

**citizens
advice**

**Three
Rivers**

Annual Report 2019-20



The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims to

- provide the advice people need for the problems they face and
- to improve the policies and practices that affect people's lives.

A company limited by guarantee, registered in England and Wales No. 5082066. Registered Charity No. 1104392
Citizens Advice Service in Three Rivers is authorised and regulated by the Financial Conduct Authority FRN: 617771.

Registered office: Three Rivers House, Northway, Rickmansworth, Herts, WD3 1RL

Chairman's Report

As a Charity, we provide free, confidential, impartial and independent advice and information for the benefit primarily, but not exclusively, of the community in Three Rivers and South Bucks. We also influence the development of social policies locally and nationally and attempt to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively. Our main areas of activity are the provision of generalist advice and information, specialist help with debt advice and family law matters, home visiting and tribunal representation for state benefit appeals.

We are very proud of the service we provide at all our locations which is only possible because of the continued support of Three Rivers District Council and South Bucks District Council. In the twelve months to 31st March 2020, we helped clients with almost 18,000 issues and we raised nearly £1.2 million in additional income for the residents of Three Rivers, as well as helping clients to write off over £430,000 worth of debts. We have maintained our 100% success rate while defending social housing tenants against possession action resulting from rent arrears and we had a 96% success rate at tribunal representation for sickness and disability benefits.

The service provided in South Bucks was funded by South Bucks District Council and is run financially independently of our service in Three Rivers. Since 1st April 2020, Buckinghamshire has become a unitary council and therefore the future of the service is somewhat unknown. However, we do have a 3-year service level agreement for the provision of the service which ends in March 2022.

Of course, we could not provide this level of service without the dedication of both our paid staff and our volunteers. Indeed, the larger part of the work is undertaken by volunteers who donated over 32,000 volunteer hours.

The pandemic had a considerable impact on our service at the beginning of this year since we had to close all our offices and therefore stop all face to face meetings with clients. However, again due to the dedication of our staff, we moved very quickly to remote working and were able to offer advice over the telephone, by email and via webchat. We increased our work with partnerships in the local area and with other local Citizens Advice offices across Hertfordshire which helped maintain our services.

The pandemic is very much still with us which means the future is more uncertain than ever. We have in place safety procedures to enable us to provide face to face meetings with clients, assuming the rules continue to permit this, but it will continue to be more difficult for us, as well as our clients, for some time to come. We remain confident that we can meet the demand from our clients but, as always, this is dependent upon the continued support of our funders. We are forever grateful to each and every one of them for the grants they provide, whatever the amount, and the faith they show in us to deliver a first class, comprehensive and cost-effective service.

Finally, I would like to express my sincere thanks to my fellow Trustees for their advice and support, to all our paid staff who ensure we continue to provide a first class advice service to our clients and an enormous thank you to all our volunteers for their many hours of dedicated service. In May this year, our former Chief Executive, Marion Seneschall, left to take on the role of Clerk at Batchworth Community Council. I know I am not alone in wishing to extend my heartfelt thanks to Marion for her valued contribution and 15 years of devoted service with us.

Paul Shaw

Treasurer's Report

In 2020, total income amounted to £507,136 compared with £539,922 in 2019, a decrease of £32,786. As in previous periods, the largest source of income is from Three Rivers District Council in the form of a general grant of £257,340 and restricted grant of £24,000 which represents the value of free accommodation for the Rickmansworth office. The grant from Three Rivers is supplemented by other grants that enable us to maintain our high level of services.

In 2020, we received a grant of £24,459 from Hertfordshire County Council to provide help and advice on scams, one of £26,073 for a crisis intervention fund and one of £5,000 to fund home visiting. We also received £18,556 from Thrive Homes to provide extra debt advice at the South Oxhey office; £32,385 from South Bucks District Council to provide a Citizens Advice service in South Buckinghamshire; £33,007 from Citizens Advice to provide advice and support on Universal Credit and £11,332 for energy advice and debt relief orders; £7,750 from Abbots Langley PCC to subsidise the rent of the Abbots Langley premises; £4,000 from Watford Rural Parish Council to fund a part time case worker at the South Oxhey office; £3,768 from Watford Health Trust, £14,497 from Lawton Trust, £200 from J. M. Woolveridge and £469 from Glasspool Charity Trust to support needy clients; £3,500 each from City of London and City Bridge Trust, £870 from Mill End Community Trust, £805 from Croxley Green Parish Council, £785 from Chorleywood Parish Council, £500 from Batchworth Community Council, £486 from Iver Parish Council, £300 from The Well and £785 from Gerrards Cross Parish Council to provide various outreach services; £5,495 from Hertfordshire Community Foundation for start-up help with Universal Credit; £2,500 from The Albert Hunt Trust to help provide a new computer server in our Rickmansworth office; £850 from Gerrards Cross Rotary Club to provide a new laptop; £2,000 from Abbots Langley Parish Council to fund a part time caseworker at the Abbots Langley office; £500 from Broadbank Grant Telford to assist clients with debt relief orders; and £831 from Waitrose & Partners for general advice. In addition, we received a further £11,947 of unrestricted funding/fees. We are, as always, most grateful for the continued and generous support we receive from Three Rivers and the grants received, both large and small, from the other funding bodies.

Expenditure in 2020 was £532,497 compared with £515,353 in 2019. This includes direct charitable expenditure of £28,478. Excluding this leaves operating expenditure of £504,019 (2018: £467,190). By far the largest element of expenditure is on staff which, including training and travel, totalled £304,852 (2019: £295,318) which is 61% of total operating expenses. Premises costs amounted to £86,414 (17%) and all other overheads totalled £112,753 (22%). The total operating result is a small surplus for the year on general funds of £4,275 compared with £153 in the previous year. This is increased by a one-off reduction of £26,509 in the pension scheme liability to an overall surplus of £30,784 which, when added to the unrestricted reserves brought forward, increases funds carried forward to £344,279.

In these uncertain times, the Board's policy is one of caution by maintaining adequate reserves to cover any shortfall in funding. The Board have set a reserves policy that requires the minimum free reserves be equal to at least 9 months' annual operating expenditure. On current levels of budgeted expenditure, this gives a target figure of £410,000. From the balance on unrestricted funds of £344,279, £77,000 has been set aside for redundancy and pension costs, £20,000 for building repairs and £2,000 for computer replacement. This leaves us free reserves of £245,279 which is £164,721 below the target level set by the Board.

Copies of the full accounts of the Charity prepared in accordance with the latest Statement of Recommended Practice are available from the office on request.

Nikki Maynard

Our grateful thanks to...

Three Rivers District Council for their support and funding, and to their staff for working in partnership with us.		The statutory agencies with whom we work for the benefit of our clients	
	Our colleagues in the voluntary sector working alongside us		The paid staff who give so much more than the required hours
The trustee board for their wider vision of community work, and the commitment and support they give to the staff and volunteers		The volunteers who are professional in their approach, dedicated to the service they provide and wholeheartedly committed to our aims and principals	
	Morella Boon for playing an instrumental role in the switch to remote working during lockdown		All of our funders displayed overleaf.



SOUTH BUCKS
District Council



THE IVERS
PARISH COUNCIL



Grateful thanks also go to Broadbank Grant Telford, J. M. Woolveridge, Lawton Trust, The Well, and Watford Health Trust.

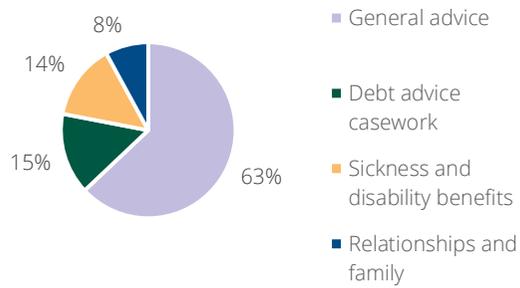
Headline Statistics:

Clients: 7,803
Issues: 17,942

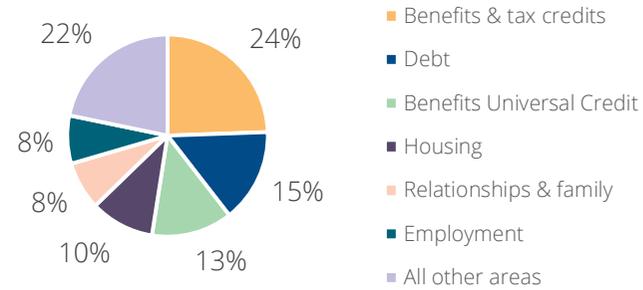
Top 3 Advice Categories:

Benefits & Tax Credits
Debt
Benefits – Universal Credit

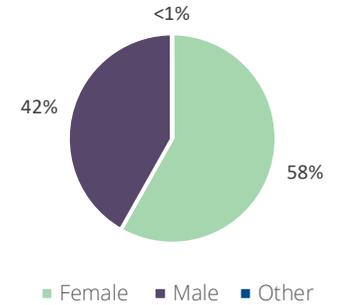
Top 4 advice issues



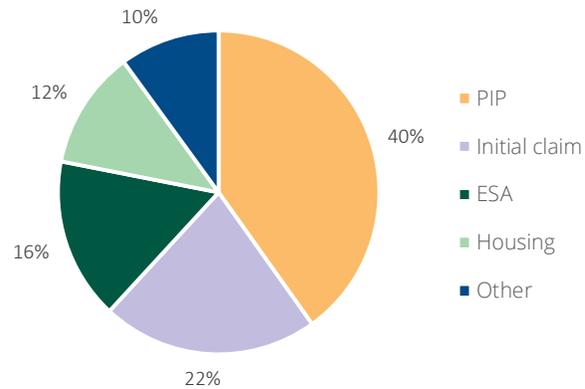
Advice issues by category



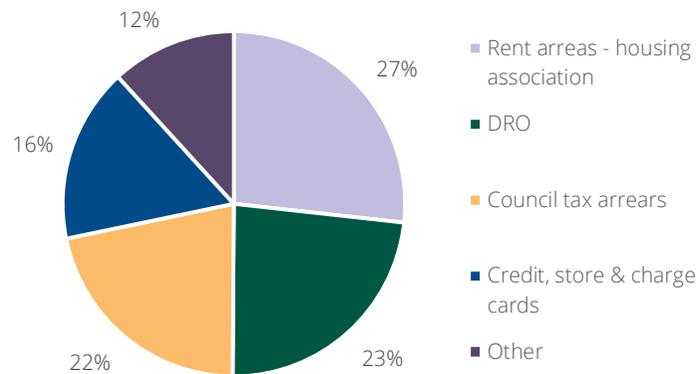
Gender of clients



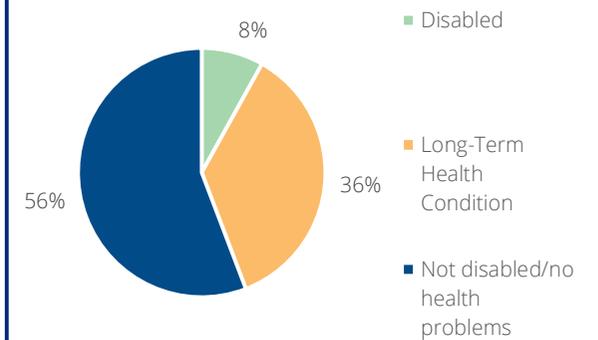
Top 5 benefit issues



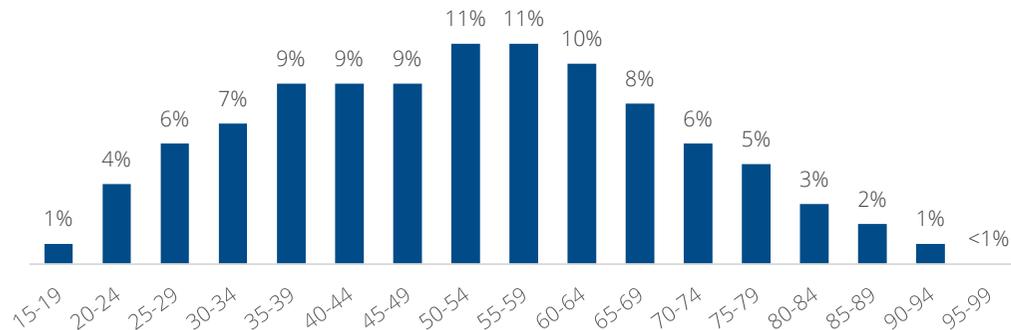
Top 5 debt issues



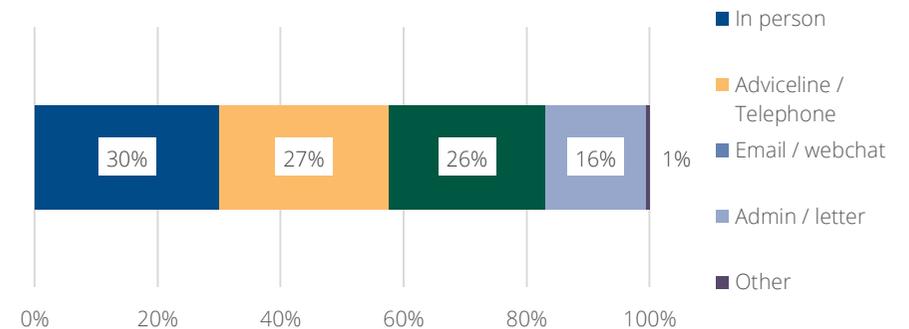
Disability



Age range of clients



Advice access



Debt Advice Supervisor

When I was asked to write this report, my initial thoughts were “what a year it has been” and “where should I start...”

Debt Advice casework has always been a very busy area of work within the Citizens Advice Service in Three Rivers. This last financial year has been overshadowed by the pandemic and the changes that were brought to our service. From February onwards, we began to see that the pandemic was influencing a change in the way our clients were accessing the service. Throughout the year, we have all worked towards achieving our aims and principles, as well as complying with FCA rules. During 2019/2020, we had 6 Debt Relief Order Authorised Intermediaries across our service and this enables us to offer a seamless service to those clients applying for this form of insolvency.

This has been the most challenging end to the year for us. I am very proud to say all of our Money Advisers have worked extremely hard during this difficult time. We put remote working procedure in place following the lockdown and everyone just got on with the tasks that were set. Our team spirit continues to thrive and this just demonstrates the quality of our staff members who all share a common aim to help those who need us the most within our community.

In 2019-20, our
service wrote off over
£430,000
worth of clients' debt

We welcomed our new Money Advice trainee, Situl Karia, into our service at the beginning of 2020 and although our training process was interrupted due to the lockdown, I am pleased to report that Situl has continued with the training on her own and is now taking Money Advice cases in Rickmansworth.

I would also like to welcome our volunteer Money Advice trainee, Geoff Halls, to the MA team in Abbots Langley. Unfortunately, Geoff's training was also interrupted due to the lockdown.

Debt advice casework has always been a very busy area of work within the Citizens Advice Service. We are going through such an unprecedented time and this will no doubt affect people both mentally and financially.

We saw a decrease in clients accessing the service towards the end of the financial year as the government put measures in place to protect debtors and vulnerable tenants during the pandemic. There will be a huge demand in the coming months once creditors, enforcement agents and landlords are allowed to resume their enforcement actions. I am very pleased to say that we have a dedicated team of Money Advisers who will be on hand to help.

Jessica Foulds

Debt Advice Case Study

Being a Money Adviser means taking a holistic approach to a client's problems. As well as finding the best solutions to deal with their debts, it is important to ensure that they can manage their budget in the future. This involves checking any additional entitlement to benefits and looking at possible savings they might be able to make.

Last year, we raised almost
£1.2 million
in extra income for Three
Rivers residents

One of my cases involved signposting 2 members of a client's household to additional benefits amounting to around £150pw, helping her to access a compensation payment for her disabled daughter and advising her on her statement at a magistrates' court hearing. The outcome of the hearing was that the client was not given a fine or a sentence. I also helped her apply for a Blue Badge and advised her daughter would qualify for a Motability car, which saved her money on insurance, HP and maintenance costs on her existing car. I also helped the client with her budgeting and money management. We were making progress toward a Debt Relief Order application but this has unfortunately been delayed because of the coronavirus outbreak and because the client's situation has now changed. I am still able to contact her via email and phone and hope we will be able to complete a reassessment and the DRO application in the near future.

Jane Brown

Debt Advice

Clients with multiple or complex debt issues are referred to the specialist Money Advice caseworkers working across all 4 CASTR offices. After making an assessment of a client's financial circumstances, caseworkers provide advice on income maximisation, discuss options for dealing with debts and support clients to get back in control of their finances. Options will vary widely depending on individual circumstances, but the help we can provide includes: negotiating repayment plans with creditors; applying for insolvency; representing clients at housing possession hearings; applying for grants or discretionary housing support.

Being unable to see clients in person during the COVID-19 pandemic has been a significant challenge to delivering our Money Advice service. Many of our clients have mental health issues, learning difficulties or other barriers to using the phone or email to access our advice. We have proactively contacted our most vulnerable clients to help them access our support in different ways during this difficult period. We are helping many people who are struggling with the financial impact of furlough, redundancy, or health problems. On the other hand, the pause in



debt collection activity during lockdown has provided some of our clients with the 'breathing space' to seek our help to address debt problems that have been building up for some time.

Claire Skipsey

Court Representation at Possession Hearings

Citizens Advice Service in Three Rivers has been providing court desk representations on behalf of Defendants in rent and mortgage possession proceedings for over a decade. Our presence is very well received by Court Officials and District Judges. We provide consultation before the hearing and representation at the hearing. Our aim is to ensure Defendants do not lose their home as a result of these proceedings and we have been very successful at defending them. We have maintained our 100% success rate when assisting social housing tenants facing eviction for rent arrears.

Needless to say, it has been a strange end to the last financial year – one that saw the County Court suspending all possession hearings following the government's announcement of a nationwide lockdown. The government also announced several radical measures to protect renters and landlords affected by the coronavirus pandemic. These were designed to prevent renters in social or private accommodation being forced to leave their home. However, once these temporary measures come to an end, landlords and tenants will be expected to work together to establish an affordable repayment plan, taking into account tenants' individual circumstances.

Homeowners have also been able to request a mortgage payment holiday. The initial 3 months was extended for a further 3 months. This is in order to alleviate pressure on those who have experienced a reduced income as a result of COVID-19.

Our clients have faced many challenges during this pandemic and, as we are gradually coming out of the lockdown, I am in no doubt that possession/eviction proceedings will begin to rise and we shall continue to provide this free service at the court desk either remotely or face to face. This is one of the most important services that we provide within our community to prevent homelessness and most of our Money Advisers are trained to provide representation in court.



Jessica Foulds

Debt Relief Orders

A DRO is a form of insolvency for those owing less than £20,000 and who have few or no savings or assets and very little spare income. At £90, the application fee is more affordable for our clients than the £680 fee for a bankruptcy application. Some clients

struggle to afford the £90 but we have been able to obtain grants for them. Applications are completed online by one of our 5 Approved Intermediaries (approved by the Insolvency Service).

Many of our clients see a DRO as an escape from the stress of being constantly pressurised by creditors to pay amounts that are unaffordable and which, if paid, would leave them struggling to pay for the essentials like heating and food. Several clients have no choice but to turn to food banks for help. Having most or all of their debts written off via a DRO gives our clients the chance to have a fresh start.

Jill Shippey

Financial Literacy

On 9th September 2019, Management and our full financial literacy team presented a budgeting course taster to front-line workers at Three Rivers Council Offices in Rickmansworth. Invitations were sent to Aldwyck Mental Health Herts floating support service, Rickmansworth foodbank, Herts Mind, TRDC private housing coordinator, tenancy support worker, WCHT and family support workers. The purpose was to explain and demonstrate the scope of our financial literacy support and how we deliver the guidance to clients. At the close, we received a request to provide a focused presentation in November to Ascend Clients.



On 8th October, it was the return to Rickmansworth School. The school has undergone a transformation in recent years. Previously, we provided up to 3 consecutive presentations in a classroom, each with a flurry of activity in between while newcomers got settled. This time we were prepared for our largest gig yet; an impressive atrium and a potential audience of 200, plus a longer time frame for our presentations. A challenging environment for our full team, a massive backdrop screen and a sea of tiered seats rising over 10 metres in front of us – it felt like a bear pit! Once the students settled down on their learning terrace, we adjusted our voice projection and methods of engagement to impress upon the students not just a basic understanding of budgeting for university survival, but also lifelong skills. The 2 rounds of applause that followed immediately afterwards suggested the messages were well-received.

On 27th November, we visited Ascend in South Oxhey to provide a session with a food budgeting theme to some of their regular attendees. Peter Mann gave his well-honed presentation on basic budgeting principles. This was followed by a novel approach to food budgeting by Stephen Weinrabe, who pre-cooked a budget lunch* for the 20+

participants to demonstrate how planning and inexpensive food purchasing could be economical, nutritious and tasty. Then followed a round-table discussion where attendees shared their own food saving tips with each other. Unlike other sessions, attendees really were fed-up before Stephen even started to speak!

In the continuing disturbance to normal life budgeting skills are, more than ever, a vital survival component for low-income, hard pressed families and individuals. Although unable to provide budgeting group sessions at present, we continue to offer individual budgeting meetings by telephone and are exploring how we can deliver to groups using different IT solutions.

*Vegetable curry, pasta and lamb bolognese.

Stephen Weinrabe

Advice Session Supervisor

I'm writing my report in July as we're easing out of lockdown and reflecting on the year that has passed.

An Advice Session Supervisor oversees all the practical issues relating to a session. It can be dealing with clients when they attend our drop-in sessions or have an appointment, making sure all the computers are up and running, the volunteers are ready to advise, phones are on and the front door open. We support the volunteer advisers during sessions and when we check their write ups to ensure we are always giving clear and accurate advice.

The advisers provide an excellent service to our clients, giving their time and services with good humour, tenacious dedication and in-depth knowledge. As ASS, I look to provide background support to them in those tasks. They help clients in a variety of ways, face to face, answering Adviceline, dealing with emails and, for the nimble fingered amongst us, engaging in webchat. The queries can be complex and varied. Unfortunately, Universal Credit, which was bought in to simplify the benefits system, still proves to be just as challenging as the old legacy benefits.

And then the pandemic arrived and everything changed overnight. We closed to the public on 13th March and lockdown started on 23rd March. Our incredible team of managers and support staff - ASMs Karen and Linda, CEO in waiting Peta and IT specialist Morella sourced and delivered laptops. This enabled the ASSes and other paid staff to continue to help our clients. Even Linda's brother in law was drafted in to deliver our laptops. A community spirit at work!

Citizens Advice sorted out the telephone so that we could answer Adviceline from our own homes. We also dealt with emails and webchats. It gave me a much needed insight into the work of our advisers for whom I have absolute admiration. We were inundated

at first with queries about furloughing, other employment issues and Universal Credit, and had to keep abreast of all the changes the government were bringing in on what seemed a daily basis. Now, many of our advisers are working from home or in the office however, at the time of writing, we're not seeing clients face to face.

The ASS role is gradually returning to 'normal' albeit sometimes at the end of a telephone when we're working from home. When in the office, we socially distance and, a new but necessary addition to the job description, make sure all surfaces and contact points are disinfected with bleach.

So a big thank you to all the volunteers and management team and last but not least to my fellow Supervisors, without whom I would have found the last few months very difficult indeed.

Angela Griffiths

Casework

Our main focus as benefit caseworkers is assisting clients to apply for or renew their disability benefits. If their award is less than we believe is appropriate, we help them to request a Mandatory Reconsideration and, if that does not succeed, to appeal to a Social Security Tribunal. Caseworkers are trained on the qualifying criteria and keep up to date with case law from legal decisions made by the Upper Tribunal, using detailed guidance from various sources.

The main disability benefits are non-means tested Personal Independence Payment and, for those unable to work for health reasons, Universal Credit based on Limited Capability for Work/Employment and Support Allowance. These are benefits awarded on the basis of a completed form, any supporting evidence and an assessment on behalf of the DWP by outside companies contracted to carry this out. These companies employ various kinds of health professionals such as nurses, paramedics and physiotherapists, who have been trained on the qualification criteria for the particular benefit for which they are carrying out the assessment. DWP decisions on other benefits, such as DLA for children or Attendance Allowance for over 65s, are usually made in a few weeks based on the completed form and supporting medical evidence.

In 2019, new applicants were often given a lower award for PIP/ESA than we had estimated or even none at all. PIP reassessments when a client's health problems were unchanged or had become worse often resulted in a lower award, or none at all. This led to an increase in the number of appeals and the waiting time for a hearing at the Watford Tribunal. A wait of at least 12 months was longer than elsewhere in Hertfordshire. In almost every case we won the Tribunal, but applicants had had to wait for well over 12 months without the money to which they were entitled. In some cases, their income more than doubled after the hearing and they could afford to eat properly, heat their homes, pay for taxis and help at home, and avoid further debt. For others,

official acknowledgement of their difficulties meant as much as the financial gain.

In 2019, it became possible to make an appeal online and this difference, plus the likely long wait for a hearing, encouraged us to give more detailed grounds for appeal, as well as seeking out and attaching any further medical or supporting evidence. In tandem, the DWP started to consider appeal grounds more seriously than in the past, rather than always defending the initial decision. In some cases, the DWP contacted clients to improve their offer, particularly for PIP. This meant clients were given the financial support they needed without having to wait for a hearing. In other cases, particularly those relating to ESA, the Tribunal Service made an award based on the papers without a hearing.

Where a hearing is listed, we prepare submissions beforehand that give some background about the client, summarise their health problems and state the grounds on which they qualify for the benefit. We brief the client about the process and accompany them to the hearing.

During COVID-19, hearings have been carried out by telephone conference call, with panel members from other jurisdictions hearing some of our cases in order to help to cut waiting times.

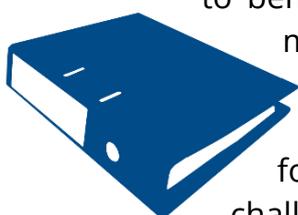
Margery Hancock

Research and Campaigns

Using information from our clients' experiences to try to improve the policies and practices of the organisations with which they come into contact is an important part of our work. We do this in 3 ways: raising issues directly with local and national service providers, sending reports to the national office of Citizens Advice to inform their policy work, and by participating in the Research and Campaigns Group for Herts and Beds.

Our specialist advisers represent clients challenging benefit decisions at Tribunals and a major concern for them has been the delays of a year or more before cases are heard at tribunals in Watford - considerably worse than in most other places. We drew this to the attention of the Chief Executive of the Courts and Tribunals Service and we believe that this should result in improved waiting times when the service returns to face-to-face hearings.

We sent 271 Evidence Forms (EFs) to our national office during the year. Issues relating to benefits were the largest category: 11% concerned Universal Credit, mainly the impact of the 5 week wait for the first payment and difficulties surrounding new claims. 32% of the EFs were about other benefit issues, particularly the poor quality of assessments for sickness and disability benefits, and problems for clients challenging decisions resulting from these assessments. 19% of the EFs



concerned clients using food banks, 10% were about consumer issues, often problems with utility companies, while housing and debt issues made up 7% each. Legal issues, particularly lack of access to legal aid, accounted for 6% of EFs. Since the lockdown, the pattern of EFs has not changed greatly, but there have been some notable observations. The proportion of EFs regarding the need for food banks has risen to 27% and the proportion regarding employment issues has risen from 1.5% before the lockdown to 11%. This is mainly due to concerns about the furlough scheme and redundancy.

Participation in the Research & Campaigns Group for Herts and Beds enables us to network with colleagues, share concerns and participate in joint working. The group gathered information on problems arising from the DWP making offers over the telephone to clients before their appeal goes to a Tribunal and sometimes failing to involve the Citizens Advice specialist who is representing the client. The group wrote to the Minister for Disabled People about the issue and he assured us that representatives will be involved in future. The group has compared how local councils have been carrying out their duties under the Homelessness Reduction Act and also received a useful presentation from the News Manager at Citizens Advice national office.

Alan Barton and Avgi Yiannaki

Client Quotes

I am very grateful to the advisers for your wonderful, professional help.

It's so nice to speak to someone who cares.

Thank goodness for your advice. I would have been scammed out of £400 otherwise.

How do I give you 5 stars?

Thank you so much for your help. Now I know for the future.

You helped me find the words I wanted to say.

Training Supervisor

I am very much enjoying looking after the Training Supervisor role for Vicky Santamaria while she is on maternity leave and I am extremely grateful for the detailed 'how to' notes and thorough handover period! Vicky gave birth to her beautiful baby daughter, Lola, in March.

Of the 13 advisers who were training in 2018/19, two left during the 2019/20 period. Two completed their full Adviser training, with Pauline Nembhard taking on the Scams Awareness officer role and Geoff training as a volunteer Money Adviser. Two advisers have completed Adviceline training, and the remaining trainees are working towards completing their full Adviser training.

In 2019/20, a further seven trainees joined in the period up to the end of March, two of these are Law students who are just completing their Adviceline/Gateway Assessor training, and four joined to train as full Advisers. We take on people for the two roles according to need and consequently we are currently training all new starters for telephone work. Since March, 7 of our trainees have left or suspended active training for a variety of reasons, some COVID-19 related.

Despite lockdown, we have kept our recruitment channels open. Since mid-March, we have received 63 'expressions of interest' (and rising!) from potential volunteers – this is more than usual. In addition to those listed above we have just started a new training group of five, and I anticipate a second group having started in September/October. With the support of my colleagues, and some creative thinking, I am moving the face to face training that would have happened in our offices, to online, at least initially. At the same time, we are all accustoming ourselves to the new Citizens Advice national training platform, Docebo.



During lockdown, I have been working from home, doing regular 'catch-up' meetings with existing trainees by telephone and Zoom. In addition, from April to June, we ran nine 'Zoom discussion groups' for trainees at all stages. Several of the eleven trainees who took part said that they enjoyed the contact with other trainees and appreciated how this activity kept them 'in the loop' on the types of enquiries being fielded by our paid staff during this time.

Jo Easter

Trainee Adviser

One of my friends from my rugby crowd has a long association with Citizens Advice stretching back many years and it has always been very interesting talking to him

regarding his experiences. In particular, I was impressed by his description of the supportive environment, the thoroughness of the training and the fact that the help that was being delivered was so very tangible to the clients.

So, based on these many discussions over a long period of time, and after doing some of my own research, I decided to apply to become a volunteer adviser in the summer of 2019. After going through the induction and interview process, I started my training at Abbots in late August 2019. From my very first day, the Thursday 'crew' at Abbots were both welcoming and very generous with their time, including letting me sit in on numerous observations. Our session supervisor, Angela, has been incredibly helpful both in sharing her experience and helping me understand how the organisation works.

My training supervisors, Vicky and Jo, have always been there to help me navigate the online material and have also arranged for me to attend several formal courses to help build skills in areas like interviewing and develop a basic working knowledge of the benefits system.

By March this year I was getting towards the end of the training material and starting to think about my supervised assessments and then lockdown happened and for all of us everything changed overnight. Training sessions and team meetings on Zoom are now the norm, along with much wider use of laptops and digital platforms in general. I'm working with Jo and Angela towards providing supervised advice via the email platform which is very exciting as I believe that the services Citizens Advice delivers have never been more relevant or needed than right now.

Alan Dodds

IT Report

April 2019 to March 2020



The year started as planned with the Rickmansworth office move to another location within Three Rivers House. The first challenge was to envisage a reconstructed office layout to give a general office, interview rooms and a reception area and then to plan where the cabling was to go within the constraints imposed by the building. The handover was slightly delayed and the move took place early in May.

Much to our relief, the broadband connection and phone lines were successfully moved on time and then Gordon, aided by Sami Flew, our area IT contact, set up the new comms cupboard. The machines and printers, both large and small, were moved and installed and were working and ready to go well within the planned schedule. We would like to thank Three Rivers staff, especially Tracey Langley and Gary Cook, for their help.

The rest of 2019 went to plan, the server at Rickmansworth was replaced, the upgrade of machines across all locations to Windows 10 was completed and Office upgrades were started. The usual routine maintenance was carried out and five laptops were purchased to replace the oldest ones used for outreach work. Keyboards and some screens were replaced and two desktop machines bought to replace our slowest PCs. Plans were made to upgrade the South Bucks server in early 2020 and discussions were taking place about replacement phone systems at Abbots and Rickmansworth.



Then, along with other organisations, in March, all our offices were closed due to COVID-19. Initially, our available laptops, in normal times mainly used for outreach work, were allocated to paid staff and then, as more laptops were acquired, to volunteers. Three refurbished laptops were purchased immediately and issued to those most familiar with Adviceline; then fortunately funding was obtained to buy more new laptops which were deployed as quickly as possible via a combination of remote access and hands-on access at home. The real bonus during the first weeks of lockdown was having a valid excuse to drive, on empty roads, to deliver them, one highlight being a 'meeting' observing social distancing in the carpark of one office to hand the equipment over! We currently have over 40 laptops being used for home-working.

At the time of writing (August), three of our four offices are open and more staff and volunteers are coming in to work. Routine maintenance of our networks and the laptops continues and work is being done to support the installation of the new phone systems at Abbots and Rickmansworth. It should be said that due to the detailed planning and practical tasks undertaken by our management team to ensure our offices were sanitised and the continuing hard work of our Advice Session Supervisors who have added "cleaning" to their other duties, it is with confidence that we can carry on working in our offices when IT support is needed.

Morella Boon and Gordon Campbell (IT Support)

Family Law Project

Family Law cases typically involve parental disputes about child residence and parental contact arrangements; about applications for non-molestation and/or occupation orders; and about divorce settlements.

Peta Mettam and Bob Mountain have continued to give advice and support to clients in this complex area, under Karen Schirn's supervision and guidance. Bob specialises in Children Act cases (parental disagreements, and occasional Children's Services intervention), while Peta (who is now a qualified solicitor) has a wider brief.

Referrals from the Watford Women's Centre (a main source) continue, and Bob is still busy, typically managing half a dozen or more active cases at any one time. His most complicated case, in the Court of Protection, has now been running for three years and has involved three visits to the High Court so far. (This is, admittedly, a very unusual case, but it illustrates the extent of the support that we are able and willing to give to clients who would be entirely out of their depth in the absence of legal aid.)

The COVID-19 emergency has greatly affected working methods. Face-to-face preliminary interviews are an important way for advisers to evaluate the client's situation, and for the adviser to give the client confidence. But, since March 2020, there have been no face-to-face interviews and Bob has been conducting all his work by email and by telephone.

The emergency has also imposed severe constraints on the Family Courts. Hearings are now taking place remotely, via BTMeetMe. This means that, even when an adviser is able to be 'present' in support of a client at a court hearing, s/he is not in a position to have a quiet word with the client, as used to be the case in normal court settings. And cases are taking longer because Legal Advisers, whose powers are limited, are currently taking the lay judges' hearings.

Nevertheless, we continue to support our clients as best we can. Our clients are very clear that they really appreciate all the help that we can give them.

Bob Mountain

Universal Credit Project

Universal Credit Help to Claim

2019/2020

With the help of Help to Claim (H2C) advisers, most clients successfully learned how to manage digital claims. Yet our work went further and became a critical evaluation of clients' issues and how to manage moving forward. The 'complex needs alert' became the most valuable tool. Uploaded onto a client's Universal Credit (UC) claim, the formal request for adjustments and support from Jobcentre staff highlights vulnerabilities and the type of protection required. For example, medication caused one of our clients to fall asleep on a train en route to an assessment. With haste, we supplied a letter from the client's support group explaining the effects of medication and created a complex needs alert. To our relief, we were informed a few weeks later that the client did not incur a sanction.

23/03/2020 - Lockdown

Intense stress and anxiety were almost tangible as clients relayed their personal situations to H2C advisers. The sheer scale of the lockdown, including the closure of

public spaces, Jobcentres and local authorities, as well as limited access to family and friends, led to panic.

Clients not normally regarded as low income or vulnerable, working as self-employed market traders; company directors; workers with no recourse to public funds had no choice but to claim as their income stopped. We noted that out of 28 webchats visible on our screens, 25 were H2C related. While some clients came to terms with the Job Retention Scheme, others faced a long wait to hear if eligible for Self-Employed Income Support. Others slipped through the net, failing to meet the criteria for schemes, loans and newly available grants.

COVID-19 Case Studies

We heard from many clients who struggled to claim UC during this time. One client was widowed as a result of COVID-19 and not IT confident. We asked our client to have a family member present when we returned their call. With a sensitive approach, we empowered the client to claim UC, Bereavement Allowance, funeral expenses and Council Tax Reduction. We know that the client would not have managed this without our help.



Some clients were trapped in broken relationships, some were marooned abroad and some were recently released ex-offenders abandoned in unfamiliar towns with no support but, despite their differences, all were linked by a common thread; the need for urgent financial help. Inbound calls and webchats now highlight the prevalence of a common difficulty among clients; redundancy. We are tasked with making many first time UC claimants aware of how 'conditionality' (what a claimant must do to receive their benefit entitlement) will affect them. These strict criteria are being reinstated after they were eased for 3 months, against the backdrop of a shrinking job market and increased risk awareness for many vulnerable individuals.

Avgi Yiannaki

Service Managers' Report

It is strange writing this report in 2020 during the COVID-19 situation – writing about our 2019/20 year which now feels a very long time ago and in another world!

2019/20 was, as ever, a busy year for us all. It saw the start of the national Help to Claim project. One of our advisers (Avgi) operates the national Help to Claim telephone line, advising clients and assisting with their applications for Universal Credit. Avgi also provides this advice and assistance via email, webchat and face to face. Clients may also be referred to this service from the local Job Centres.

Our Rickmansworth office moved premises in May 2019 – fortunately not too far and we are still within Three Rivers House. The new offices still provide us with four interview rooms plus our training room and main office area with a reception area also.

The demand for our service continues to be high – all of our advisers and specialist case workers (assisting clients with debt; benefit claims and benefit appeals) continue to be busy. National Citizens Advice assess the advice given by our service regularly and thanks to the hard work of all of our staff and volunteers, we continue to score highly in these assessments.

I feel very fortunate to work for our Service. The work our dedicated team of volunteers and staff do provides enormous assistance to our clients and makes a difference to their lives. We have a great team of receptionists, advisers and caseworkers, and a great team of supervisors working with them providing assistance and guidance when needed. We would not be able to provide the service we do without each and every one and I thank them all for all of their continued hard work and dedication.

Karin Schirn and Linda Blain

Tweets from @3riversCAB



Have a question about **#counciltax**?

Take a look at the Citizens Advice website for information about who has to pay and how much, and whether you might be eligible for Council Tax Reduction.

Why not volunteer with the Citizens Advice in Three Rivers?

#WeAreCitizensAdvice



Are you looking for help to make a **#UniversalCredit** claim?

Our trained phone and chat advisers can support you from application through to first full payment.

Obituaries

Sheena Young

Sadly, Sheen died on 19th March of pneumonia just before her 90th birthday in April. As it was not due to COVID-19, her family were able to be at her bedside.

Sheena was born in Northumberland and trained as a radiographer, she worked at Aylesbury, Stoke Mandeville and elsewhere. She and her husband Mike had 4 children and in 1986 they moved to Bushey. Sheena joined in at the bureau in South Oxhey as a volunteer adviser having already spent many years advising with Citizens Advice in Mirfield.

Sheena worked with us during both our moves while our premises were extended – once to the library where we advised behind curtains! Sheena was very dedicated to the Citizens Advice ethos and all our clients, and let nothing come in the way of her service to others, rarely missing a day at work.

Sheena gave up advising and took charge of keeping our paper information up to date when we first moved to computer case recording. After several years she decided to resign from the Citizens Advice due to health problems but not without leaving behind a profound impact. She will be greatly missed by us all.



Margaret Saltrese

Greta Read

19th September 1954 - 7th August 2020

We were very sad to say a final goodbye to our friend and colleague Greta in August. Many of us will have very fond memories of being expertly trained by Greta, including myself, and working with her in her supervisor and volunteer adviser roles. Greta was a great advocate for the work of our service and a valued member of our team. She will be so missed by us all and a loss to all who knew her. We send our condolences to her family who Greta often spoke of with such joy.



Peta Mettam

Chief Officer's Report

I write this on behalf of our previous Chief Officer Marion Seneschall who headed the service for 15 years. Marion moved on to a new role as Clerk at Batchworth Community Council in May 2020 and we thank her for all she has contributed to CASTR and wish her well in her new role.

The current pandemic started to affect our service in the final quarter of the year. However, despite this we still saw 7,803 clients in Three Rivers up to the end of March 2020 (which is a slight increase from the previous year) and we were able to move very quickly to remote working to offer advice via telephone, email and webchat in order to maintain a comprehensive advice service for our local residents. I must note that we could not have achieved this without the significant dedication of our IT support, and in particular Morella Boon, and the dedication and determination of all our staff and volunteers. During this time our partnership working across Three Rivers and Hertfordshire helped us to cope with the sudden rise in enquiries coming to us via digital channels when face to face advice sessions were forced to close. We are now back in the offices in Three Rivers and seeing clients face to face by appointment – of course maintaining strict social distancing and cleaning regimes at all times.

The relocation of our Rickmansworth office from Northway House to Three Rivers House took place in May 2019 and has been a success. Thank you to all who contributed their time and effort to ensure this.

We are, as ever, indebted to each and every one of our funders for their continuing support and in particular to Three Rivers District Council for the core grant that supports the backbone of our service.

We also greatly appreciate the grants from Watford Rural and Abbots Parish Councils to fund casework at Oxhey and Abbots. This funding helps us to deal with the large and increasing numbers of benefit appeals that our clients bring to us. These roles simply would not exist without these grants.

Our Crisis Intervention funding from Herts County Council enables us help our clients manage their debt, control their spending and maximise their income. Likewise, we are pleased that Herts County Council renewed funding for our home visiting service that we provide to the housebound. We receive significant funding from national Citizens Advice to help clients claim Universal Credit and to give clients valuable energy advice. We would also like to thank all the Parish and Town Councils across Three Rivers that provide the much needed additional funding that helps to provide numerous outreach services.

We must also thank Thrive Homes for funding extra debt advice hours, helping our service to fully meet demand in Three Rivers. We have also benefitted from funding

from Citizens Advice and the Police and Crime Commissioner to help clients avoid and deal with scams.

Prior to the outbreak of COVID-19, our South Bucks service was open 3 days per week and provided general advice, debt advice, benefits and family law casework to the residents of South Bucks. We also provided outreach services in Gerrards Cross, Iver and Burnham. Core funding is provided by South Bucks District Council with valuable contributions from other funders to include Gerrards Cross Town Council, Iver Parish Council, Community Matters (Waitrose) and The Well at Lent Rise. Despite the fact that our South Bucks offices have been closed to us since mid-March 2020, our advisers continue to provide a valuable service to the residents.

Our Research and Campaigns work continues to highlight issues with the quality of ESA and PIP assessments, resulting in an excessively high number of appeals at tribunal, and a wait of, in some cases, a year or more for the hearings.

Our financial literacy work in the community continued this year with our financial literacy team giving budgeting presentations to local groups and pupils – that even included a meal cooked on a budget! Unfortunately, further sessions were suspended due to coronavirus restrictions but we hope to reschedule them when possible.

During lockdown, our research provided useful insight by drawing attention to the significant increase in demand for local food banks. Our Scams Awareness campaign made use of social media to reach new audiences and share information about how to recognise scams and protect against them.

Finally, I would like to thank all the volunteers, paid staff and Trustee Board for their hard work, dedication and, particularly during the current lockdown, amazing resilience.

Peta Mettam

List of staff and volunteers

TRUSTEE BOARD				
Directors		Members		
Paul Shaw	Ron Sweetman	Mary Alderson	Pam King	Owen Roe
Mary Alderson	Jane Tozer	Patricia Bunn	CLlr Joy Mann	Adele Ryntjes
Suresh Gajjar	Eluned Wallace	Frederick Coppen	CLlr David Major	Paul Shaw
Nikki Maynard	Hugh Thomas	Nancy Crump	Nikki Maynard	Jill Swainson
Andy Pickford	(Company Secretary)	Joan Davis	Nancy Nielsen	Hugh Thomas
Barbara Robjant		Margaret Etall	Andy Pickford	Jane Tozer
		Suresh Gajjar	Alan Piper	Peter Waters
		Bridget Howarth	Barbara Robjant	Eluned Wallace
STAFF				
Chief Officer	Service Managers	Training Supervisor	I.T. Co-ordinators	
Marion Seneschall (until May 2020) Peta Mettam (from May 2020)	Linda Blain Karen Schirn	Vicky Santamaria Jo Easter (cover)	Gordon Campbell Morella Boon Stats Co-ordinator Debbie Edwards	
Abbots Langley	South Oxhey		Rickmansworth	
Angela Griffiths Gaynor Hartle Trish Lincoln Peta Mettam	Rachel Chick Jessica Foulds Linda Galpert Margery Hancock	Peta Mettam Jill Shippey Claire Skipsey	Jane Brown Barbara Copland Jessica Foulds Angela Griffiths	Gaynor Hartle Jill Shippey Mary Ward Avgi Yiannaki
VOLUNTEERS				
Advisers	Advisers		Advisers	
Sue Brothwell Jo Easter Jane Kearney Allen King Harry Laverack Laurie Lichman Mary Mahoney Peter North Pauline Pearce Moiria Rugg Rob Sheppard Steven Slater Avgi Yiannaki	Sandra Baker Harry Bellak John Dando Barbara Dyett Claire Francies Linda Galpert Pam Hall Natasha Kennedy Peter Mann Susan Mansfield Tony Martin Pauline Nembhard Catherine Pain	Jane Parnham Chris Peel Eugenia Poppiescou-Weinrabe Margaret Saltrese Helen Shapiro Trina Soames Brian Thomson Stephen Weinrabe Nicola Winkler Sarah Wood	Alan Barton Jenny Brooke Richard Bunt Judith Childs Brian Cox Mary Ford Christine Gardner Leon Grant Claire Griffiths Alicia Hamilton Marian Harris Gareth Jones Paul Kendall	Natasha Kennedy Bob Mountain Will Robinson Val Walsh Bryan Winkett
Trainee Advisers	Trainee Advisers		Trainee Advisers	
Jane Blackwell Nadia Cockar Alan Dodds Geoff Halls Dora Hunt Rafi Kellon Gabrielle Refell Anastazja Rowszar	Ron Whatton	Naina Kanabar Rafi Quashie Sarah Quashie Pauline Nembhard	Claire Bowes Christine Gardner Colleen Jones Aneela Kayani John Lowe Jill Shields Sanat Roye	
Admin	Admin		Admin	
Beverley Chamberlain Debbie Edwards	Margot Hattam Lesley Morgan	Maureen Sellman	Nolene Ball Tony Berry Jean Coker Abdul Nurmohamed (Bookkeeper)	Sylvia Duffy Jeannette Miller Paul Sved

OFFICES			
Abbots Langley			
The Old Stables	Mon	10am – 4pm	Tel: 03444 111 444 (County wide service)
St Lawrence's Vicarage	Tues & Thurs	10am – 3pm	
High Street	Wed & Fri	10am – 1pm	
Abbots Langley WD5 0AS			
South Oxhey			
Oxhey Drive	Mon, Thurs, Fri	10am – 4pm	Tel: 03444 111 444 (County wide service)
South Oxhey	Tues	10am – 7pm (4pm – 7pm appointment only)	
WD19 7SD	Wed	10am – 4pm (specialist appointments only)	
Rickmansworth			
Three Rivers House	Mon, Tues, Thurs	10am – 3:30pm	Tel: 03444 111 444 (County wide service)
Northway Rickmansworth WD3 1RL	Wed & Fri	10am – 12:30pm	

Access our website for email advice inquiries at threeriverscab.org.uk.

Contact us via webchat at citizensadvice.org.uk.