



Hertfordshire



Crisis Intervention

End of year report 2019-2020

Delivered by Hertfordshire Citizens Advice



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Crisis Intervention

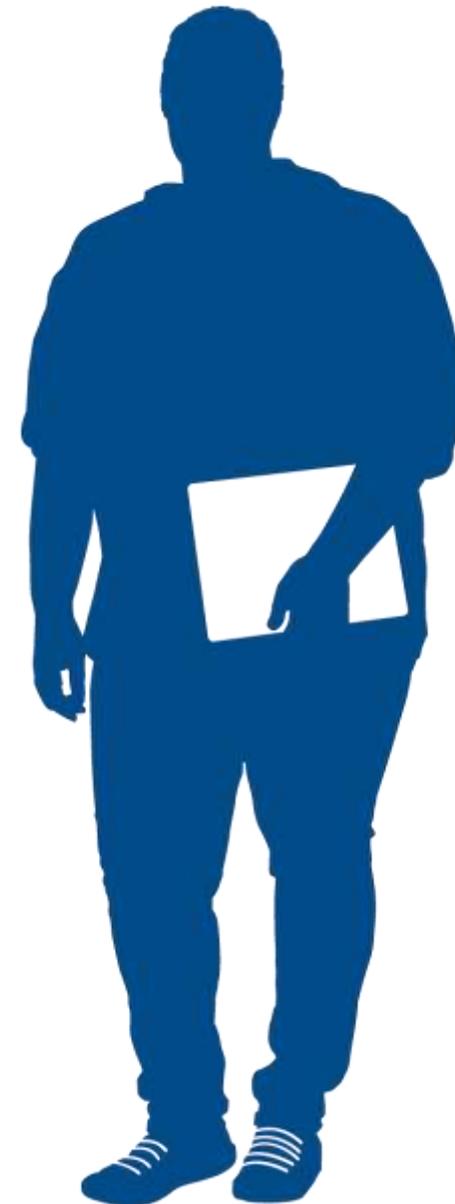
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Project Summary

Day to day life is more complicated than ever. All 1.1 million Hertfordshire residents have varying needs and support requirements, and support for those in a crisis is as in need than ever. Anyone can often feel at a point of crisis when their 'normal' day to day is turned upside down, losing a job, falling ill unexpectedly, relationship breakdowns or bereavement are just a few example of when things catch us off guard and mean our support needs are so much higher. Over the last 12 months, the need for our advice has been clear. This year we have supported more people than last and our team work to ensure that clients are empowered to act and find a way forward. Whether it means dealing with a single issue or a complex set of problems that requires more specialist support, our team are here to help. This year we provided advice, support or information to **5,601 overall clients** over the phone, by email or face to face.

People Helped for Crisis Intervention	3,875 unique clients 5,028 overall clients	Financial Gains	£1,916,092	4,252 Unique clients 5,601 Overall clients £2,629,015 In financial gains
People Helped for Welfare Appeals	205 unique clients 321 overall clients	Financial Gains	£346,826	
People Helped for British Sign Language	172 unique clients 252 overall clients	Financial Gains	£366,097	

91% Of clients were able to access advice that suited their needs	70% of clients were financially better off as a result of our advice, information and support	90% of clients said that their wellbeing improved as a result of our advice, information and support
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Crisis situations can happen to anyone, at any time. Citizens Advice offices across Hertfordshire are here for everyone, whenever clients need us.

Crisis Intervention

People Helped for Crisis Intervention

3,875 unique clients
5,028 overall clients

Financial Gains

£1,916,092

The unknown is an unsettling thing and people need a place to turn, someone to speak to for reassurance or to help find the light in the dark. That is what Citizens Advice does. We support those who need us at their time of need and support them with the advice and information they need to find a way forward.

Benefits

- 21 Personal independence payment
- 19 Employment Support Allowance
- 07 Housing Benefit
- 23 Council tax reduction
- 99 Other benefits issues

Debt

- 09 Council tax arrears
- 49 Debt Relief Order
- 07 Rent arrears - housing associations
- 13 Credit, store & charge card debts
- 04 Fuel debts

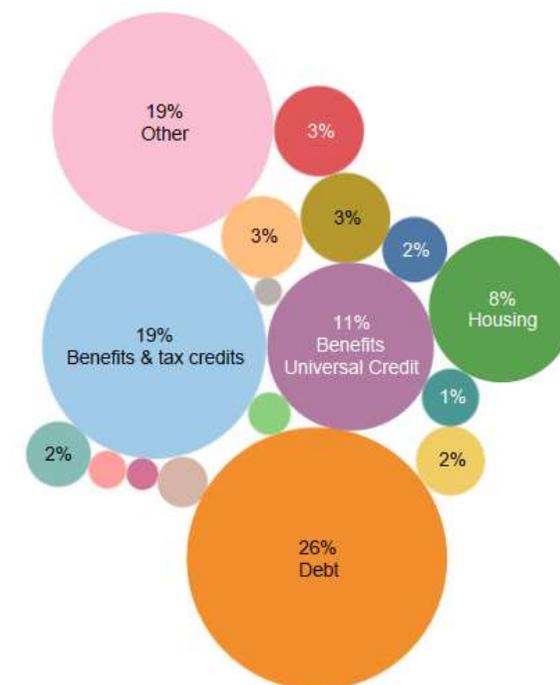
Housing

- 02 Actual homelessness
- 03 Threatened homelessness
- 04 LA homelessness service
- 08 Private sector rented property
- 06 Local Authority housing

The Crisis Intervention project continues to support clients who face unexpected or uncertain circumstances. This year, Hertfordshire Citizens Advice offices have supported **3,875 unique clients but 5,028 overall clients**. This demonstrates that there is often a need for clients to return when their circumstances change. This year we have supported more than the last and we will continue to be here for clients when a crisis arises. A big part of the work we do is to find where a client can maximise their income or gain financial support in another way, such as food, writing off debt or sourcing goods. The team have achieved over **£1.9million** in financial gains for client this year, taking further strain off other services such as the NHS.

Citizens Advice is data rich. We gather information through our case management system to track trends in our advice areas and map our services accordingly. **The graph on the right shows our overall issues, all 11,000+.** This shows that 26% of our overall issues are in regards to debt, followed by 19% of benefits and tax credits and 8% for housing. With crisis comes a knock on effect. **1,625 of the overall issues were in regards to food.**

The table on the left shows the top 5 enquiry areas under the headings mentioned above. We can see that through case recording, our top 2 benefit enquiry areas are disability benefits. Council tax arrears are consistently high across the service under debt and our Research and Campaigns teams are working to investigate this further.



“Citizens Advice have been a tremendous help in getting me on track to resolving the issue I have come to seek assistance and advice for”



Meet Katie*

Katie* moved in to her father's council property with her family in 2013. She herself had her own council tenancy at the time but gave this up on the proviso that she would become a joint tenant, the local authority agreed to this. Her father had a large council property but only him occupying. He father also suffered from ill health so this would allow Katie to care better for him. Her father had adaptations made to his house, under the Local Authority (LA) Decent Homes initiative, which the LA were charging him for.

The total cost of the modifications/work was £16,000 and her father agreed to make regular contributions to clear this. Prior to Katie moving, in with her father she sought assurances from the LA that she would not become liable for this charge in the event her father was unable to settle this himself. Sadly, Katie's father died in 2019, where she succeeded the tenancy.

Sometime after this, the LA started to pursue her for the outstanding amount for the repairs which stood at over £12,000. Katie disputed this however the LA were still perusing her. Katie needed to get advice.

She attended at drop in session and brought back for an appointment, where her sister accompanied her. Katie had with her a large volume of paperwork accumulated over many years. While going through the paperwork that Katie had brought in we established an email that was written in 2012 by the Tenancy Service Manager that in the event of her father passing away prior to the debt being settled, the estate will be expected to settle the arrears. If he did not leave an estate then the debt would be written off.

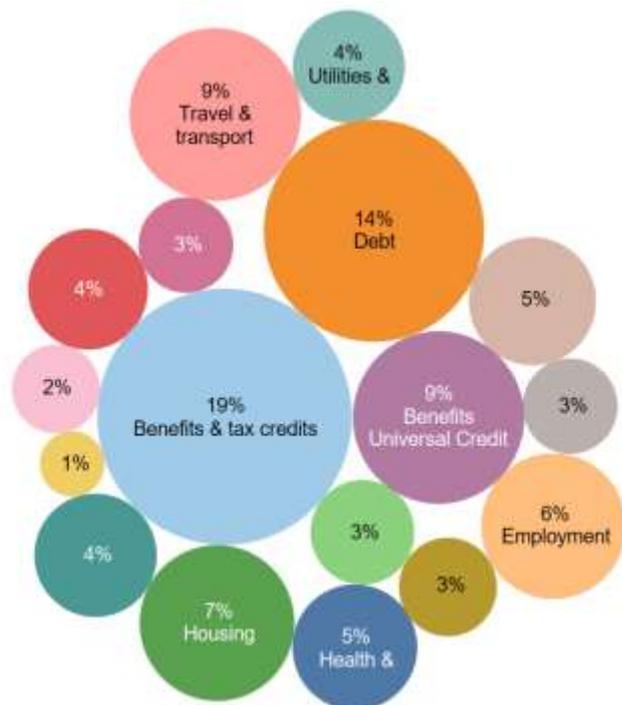
Katie confirmed that there was not estate left to settle any debts. We therefore wrote a letter to the LA enclosing a copy of the email and asking them to review their decision to pursue the client for these arrears and to confirm to the client that no further action would be taken.

A few weeks later, Citizens Advice received confirmation via the LA rent system that a write off the debt had been agreed and that Katie **would not be further pursued for the £12,000**. Katie was able to move on with her life free from the burden and stress that the threat of this debt has caused.



BSL Advice

People Helped for British Sign Language	172 unique clients 252 overall clients	Financial Gains	£366,097
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Hertfordshire British Sign Language (BSL) has continued to work with some of the most vulnerable in our county. The project has opened up an opportunity for those with hearing difficulties to engage with our services and get the support they need, directly with a BSL adviser. The demand for the service clear, Redmond, our Deaf Advice Worker, supports clients from across the county by appointment in all of the Hertfordshire our offices and via Skype.

As it can be seen above, the project has helped 172 unique clients this year and achieved over £366,000 in financial gains, which is an average of just over £2,100 per unique clients.

The graph to the left demonstrates the types of issues that our project workers has supported clients with over the last 12 months. The largest is benefits advice, followed by 14% for debt and 9% for travel and transport, similar to Universal Credit. Personal Independence Payment is our highest benefit enquiry area, followed by overpayments and fuel arrears for debt, the initial claim for Universal Credit and driving licenses under transport.

Redmond helped Jack* (name changed for confidentiality) an elderly deaf gentleman living on his own in privately rented accommodation. He came to Citizens Advice to ask for help with both priority and non-priority debts. Paul had had to turn to credit cards when he experienced a household maintenance emergency. He was then focusing on paying off his credit card and overdraft debts as a priority, neglecting his priority debts.

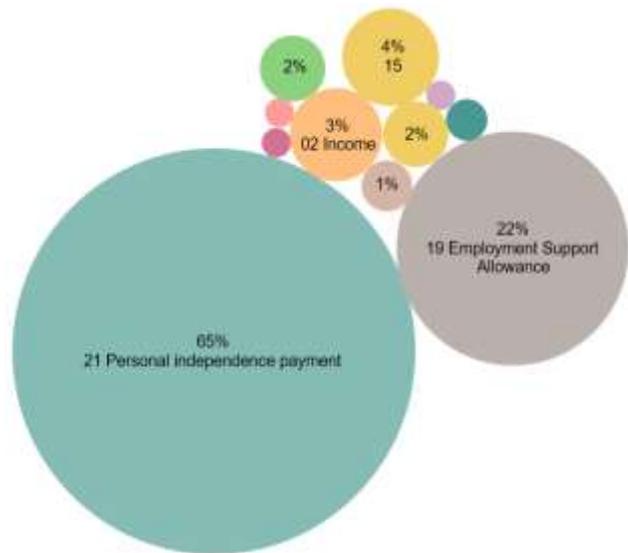
We helped Paul understand how to manage his debt and the implications of prioritising debt. We assisted him to put his debt accounts on hold for 30 days and advised him to switch banks to stop him going into further debt. Redmond accompanied Paul to see a CAWH money adviser who helped him to set up a payment plan that was in line with his income.

Redmond maximised Paul’s income by carrying out a benefit check and a budgeting exercise and helped him to apply for a Blue Badge, which was successful.

Welfare Benefit Appeals

People Helped for Welfare Appeals	205 unique clients 321 overall clients	Financial Gains	£346,826	Success at appeal	94%
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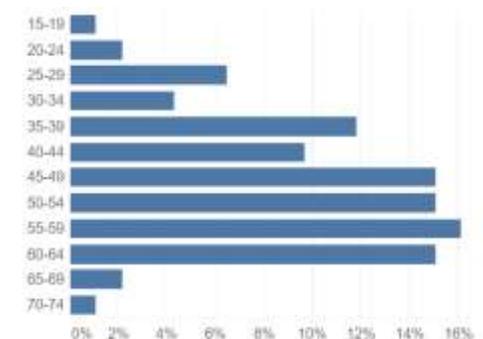
The Welfare Benefit Appeals project continues to support clients within Hertfordshire where unfair and incorrect benefit decisions. We know that there are on-going issues with benefit decisions. Assessments carried out with incorrect details, accessing assessment centres for those that do not drive or cannot use public transport and those that receive no points but should have been awarded 20 points at assessment. Citizens Advice ensures that we give these clients a voice when discussing changes with policy makers. We give a voice to the voiceless, at a time when they feel that no one is listening. Our caseworker provides specialist, high level advice to clients on their options and takes the time to listen to clients, getting their side of the situation.



A twin aim for Citizens Advice is to campaign for change on behalf of our clients. Our caseworker has made this a core function of her work over the last 12 months and has raised 76 case studies as a result of poor practice and has supported 205 unique clients with 401 issues. As you can see from the chart, 65% of the overall issues are in regards to Personal Independence Payment, followed by Employment Support Allowance at 22%. Universal Credit has started to appear this year given most of Hertfordshire being a full delivery area.

We see a large number of clients with health conditions given the nature of this project, below is a graph demonstrating the types of disabilities our clients have disclosed to us. The shows that the high proportion is those clients that have multiple impairments, meaning that often the time taken to understand health issues is longer. Our Caseworker ensures that each client has the opportunity to explain how their health conditions affect them. We also record age profiles, where we can see that clients aged 55-59 are using our service the most.

Type of disability (% of disabled clients)



Meet Hareem*

Hareem* was tricked into becoming a partner of a company at a time when they were at their most vulnerable. Hareem is deaf and cannot read English as he comes from Latvia. He signed what he presumed was a contract of employment for a job with the company. But he left his job as he was unhappy with the management team.

A few years later, Hareem received a letter from Her Majesty's Revenue & Customs (HMRC) requesting a tax return for being a partner of the company. Hareem visited an accountant, who was not able to help him, so Hareem decided to contact the BSL Adviser for advice. The BSL Adviser looked into the problem and contacted Companies House who showed him that he had been registered as a partner, which was not the case. Understandably, Hareem was confused and very angry about the situation. The BSL Adviser advised the client to appeal against the decision and show evidence that he was an employee and not a partner by providing payslips. Hareem sent off the appeal along with the payslips but did not get a response, so the BSL Adviser phoned HMRC and they explained that they have a backlog of appeals. After 6 months, Hareem finally had an outcome, **HMRC decided to write off the £2,776.24.**

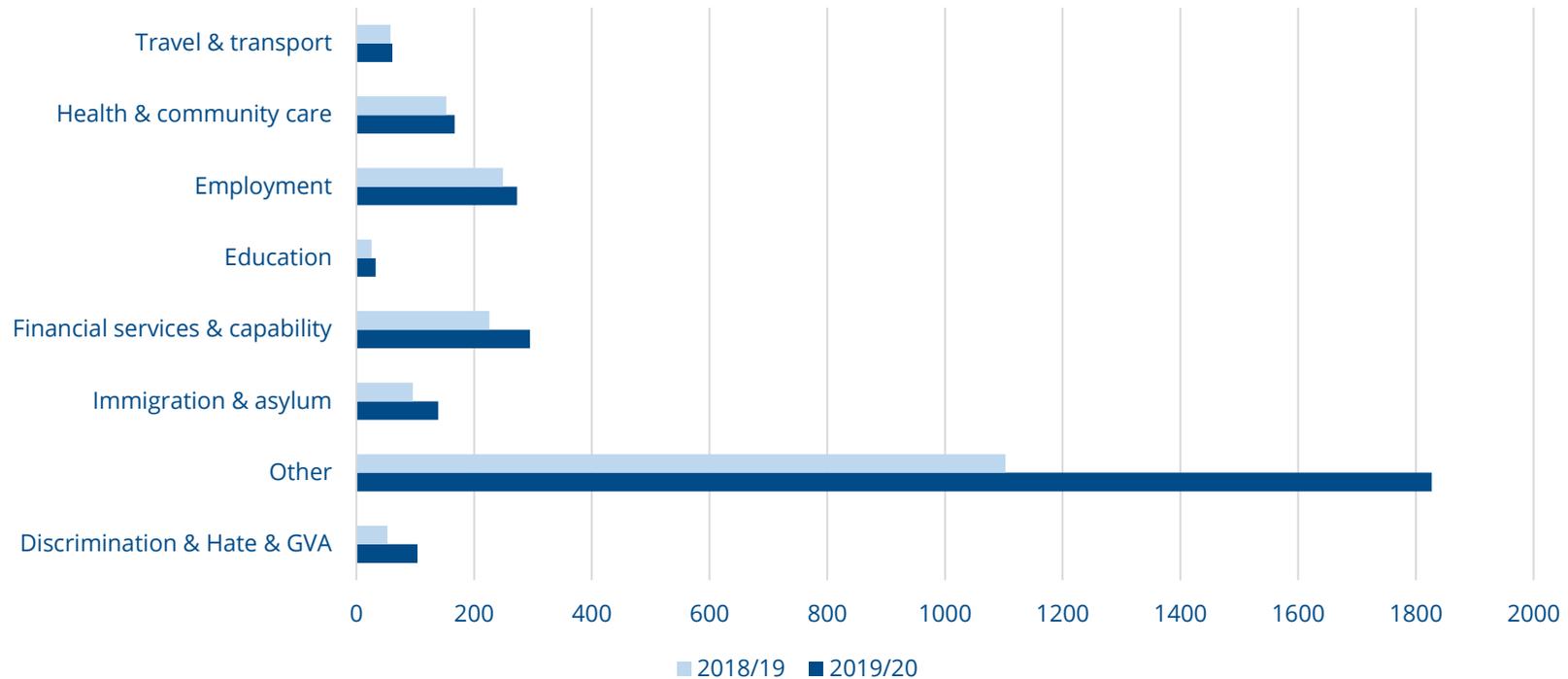
Meet Leanne*

Leanne is a very vulnerable woman. Her childhood was very difficult, she suffered abuse which led to mental health difficulties that she is only just beginning to address. She lived with her mother until she passed away. Since then she has lived alone but with strong support from her family. Her high level of difficulties mean she receives council tax reduction based on a person with severe disability living alone. Leanne has a part time job in a nursery. The nursery adapt her workload to facilitate her continued employment, without this support Leanne would not be able to remain in employment.

Leanne applied for PIP but was awarded no points for Daily Living or Mobility. Leanne admits she under plays the amount of support she needs and does not fully understand or accept the impact her mental health and learning difficulties have on her ability to live independently. The fact that she was able to maintain employment was taken in the original decision as evidence that she was able to manage independently. In our caseworkers written submission, she was able to provide detailed evidence of the extent to which her employment was only possible because of the interventions of her work coach and family. There was limited medical evidence available to support Leanne's appeal, as she is reluctant to engage with these services. With the support of our Caseworker, we were able to support Leanne in being awarded the standard rate component PIP for both Daily Living and Mobility. She had a backdated **award of over £4000 and an ongoing annual award of over £4000 per year.** Through this process, Leanne began to accept more fully the extent of her difficulties. She agreed to accept the help social care had offered and talked about beginning counselling to address issues related to childhood abuse.

Trends

Changes in issues



Discrimination & Hate & GVA	96% increase
Other	66% increase
Immigration & asylum	45% increase

Citizens Advice is a data rich organisation. We can obtain advice trends to understand the landscape of our projects, as well as prepare for the future to ensure we are supporting our clients with the issues currently affecting them. The graph above demonstrates the areas that we have seen increases in over the last 12 months. These are shown in more detail to the left. We will be closely monitoring the issues over the next 12 months and will continue to work with local services to support those most vulnerable.

Going into 2020/21

As we write this report, our country is facing one of the biggest health pandemics of our generation. COVID-19 has impacted significantly on a number of lives and continues to take its toll on our health services. All of our key workers are putting the best measures in place to keep our towns safe.

Hertfordshire has been impacted by COVID-19 as much as any other county. Hertfordshire Citizens Advice have quickly responded to the rapid changes and took the decision to close our face to face service to best protect our clients and our team, so we can be here for longer to help our community as best as possible. In a week, we went from no volunteers giving advice from home to many across the county, many of whom are giving more hours than usual. Their commitment to our community is outstanding and means that we can continue to support those who need the specialist advice, whose circumstances are likely to worsen because of the current situation.

We are as committed as ever to providing our service to the residents of Hertfordshire during this period of uncertainty, our ambition is to provide a business as usual approach and residents can expect the same level of service and assistance as they otherwise would if they came in, and will have access to full advice appointments over the telephone.

We know that throughout this period, residents across Hertfordshire have been in significant financial hardship. A huge number have made claims for Universal Credit to keep up with essential payments during this period of uncertainty, which will have a knock on effect for rent account. We are on hand to support these tenants during this period; our team is dedicated to using our holistic model to support in all areas, moving the client forward and empowering them to make informed decisions for the future.

We will be starting the new financial year in unforeseen circumstances. The year ahead is likely to be difficult. We know demand for our service will increase and we know we need to work on making sure our new operating model is sustainable long term. Nevertheless, we are facing it head on and are putting our beneficiaries at the heart of every decision we make.





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