

Citizens Advice Teignbridge:
Report on service provided in Dawlish and to Dawlish residents
Quarter 2 2019-20



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Our Service

Advice is available from us online, over the phone, or in person at Teignmouth, Dawlish and Newton Abbot

Email Advice

This is available through our website: citizensadviceteignbridge.org.uk

Adviceline

We contribute to the Devon wide Adviceline available on 03444 111444, 9.00am–4.00pm Monday–Friday. Very often we can advise there and then over the phone, or clients may be invited to come and see us in person, or pointed in the right direction if there is someone better placed to help.

Drop-in Service

We offer drop-in sessions in, Dawlish, Newton Abbot or Teignmouth.

Dawlish

Manor House, Old Town Street, Dawlish, Devon, EX7 9AP

Tuesday	9.30am – 12.30 pm
Wednesday	pre-booked only
Friday	pre-booked only

Newton Abbot

36–38 Market Walk, Newton Abbot, Devon, TQ12 2RX

Monday	9.30am – 3.30pm
Tuesday	9.30am – 3.30pm
Wednesday	9.30am – 3.30pm
Thursday	pre-booked only
Friday	9.30am – 3.30pm

From September 2019, Teignmouth Opening Times:

Monday	09.30am – 3.00pm
Wednesday	09.30am – 3.00pm
Friday	09.30am – 3.00pm

1. Clients and Issues

Clients: *The number of unique individuals provided with advice by phone, email, online or in person.*

Issues: *The number of separate advice issues dealt with in respect of clients*

Activities: *The number of interactions (face-to-face, telephone, online, letters, emails) with or on behalf of clients.*

1.1 Clients served by our Dawlish office

2018-19	Q1	Q2	Q3	Q4		2019-20	Q1	Q2	Q3	Q4
Clients	39	58	57	64		Clients	54	59		
Issues	172	189	178	188		Issues	168	150		
Activities	49	67	78	81		Activities	70	77		

1.2 Residents of Dawlish served by all offices of Citizens Advice Teignbridge

2018-19	Q1	Q2	Q3	Q4		2019-20	Q1	Q2	Q3	Q4
Clients	180	187	192	155		Clients	168	155		
Issues	518	551	561	478		Issues	536	391		
Activities	432	450	463	379		Activities	422	341		

1.3 Advice Issues 2019-20

Quarter 1

	Issues	Clients
Benefits & tax credits	239	62
Benefits Universal Credit	41	19
Consumer goods & services	15	7
Debt	39	17
Discrimination & Hate & GVA	2	2
Education	1	1
Employment	42	14
Financial services & capability	33	12
Health & community care	11	4
Housing	29	18
Immigration & asylum	4	3
Legal	19	12
Other	17	11
Relationships & family	18	9
Travel & transport	7	4
Utilities & communications	19	12
Grand Total	536	

Quarter 2

	Issues	Clients
Benefits & tax credits	130	60
Benefits Universal Credit	44	25
Consumer goods & services	12	11
Debt	45	18
Discrimination & Hate & GVA	10	5
Education	1	1
Employment	23	10
Financial services & capability	18	11
Health & community care	4	3
Housing	31	18
Legal	16	11
Other	8	7
Relationships & family	24	11
Tax	5	5
Travel & transport	3	2
Utilities & communications	17	10
Grand Total	391	

2. Outcomes

Outcomes: *The annual income gain secured by clients advised. This is usually benefit income i.e. central government funds, the overwhelming majority of which is spent in the local economy.*

Outcomes Quarter 1

10 clients benefited from **20** financial outcomes to a total of **£70,735**. This is an average of **£7,074** per client.

Outcomes Quarter 2

10 clients benefited from **14** financial outcomes to a total of **£37,653**. This is an average of **£3,765** per client.

Outcomes Quarter 3

9 clients benefited from **13** financial outcomes to a total of **£58,956**. This is an average of **£4,535** per client.

Outcomes Quarter 4

11 clients benefited from **27** financial outcomes to a total of **£85,582**. This is an average of **£7,780** per client.

Outcomes Quarter 1 2019-20

32 clients benefited from **19** financial outcomes to a total of **£100,254**. This is an average of **£5,277** per client

Outcomes Quarter 2 2019-20

32 clients benefited from **23** financial outcomes to a total of **£111,045**. This is an average of **£4,828** per client

3. Case Example

The client, aged 49, sought advice on managing her money and meeting her basic financial commitments. She was living in private rented accommodation with an assured shorthold tenancy which she took out two years ago when she was in work. It is a 2 bedroom property with rent of £675 a month. The client has sciatica, anxiety and depression and ceased work about 1 year ago. She was claiming Universal Credit (UC), having been assessed as having limited capability for work. Her UC latest payment was calculated as follows:

Standard Allowance:	£317.82
Housing Element:	£483.13 (for one bed accommodation)
Limited Capability for Work Component:	£126.11
From this, there were the following deductions:	
Advance payment reclaim:	£89.84
Fines:	£37.29 (due to a Court fine for vehicle tax)
Rent payment to landlord:	£483.13

This left the client with £316.80 for the month. From this amount, she needed to pay her household bills and nearly £200 to the landlord to make up the shortfall between her UC housing payment and the contractual rent. She had, unsurprisingly, been unable to keep up with the rent payment and was in arrears of £537.

The client had received a section 21 notice giving a two month notice period to leave the property, which was due to expire shortly. The landlord was intending to seek possession if the client had not vacated the property by the stated date. The client reported that the tenancy agreement states that a section 21 notice will be issued if the tenant is more than 2 months

in arrears with the rent, so she was surprised it was issued when her arrears were not this much. A letter from the landlord also stated that they would claim back the client's deposit of £975 to make good the arrears. The client was advised that the landlord does not have any grounds to issue a section 21 notice.

The client understood that she really needed to find alternative, smaller, accommodation if she was going to be able to afford accommodation whilst in receipt of UC. However, her present state of health meant that she was unable to focus on this and her depression and anxiety were exacerbated by the knowledge that a new landlord was unlikely to offer her accommodation when she was in rent arrears.

Being satisfied that the amount of the client's UC payment was correct, the adviser contacted the local authority on behalf of the client and with her permission arranged an appointment for her with the Housing Options Team. He provided her with a list of information and evidence she would need to take to the appointment. In the meantime, she was encouraged to seek alternative accommodation. The adviser explained to the local authority that it was likely that the landlord would seek possession before the client's appointment with the Housing Options Team. He advised the client that she was not legally obliged to leave the accommodation before the court had reviewed her case and set a formal date for eviction. As a defence, it was open to her to state that her tenancy agreement suggested that a section 21 notice for rent arrears would be triggered by arrears of 2 months and her arrears were less than this, but, given that no legal grounds for serving the notice had to be stated or proved, this was unlikely to make any difference. The local authority advised that the eviction date would be about four or five weeks after the court had decided the case. They undertook to provide further advice at the client's appointment with them. They would also consider a Discretionary Housing Payment and the adviser assisted with the completion of the form.

The completion of the Discretionary Housing Payment application entailed the client providing more information about her debts and it became clear that she had Council Tax arrears, gas, electric and water debts, a court fine and a bank overdraft. She was not able to give clear information on the amounts of these. The adviser offered help with these if the client was able

to return with further information. It also emerged that the client had started a claim for Personal Independence Payment and had a form to complete. An appointment was made for the client to return for help with completing this.

Comment

This case is a good example of the complexity and quantity of issues that people face. It demonstrates the breadth of knowledge and information retrieval skills required for advisers to provide a high quality of service. It shows how, by listening to clients and being able to offer and provide practical help (i.e. telephoning the local authority and completing the Discretionary Housing Payment), advisers can win the trust of their clients so as to uncover other issues with which help can be provided.

4. Other activities

Projects

In addition to our core advice service, we provide advice through the following projects:

- Health and Disability – *a part time paid worker supporting a team of volunteers providing specialist advice and representation to client wishing to challenge decisions about disability benefits*
- Heat Well for Less – *a part-time paid worker providing advice and assistance for people experiencing fuel poverty*
- CATCH – *a part-time paid worker providing a specialist home visiting service for benefits advice for clients who would otherwise be unable to access the service*
- Healthwatch – *a part time paid worker who acts as a champion for people who use health and social care services*
- MS Advocacy – *a part time paid worker who works closely with the MS Society to provide advice and support to people with Multiple Sclerosis*
- Pension Wise – *a paid worker who assists people to understand the pension options available to them*
- Quids for Kids – *we are the lead office for the Citizens Advice Devon contract with Devon County Council. We have a part time paid worker who provides benefits advice and representation to families with children with disabilities*

- Fairer Charging – *a part time paid worker who provides advice and assistance in connection with financial assessments for care*
- Victims of Crime – *a part time paid worker who, as part of the network of service providers, manages referrals from the Victim Care Unit of the office of the Police and Crime Commissioner for this Devon wide project. Typical referrals to Citizens Advice include: benefits and income maximisation, fraud, families and relationships, help with Criminal Injuries Compensation application, debt advice, neighbour and housing issues*
- Action for Children - *we are the lead office for the Citizens Advice Devon contract with Action for Children. Under this contract we employ a part time paid adviser who provides services to families using local Children's Centres. This involves benefits and financial capability advice with a view to improving employability.*

Advice Delivery Developments

We continue to provide generalist advice services in Teignmouth, Dawlish, Chudleigh, Cheriton Bishop, Moretonhampstead, Chagford and Buckfastleigh. We have extended our opening times in Teignmouth to include afternoon drop-in sessions on Mondays, Wednesdays and Fridays. We have recruited and trained additional volunteers to provide this extended service and are grateful to local Councillors who have helped to fund this initiative. We have established an online referral system for use by other organisations in Teignmouth and Dawlish.

ASK Routine Enquiry Programme

This programme involves asking clients the routine enquiry: *“Have you been hurt or frightened by your partner, a family member or someone you know - it could be happening now, or some time ago?”*

As an early adopter of this national Citizens Advice initiative, we started asking the questions of certain clients on 1 November 2017. For the period 1 November 2017 to 30 September 2019:

- 1761 (24% of all clients) clients were asked the routine enquiry question
- 597 (34% of clients asked) clients responded ‘yes’

- 119 (7% of clients asked, 20% of clients responding 'yes') clients were experiencing current or potentially on-going abuse
- 53 (3% of clients asked, 9% of clients responding 'yes') clients were in an emergency situation.

We support each client as appropriate, making active referrals to relevant organisations as required. Client safety is paramount. We have built a strong referral network, and are active members of the Domestic Violence and Sexual Abuse forum.

Universal Credit: Impact on Citizens Advice Teignbridge

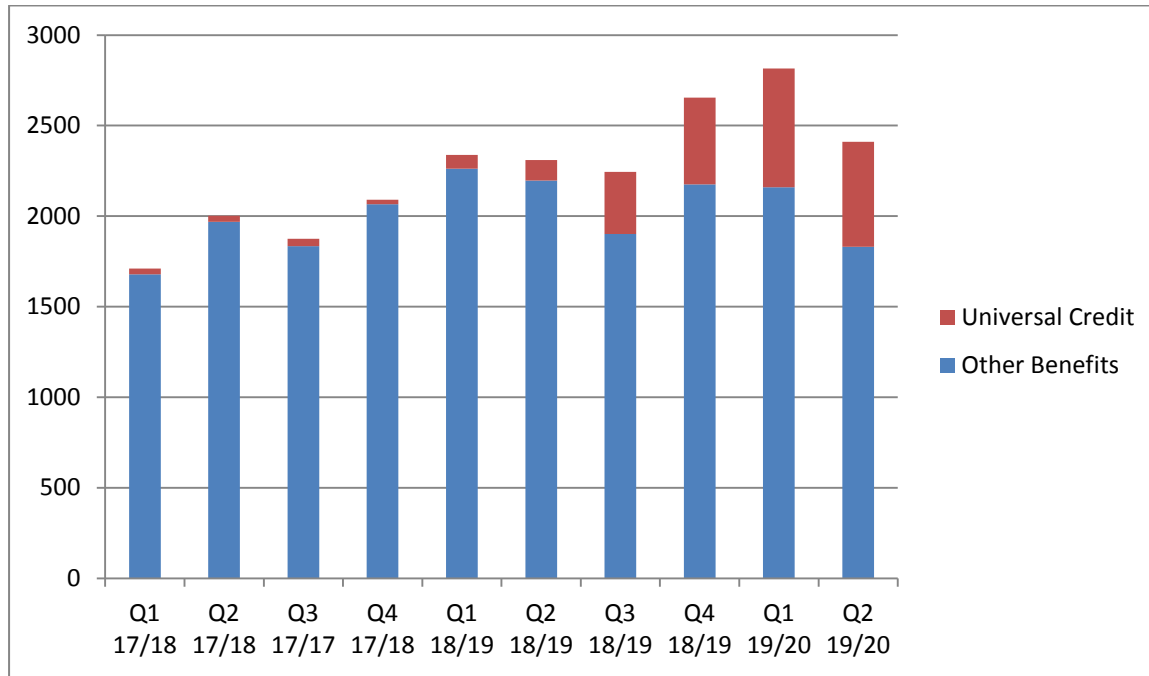
We have been receiving UC enquiries since about January 2017.

2017-18	Q1	Q2	Q3	Q4
UC issues	33	33	39	26
Other benefits	1,678	1,969	1,835	2,065
TOTAL	1,711	2,002	1,874	2,091

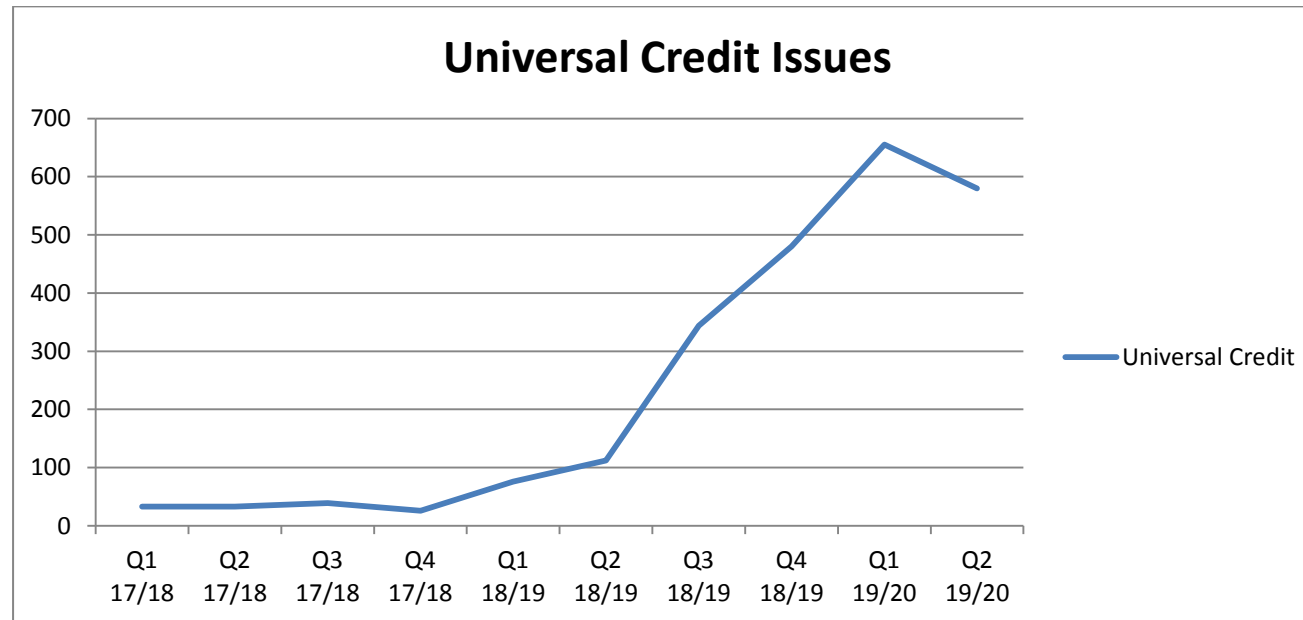
2018-19	Q1	Q2	Q3	Q4
UC issues	76	112	344	480
Other benefits	2,262	2,197	1,901	2,175
TOTAL	2,338	2,309	2,245	2,655

2019-20	Q1	Q2	Q3	Q4
UC issues	655	580		
Other benefits	2,160	1,831		
TOTAL	2,815	2,411		

Citizens Advice Teignbridge Benefits Issues April 2018 – September 2019



Citizens Advice Teignbridge Universal Credit Issues April 2018 to June 2019



Help to Claim

This is an 'end to end support service' for new claimants up to the point they receive their first payment. Funded through nation Citizens Advice, local offices are responsible for providing face-to-face, webchat and phone support with the following:

- checking that people should be claiming Universal Credit
- triage – exploring claimants' circumstances to identify those who need extra help;
- digital access and assistance;
- support with the initial claim, which may include help to set up a personal email and bank account;
- helping claimants verify their identity and provide other evidence required in connection with their claim;

- helping claimants understand how UC works and what they are required to do e.g. attend work coach appointments and manage monthly payments.

The national Citizens Advice organisation provides additional support, including delivering an overflow call centre for phone and webchat enquiries that are not dealt with locally and digital content for those who can use digital channels and self-manage their claim.

The delivery of Help to Claim is similar to other special projects where we receive specific, restricted funding to deliver additional support that is outside of the remit of our core generalist advice service. Two workers were appointed to provide the service from 1st April and, as at 30 September 2019, we have supported 274 clients and helped people to claim £185,370 in additional income. This is in excess of indicative targets.

5. Service Delivery and Development Plan 2019-22

We are required to update our Service Delivery and Development Plan annually and set out detailed objectives for the coming year, with outline objectives for the following 2 years. We have five main objectives:

Objective	Main activities
We will reshape advice services	<ul style="list-style-type: none"> • improve client journey • improve phone and digital service
We will champion equality	<ul style="list-style-type: none"> • further develop Research and Campaigns work • further develop specialist services for disadvantaged groups
We will support and develop our paid staff and volunteers	<ul style="list-style-type: none"> • improve training and support

We will develop and implement a business relocation plan	<ul style="list-style-type: none"> • work with Trustee Board and partners to identify new premises and implement relocation plan
Develop new and sustainable funding for the service	<ul style="list-style-type: none"> • work with Citizens Advice Devon, other partners and stakeholders with a view to developing and implementing a sustainable funding strategy

6. Comment

The outcomes achieved in respect of central government benefits (the overwhelming majority of which are spent on local goods and services) indicate a significant improvement in the quality of life for our clients and likely savings to local statutory budgets. The total for Quarter 2 is comfortably the highest of the last 6 quarters.

Vincent Willson Chief Officer Citizens Advice Teignbridge 25 October 2019 vincent.willson@citizensadviceteignbridge.org.uk
