a utility issue.**

# L&Q Pound Advice

Citizens Advice Chiltern provides money and benefits advice to residents of London and Quadrant housing in Chiltern, South Bucks and Slough. Residents are referred directly by the housing association and are then helped by the money adviser to manage their debts, sustain their tenancies and set a sustainable budget. They are also helped to maximise their income e.g by claiming any benefits that they are entitled to and accessing national and local charitable funds. In addition, clients can self-refer to the project which may be via our existing services in Chesham, Amersham, Burnham and Langley or via publicity for the project throughout the area. Clients are offered holistic advice so may also be signposted internally to other Citizens Advice Specialists as well as externally, for example, to SSAFA for further assistance. There are close and long standing working relationships with South Bucks District Council and the L&Q Tenancy Sustainment Officer in order to achieve the best outcomes for L&Q tenants helped under the auspices of the project.

“ **Both advisers were very knowledgeable and helpful. Their help ensured that I was able to successfully claim the benefits that I was entitled to.** ”



## Case Study

Client was referred to Pound Advice; with over £5k of rent arrears. Client was on a fixed term probationary tenancy following the death of his mother. Client needed assistance with a reconsideration request for backdate of housing benefit. There was vulnerability in the household; client had life limiting condition and his siblings had mental health and mental capacity issues.

Client referred to in-house Benefit Specialist for help with benefit related issues.

### Success

- Risk of eviction from property averted.
- Backdating of housing benefit: £3,842.99 and weekly award of housing benefit £116.75.
- Weekly award of £28.67 a week Council Tax Support and backdated award of £946.11 Council Tax Support.
- Weekly award of £58.00 PIP Mobility Component and backdated award of £1,070 PIP.
- Client able to access other specialist support within Chiltern Citizens Advice; signposted to Benefits Specialist.
- Client has confidence in using Citizens Advice service and has our contact details to access us again if needed for any reason.

“ **I would like to say the adviser was very lovely. Looked after me very well. I have nothing but high regard for her. Thank you.** ”

# Energy

With funding from Bucks Local Area Forums and Citizens Advice, during 2017/18 we continued to help local residents access the best value gas, electricity and water rates for their needs. We have achieved this through a combination of activities. All advisers are trained to give one to one energy advice to any client visiting us. Often as part of debt or benefit advice we discuss maximising income and reducing household bills including utility costs. This ensures our clients stay warm in winter for less and avoid the health risks associated with living in cold homes. Some clients visit us specifically to talk about their energy bills. They often come as a result of attending one of our group sessions. We have delivered more than **20** group advice sessions locally to existing community groups including MIND, Children's centres, church groups and elderly support groups. In addition, we have raised the profile of our energy work with local councillors and debt advisers across Buckinghamshire's district council areas.



## Outreach Services

Outreach advice sessions continued to be provided at GP surgeries in Burnham, Langley and Prestwood and from the community centre in Chalfont St Peter. These outreach services remained very popular among older clients and those with disabilities who face more problems travelling to offices. Nearly **30%** of clients who accessed our outreach services were aged 65 and over, a much greater proportion than we see in our offices. We also undertook a Gypsy, Roma and Traveller outreach project in partnership with South Bucks.

# Campaigns and research

Our Campaigns and Research Action Group (**CRAG**) continued to focus on assisting our national service with national campaigns and also identifying local trends. As part of our work, we produced over 160 bureau evidence forms, which were sent to Citizens Advice to provide evidence for local and national campaigns. Nearly half of these evidence forms concerned worrying trends with benefit issues. We also liaised with local organisations and partner agencies, communicating local issues which had been raised by our clients such as problems with online benefit forms and delays in accessing local services.

We also continued to focus on energy work, campaigning with National Citizens Advice to raise consumer awareness about switching energy supplies, and running events and market stalls to publicise this.

During the year, Chiltern was **one of only 3** Local Citizens Advice offices to be awarded funds for a Consumer Empowerment project by National Citizens Advice, and the CRAG team worked with the two project workers, helping them deliver outreach events and conduct mystery shopping surveys as part of a drive to improve mobile phone users' knowledge of their rights and also improve the service mobile repair shops were offering locally.



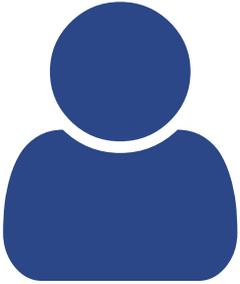
## Future plans

The Board of Trustees agreed a new three-year business plan. Our key priorities are:

- To deploy our volunteers, our buildings and our information systems in ways in which maximise quality of advice delivered to clients
- To continue to develop innovative projects and services
- To promote Citizens Advice in the community to ensure our advice reaches the people who need it, when they need it
- To continue to enhance fundraising efforts and return to a position where breakeven budgets can be set on an annual basis

# The Year at a Glance

## 2017-2018



### About Us

**58 volunteers**

**6 locations**

**13 specialist caseworkers**



**4,645 clients helped with 16,272 problems**

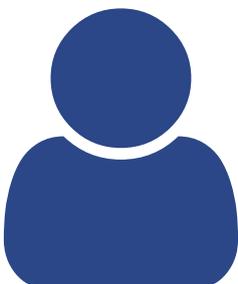


### Financial outcomes

**Income Gain £687,742 of which £560,749 benefit/tax credit gain**

**Debts written off £287,858 of which Debt Relief Orders were £249,528**

**In 2017/18 we generated on average £148 income gain per client**



**99% of clients happy or very happy with the help they received**

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

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

*We're here for everyone.*



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