

Crisis Intervention 2018-19

Delivered by Hertfordshire Citizens Advice



Contents

Project Summary

Crisis Intervention

Meet Norman

BSL Advice

Welfare Benefit Appeals

Trends

Going into 2019/20



Project Summary

At the end of our third year, our Crisis Intervention project has continued to support residents in the county when they are most vulnerable. Crisis Intervention helped 4171 people last year, and each client has presented with an average of 3.4 issues. This demonstrates the need for our holistic advice model which ensures that we support people with all the issues they bring to us.

Our caseworkers across the county have continued to work hard to support people with urgent issues, whether that is the need for food vouchers to feed their family or bailiffs knocking at the door. Anyone at any time may need to access Citizens Advice and this project allows us to tailor a service that fits the needs of each individual or family.

This report shows the real life impact on the Hertfordshire residents supported through Crisis Intervention. Our high quality work and excellent customer service has led to some fantastic outcomes for the people who seek our help. The team have brought in over £3.3 million in financial gains, including income gained from benefits to maximise household income, and debt write offs.

Our caseworkers support, empower and move people towards a resolution, giving them the information and advice they need to make informed and positive decisions about the future.

We continue to campaign for changes in policy for those issues that persistently affect our communities.

Hertfordshire Citizens Advice – April 2019

This year Crisis Intervention helped **4171** people in Hertfordshire

With **14,253** issues

It has brought in **£3,314,211** in additional income for residents of Hertfordshire

And written off debts totalling **£894,356**

85% of Benefit Appeals have been successful

81% of beneficiaries had an improved feeling of self-worth

89% were able to access advice that suited their needs

Crisis Intervention

People Helped 3443	Income Gained £2,251,352	Debt Written off £894,356	Improved feeling of self-worth 81%	Able to access advice which suited their needs 89%	Financially better off 51%
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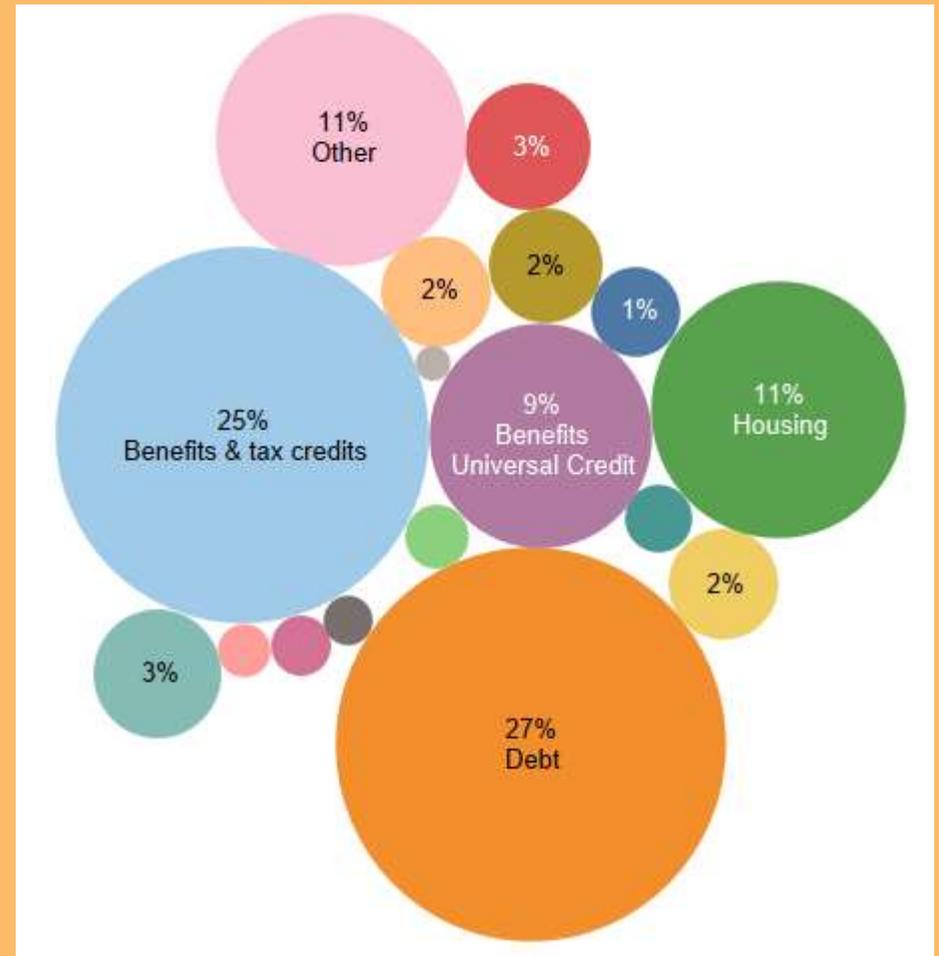
The Crisis Intervention project consistently delivers for Hertfordshire's most vulnerable residents. We helped 3443 people throughout the year with over 12,000 issues. Each person receives specialist support and advice on a range of topics.

We ensure that all of our clients are able to move forward with their problems and improve their situation. For a number of people, this results in a financial gain. For each person helped in 2018/19, this was an average of £650 each.

Importantly, practical advice has wider effects in the community. 81% of our clients said that their overall wellbeing has improved, which helps to alleviate the pressure on other services such as the NHS and local employers. The work of this project has changed lives for the better and we are proud of its continued success.

The bubble chart shows a breakdown of issues we dealt with in 2018/19. Debt and Benefits account for nearly two-thirds of the total.

We anticipate that as Universal Credit begins to impact more people, we will see an increase in this area.



Meet Norman*

Norman is a 78 year old male, living alone in a Housing Association sheltered property. He is twice divorced and has lived alone for 12 years. Norman is in receipt of State Retirement Pension (SRP) and a very small occupational pension. Norman sought advice through the drop in at his local office regarding problems with his SRP which had been reduced. It was difficult to determine exactly what the problem was as Norman did not fully understand what had happened and he was somewhat confused. Further investigations revealed that Norman had been receiving SRP on the basis of still being married and this was the reason for the reduction. He owed the DWP in excess of £40,000 due to overpayments. He also had significant Council Tax (CT) and rent arrears plus arrears of water charges. His landlord had issued a Notice of Seeking Possession (NOSP). At drop-in a hold on further action was agreed with the CT department and the landlord. He was referred to a Crisis Intervention caseworker.

Our caseworker determined, by contacting the landlord and district council, that Norman had previously been on Housing Benefit (HB) and Council Tax Reduction (CTR) but these claims had ended due to his failure to provide information. Norman admitted he lets correspondence pile up unopened. He draws his entire pension out of the bank when it is paid weekly and lives on this cash for the week. He has no savings or assets of any kind. He is paying some money towards his rent each week but not enough. Gas and electricity are on pre-payment meters, so he has very little left which explains why nothing has been paid for CT or Water. The DWP were planning to reduce his pension significantly because of the previous very large overpayments.

With the support of our Crisis team, a new claim for HB/CTR was completed and submitted to the district council. Following extensive negotiations and discussions with the various departments the following was achieved:

- **Council Tax-arrears written off** by discretionary payment and CTR awarded. Norman will now receive £18 a month towards his bills.
- **Water Charges-payment of £20 a month agreed with Water Company** towards current consumption and arrears.
- **Pension overpayments-agreed** minimum amount of £3.75 a week to be deducted from client's pension to reduce what he owes. This arrangement to be reviewed after three months and deduction likely to be increased at this point. An application could be made to write off all or part of the debt but medical evidence is required to support this.
- **Housing Benefit of £105 a week** awarded **plus a £500 discretionary payment to reduce the arrears**. The caseworker supported Norman in making an offer to the landlord of **£50 a week** to pay the element of rent not covered by the HB, plus his service and support charges and something towards the arrears.

Norman was able to regain control of his finances, seek support for issues that had been going on for some time and was able to access advice in a setting that was suitable for him.

**Name changed to ensure anonymity*



BSL Advice



The British Sign Language (BSL) project has continued this year, which provides an opportunity for deaf people to access help directly from a deaf adviser. This is a much needed service that enables independence by way of communication between two people, without having to rely on an interpreter. Redmond, our Advice Worker, supports clients from across the county by appointment in all our offices and via Skype.

Redmond promotes the BSL service via:

- Facebook (@BSLHerts)
- Twitter (@BSLHerts)
- Action Hearing Loss forum
- Hertfordshire County Council website noticeboard
- Deaf4Life forum
- Business Link 4 Deaf website
- You tube (a signing video)
- Leaflets to Hertfordshire Libraries
- Other Citizen Advice offices in Hertfordshire
- Monthly attendance at a Deaf Club in Welwyn Garden City

Meet Andrew*

Andrew had an £18,000 non-priority debt and wanted the BSL Adviser to help him reduce the interest rate on the loan because he was paying £750 a month for the debt. The BSL Adviser explained to Andrew that Citizens Advice could not help him negotiate the interest rate with his creditor. However, the client said that he felt that he had been mis-sold PPI in the past.

The BSL Adviser asked Andrew to bring in his Experian credit report and this showed that the client had taken out multiple loans and credit cards. The BSL Adviser helped Andrew send off the claim form to the loan and credit card companies and after waiting a few months for their responses, Andrew received a refund of **£12,000 for PPI payments.**

Andrew was able to pay off the majority of his debt leaving him with only £300 left to pay.

**Name changed to ensure anonymity*

Welfare Benefit Appeals

People Helped

218

Income Gained

£220,957

Successful Appeals

85%

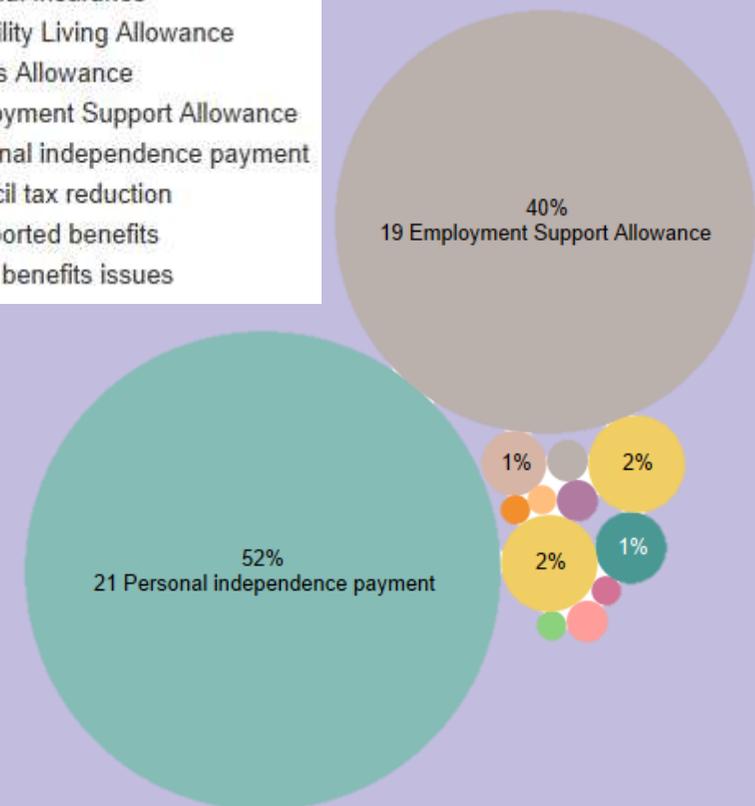
Our Welfare Benefit Appeals project continues to be a success across the county. The project remains oversubscribed but we manage the workload through communication between local offices.

The appeals caseload is intensive, and requires in depth understanding of welfare benefit rules and regulations. Our caseworker prepares detailed appeal submissions and continues to support at tribunal where possible.

85% of appeals prepared by our caseworker are successful, compared with the national average of 64%.

Client feedback

“Thank you for all of your help and support throughout my appeal. I couldn’t have won without you all”



Trends

If we compare data from 2017/18 with data from 2018/19 we can see the following changes in our key advice areas:



181% increase in issues relating to Universal Credit

Universal Credit issues have increased due to its introduction across the county. The largest UC enquiry areas are the Disability Element, Standard Element and the initial claim.

20% rise in issues relating to Attendance Allowance.

8% increase in Debt issues

61% increase in water supply and sewerage debts, and an increase of **32%** for fuel debts.

25% increase of issues relating to unsecured personal loans

44% increase in issues categorised as Relationship & Family

6% increase in threatened homelessness



17% decrease in child maintenance enquiries

11% decrease in overpayments of Working and Child Tax Credit, which is linked to the wider introduction of Universal Credit

24% decrease in enquiries around pay and entitlements at work

Going into 2019/20

Increase our Universal Credit provision, as more people have to apply for this benefit.

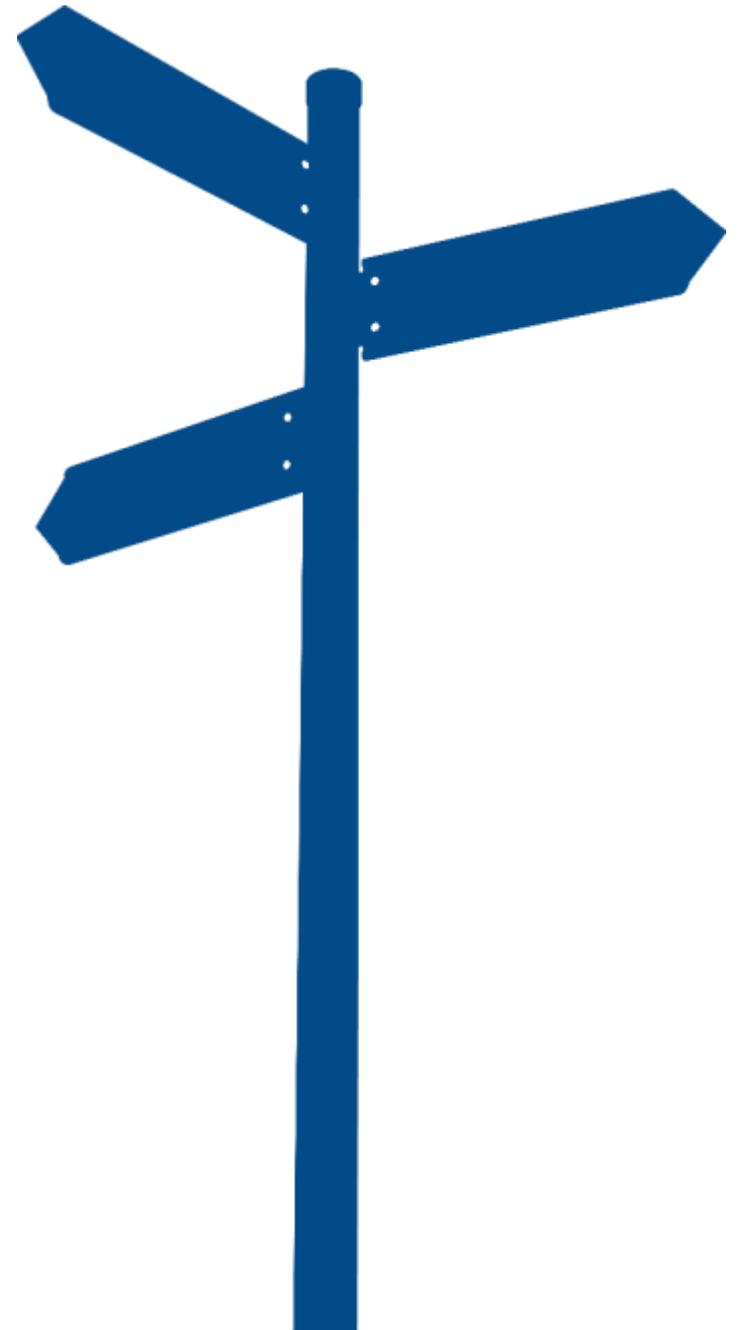
Continue to support the hardest to reach groups through outreach centres such as foodbanks

Provide support through home visiting services to those who are isolated

Continue to campaign for change on behalf of our clients at both a local and national level

Further develop Hertfordshire Citizens Advice services to meet the needs of all clients

Provide advice through diverse channels such as web chat, video call and telephone





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