

**citizens
advice**

Citizens Advice Service in Three Rivers

Annual Report 2020-21



The Citizens Advice services 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, WD13 1RL

Chairman's Report

The aims of the Charity are to provide free, confidential, impartial and independent advice and information for the benefit primarily of the community in Three Rivers and the former district of South Bucks, now incorporated into the new unity authority, Buckinghamshire Council. Of course, the pandemic has had a significant impact on our activities, with all our offices being closed for most of the year meaning hardly any face-to-face meetings with clients.

However, because of the dedication of all our staff and volunteers, and the fact that we are a relatively small organization, we were able to quickly move to remote working and provided our much needed services by telephone, email and webchat. In addition, we put more resources into county and nationwide advice as part of our membership of the Hertfordshire Consortium of Citizens Advice and National Citizens Advice.

The main areas of activity continue to be the provision of generalist advice and information, specialist help with debt advice and family law matters, and tribunal representation for sickness and disability benefit appeals, most of which was done remotely this year. We are very proud of the service we were able to provide during the pandemic, which was only possible due to the continued support of Three Rivers District Council and Buckinghamshire Council.

In the 12 months to 31 March 2021, our Three Rivers service raised over £2.7 million in additional income for our clients as well as helping its residents to write off over £209,000 worth of debts. In addition, we had a 96% success rate at tribunal representation for sickness and disability benefits. The main issues we dealt with during the year were Universal Credit (21%), other benefits to include sickness and disability benefits (19%), debt advice casework (11%), housing (11%), employment (10%), and family and relationship matters (6%).

The service provided in South Bucks was funded by Buckinghamshire Council and is run financially independently of our service in Three Rivers. We have a 3-year service level agreement for the provision of the service which ends in March 2022 and, now that Buckinghamshire is a unitary council, the future of the service post 31 March 2022 is unknown. In the 12 months to 31 March 2021, we raised over £200,140 in additional income for South Bucks clients and helped its residents write off £27,938 worth of debts. We helped over 1,300 clients with at least 2,286 issues. This means that, despite the challenges and loss of premises, we were able to see more clients than in the previous year.

As previously mentioned, 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 28,000 volunteer hours, which in money terms is the equivalent of approximately £500,000, assuming a modest rate of pay.

Even during lockdown we were able to offer a very limited number of face-to-face client meetings. During the easing of restrictions in late 2020 these increased but again were

seriously curtailed at the beginning of 2021 following the reintroduction of lockdown rules. As the impact of the pandemic has lessened due to the vaccination rollout programme, we have been able to restart face-to-face meetings. However, the pandemic is still having an impact on the way we work and, as we head into the winter season, we will need to remain vigilant to ensure that we keep providing as full a service as possible within any new Government guidelines. We remain confident that we can continue to meet the demand from clients and as always, this is dependent upon the ongoing 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, and to give an enormous thank you to all our staff and volunteers who have worked tirelessly to ensure our clients have been given the advice and support they needed despite the restrictions imposed by the pandemic.

Paul Shaw

Treasurer's Report

In the last financial year, total income amounted to £572,525 compared with £507,136 the previous year, an increase of £65,389. The largest source of income is from Three Rivers District Council in the form of a general grant of £257,340 and restricted grants of £36,739. This includes free accommodation for the Rickmansworth office valued at £24,000. The grant from Three Rivers is given to provide advice services in the district of Three Rivers. We also provide an advice service in the area of South Bucks, funded by a grant of £42,430 from Buckinghamshire Council. These two grants are supplemented by other grants that enable us to increase the level of service provided, as well as providing additional services.

We received grants totalling £79,777 from Citizens Advice, £35,395 to provide advice and support on Universal Credit, £17,441 (in conjunction with the Money and Pensions Service) to fund debt advisers, £10,000 to increase advice by telephone and email during the pandemic, and £16,941 for general advice, telephone advice, financial literacy and Debt Relief Orders. In addition, we received £51,073 from Hertfordshire County Council, made up of £41,073 for a crisis intervention fund and £10,000 to provide support for pandemic related specialist case work and training; £23,353 from The Office of the Police and Crime Commissioner to provide help and advice on scams; £18,574 from Thrive Homes to provide extra debt advice at the South Oxhey office and an out of area adviser; £10,487 from Lawton Trust and £1,315 from Watford Health Trust to support needy clients; £10,000 from Countryside Properties to provide case workers at South Oxhey; £7,750 from Abbots Langley PCC to subsidise the rent of the Abbots Langley premises; £7,000 from City of London/City Bridge Trust to provide advice for the benefit of Londoners; £6,248 from Watford Rural Parish Council, being £4,748 to fund a part time case worker at the South Oxhey office and £1,500 as a general donation to support our work during the pandemic; £5,000 from the Graham

Rowlandson Foundation and Hertfordshire Community Foundation in conjunction with Citizens Advice St Albans District for the provision of disability and benefits advice; £4,500 from Watford and Three Rivers Trust to purchase computer and telephone equipment; £4,000 from Abbots Langley Parish Council, being £2,000 to fund a part time caseworker at the Abbots Langley office and £2,000 as an emergency fund for Abbots Langley clients; £1,000 from the Hertfordshire County Councillor locality budget to purchase computer equipment; £785 from Gerrards Cross Parish Council to provide an outreach service in Gerrards Cross and £666 from Waitrose and Partners for help with the running costs of the South Bucks office. 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.

Total expenditure was £499,985 compared with £532,497 in 2020. By far the largest element of expenditure is on staff which, including training and travel, totalled £332,310 (2020: £349,033) which is 67% of total expenses. Premises costs amounted to £80,250 (16%), computer and equipment costs were £31,135 (6%), and all other overheads totalled £56,290 (11%). The overall result is a surplus for the year on general funds of £72,540 compared with £1,149 in the previous year. The surplus arises from lower than expected expenditure during the pandemic due to remote and home working. The unrestricted reserves carried forward amount to £434,430.

The Board’s policy remains 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 £402,000. Whilst this exceeds the target by £32,430, £30,000 has been set aside in designated funds to cover repairs at the Abbots Langley premises and the purchase of new IT equipment, which leaves the reserves in line with the Board’s policy.

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.

Ron Sweetman

Our grateful thanks	
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
Everyone who enabled a smooth transition to remote working during lockdown	All of our funders displayed overleaf.



— **David Lloyd** —
Police and Crime Commissioner
for Hertfordshire



St Lawrence Abbots Langley with the Church of the Ascension Bedmond
The Parish of Abbots Langley

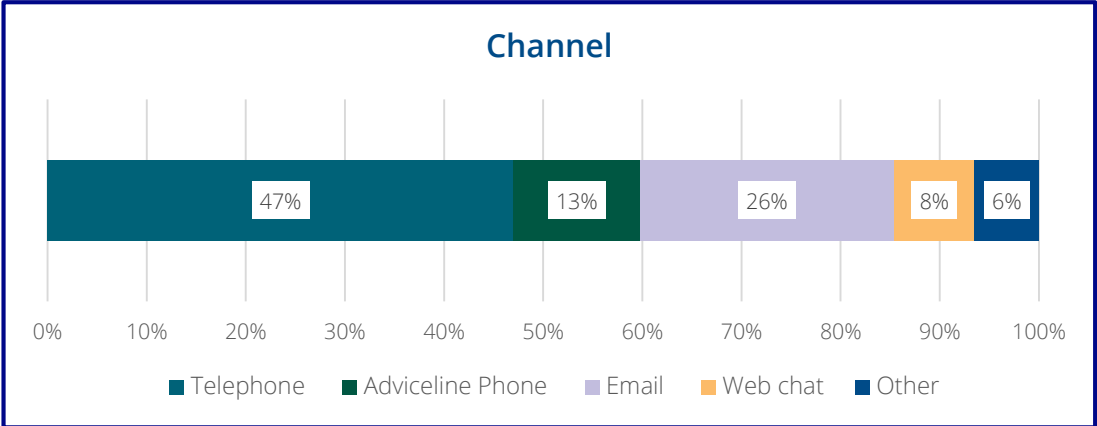
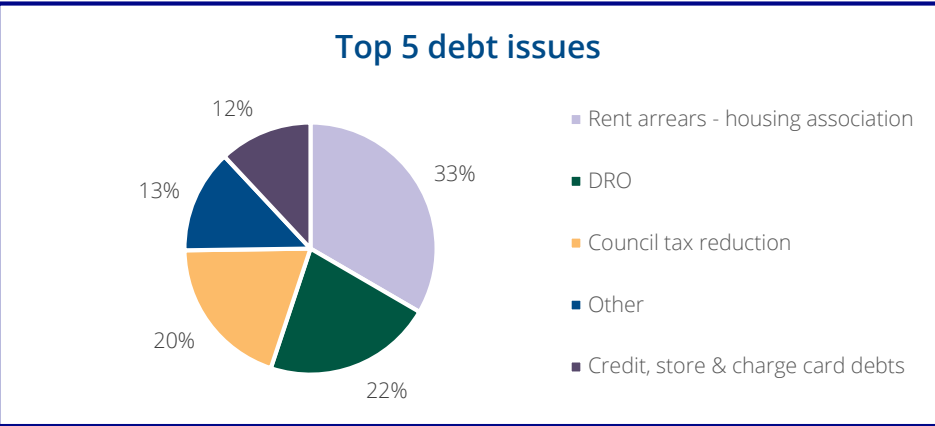
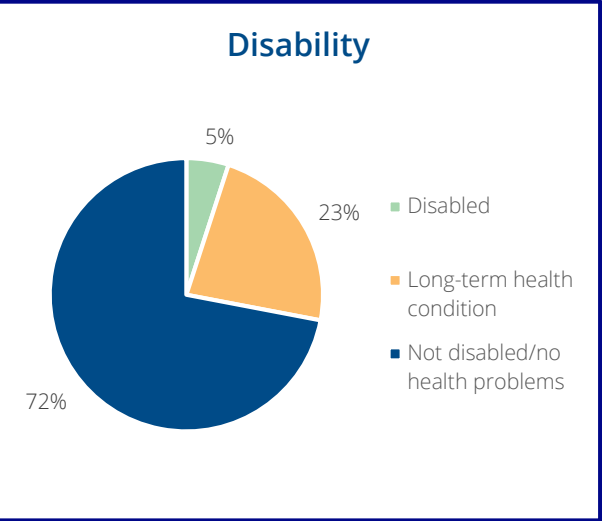
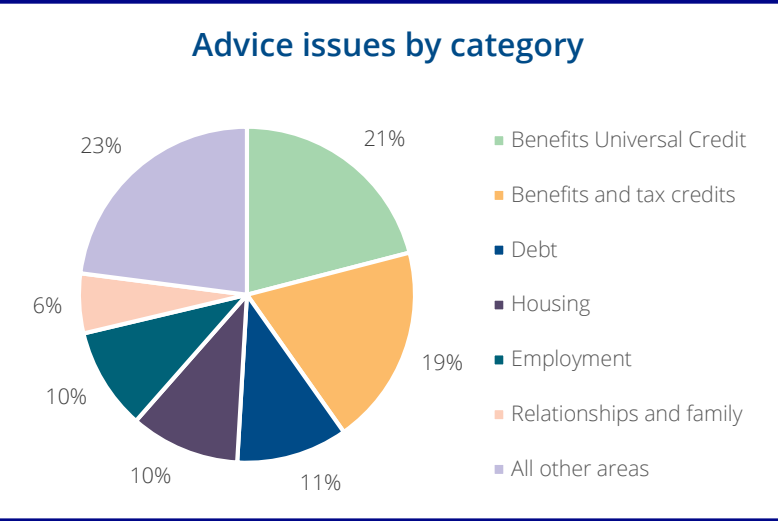
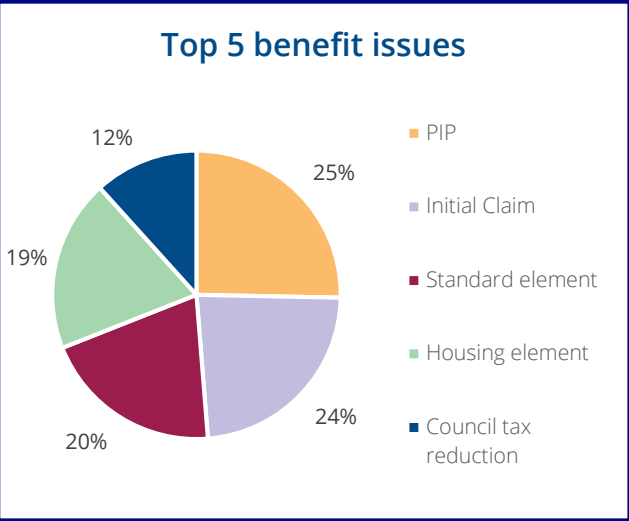
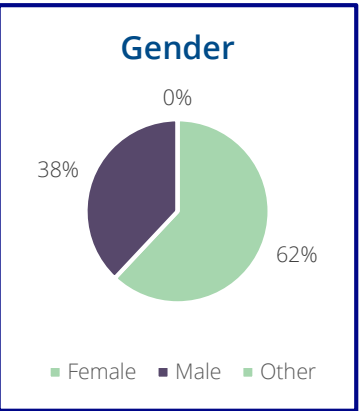
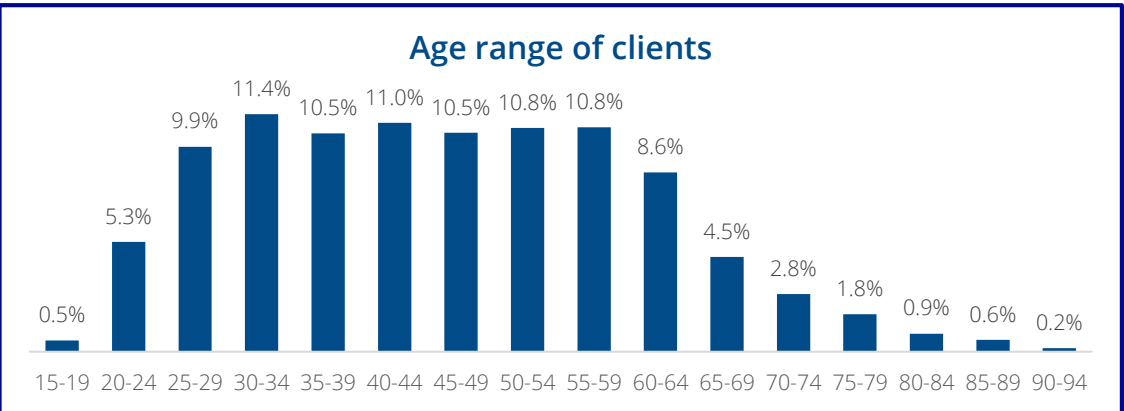


Grateful thanks also go to the Hertfordshire County Councillor Locality Budget, Lawton Trust and Watford Health Trust.



Headline Statistics:
 Clients: >6,500
 Issues: >13,000

Top 3 Advice Categories:
 Benefits (Universal Credit)
 Benefits and tax credits
 Debt

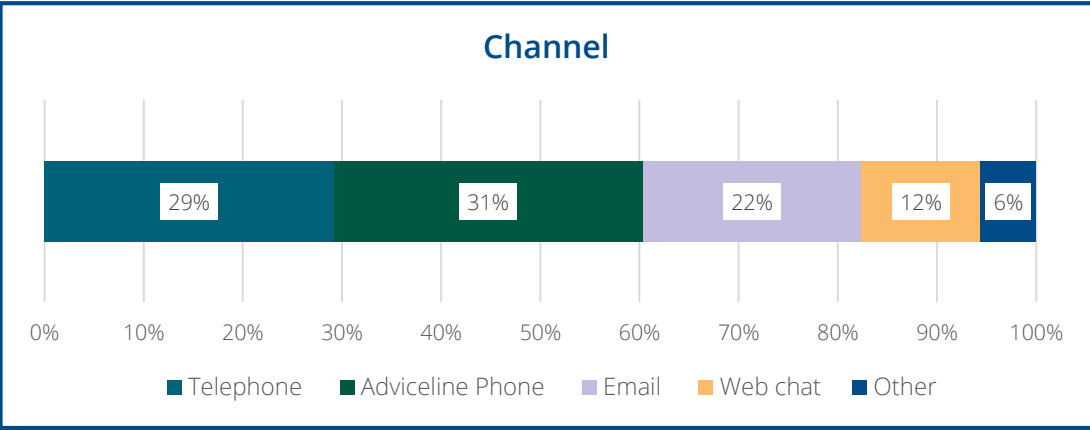
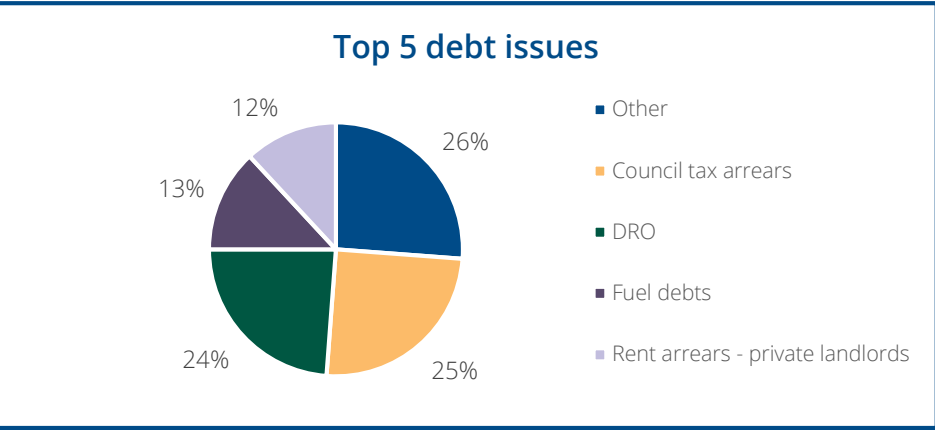
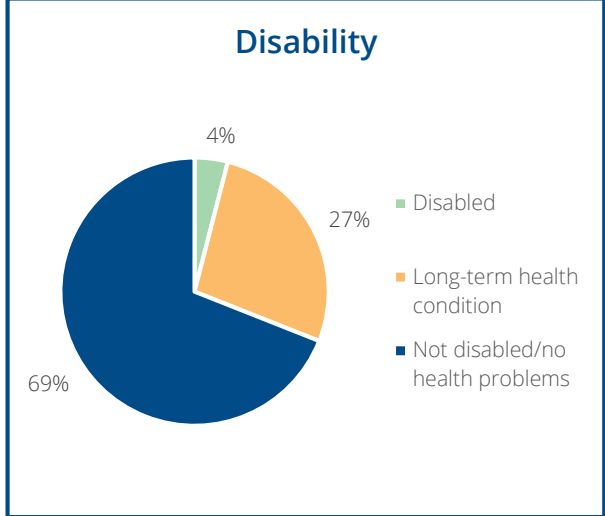
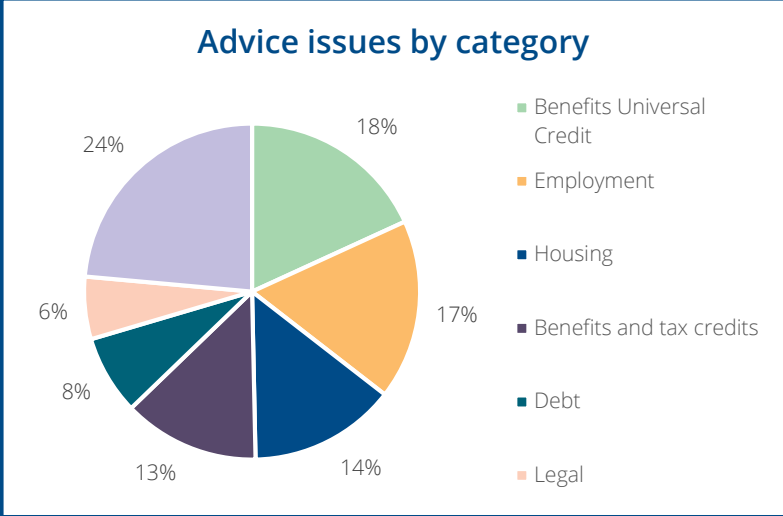
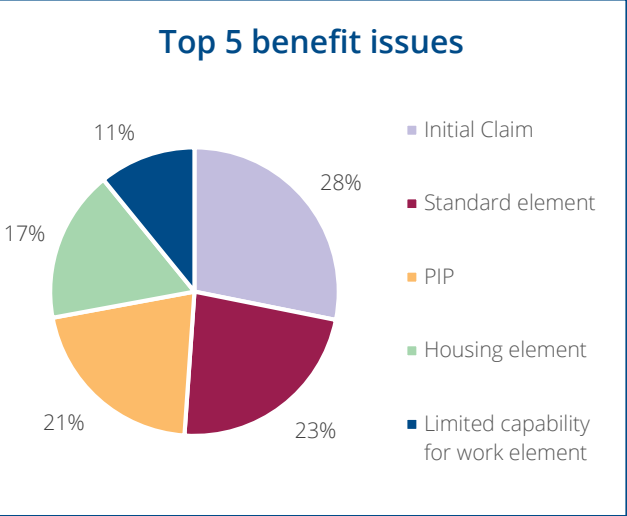
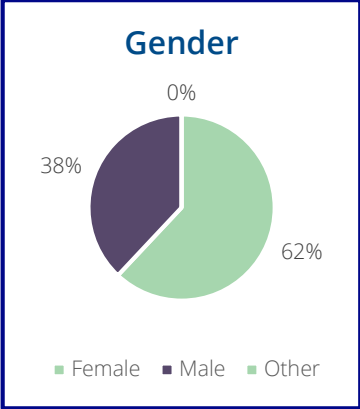
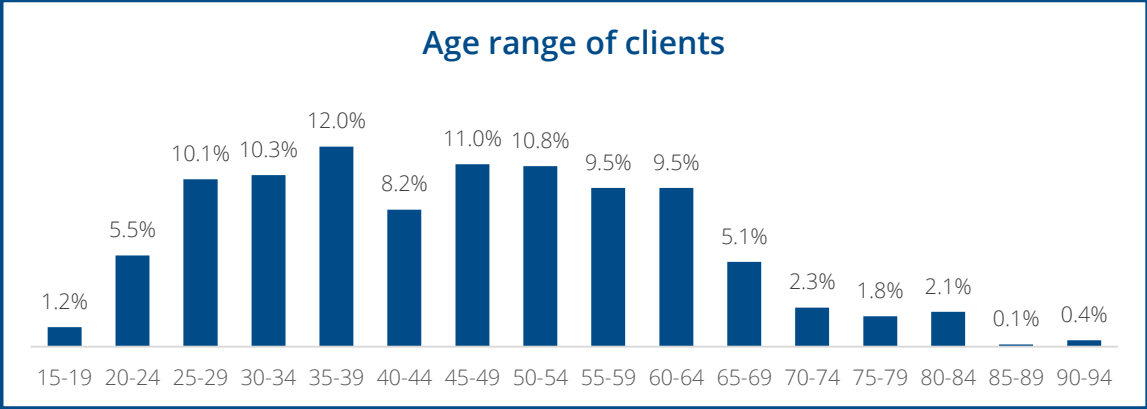




South Bucks

Headline Statistics:
Clients: 1316
Issues: 2286

Top 3 Advice Categories:
Benefits (Universal Credit)
Employment
Housing



Money Advice Supervisor

This has been one of the most challenging years we have ever experienced as a service; this year saw our staff and volunteers take on the challenge of working from home. Our wonderful IT Team have helped us to set everything up remotely so that we can continue to offer our free, confidential, independent and impartial service to the community.

Our Money Advisers have shown great compassion throughout this period and have always shown willingness to take on whichever role, e.g. Herts Adviceline.

The government announced the first lockdown on 23 March 2020 and, as the days and weeks went by, we saw an increase in people losing their jobs and a decrease in income whilst on furlough. This only meant one thing: that people would be struggling to pay their essential bills. Children were all sent home from school which meant parents had to spend more money on their food bills. A very difficult time indeed for everyone, especially those who already had money worries.

Emergency legislation was brought in banning bailiffs from visiting homes to carry out evictions during COVID-19 restrictions, although it wasn't quite a complete ban on bailiffs as contacting people by phone or email was still allowed. Our Money Advisers had certainly seen an increase in this area of enquiry.

It has been a particularly difficult time for households across the UK, with many struggling to keep up with bills, loan payments and mortgages due to the impact of COVID-19. The government introduced measures to help renters that meant the notice period given to tenants from 29 August 2020 until 31 May 2021 had to be at least 6 months for most grounds.

The Financial Conduct Authority (FCA) also introduced various measures to help mortgage borrowers during the pandemic such as payment holidays, which is a period of time agreed with the mortgage lender where consumers don't have to make mortgage payments. These payment holidays were designed to help consumers if they were temporarily finding it hard to make payments due to the pandemic, but they came to an end on 31 July 20 21.

The government also introduced regulations extending the provisions of the Coronavirus Act 2020, meaning that from 29 August 2020 until 31 May 2021 landlords would not be able to start possession proceedings in most circumstances unless they have given their tenants 6 months' notice.

All these measures had been welcomed and, most importantly, consumers felt a sense of protection during the last year. We have seen an increase in money advice work since the easing of lockdown. All of our Money Advisers returned to the office in September 2020 and started to offer face-to-face interviews.

Last year, we secured more than

£2.9 million

in extra income for clients in
Three Rivers and South Bucks



Claire Skipsey, one of our Money Advisers, helping clients from the COVID-secure office!

There have been some changes to our Money Advice Team:

Jill Shippey retired in February 2021. Jill had been a Money Adviser for many years and helped so many clients. We all miss her presence at Oxhey.

Situl Karia completed her Money Advice training during the pandemic and quickly excelled with her work.

Geoff Halls has decided to continue with Generalist work. We are very grateful for his valuable contribution to our Money Advice Team at CASTR.

We welcomed Aneela Kayani and Alan Dodds to our team. They have been working on the MaPs project and both of them have been fully trained by Citizens Advice. Unfortunately, Alan has left us temporarily but I am pleased to report Aneela continues to undertake the MaPS project. She has become a valued member of our team and I am very confident that she will continue to thrive.

All of our Money Advisers continue to work from the office and, thanks to our considerate management team, some of us have also been given the flexibility to work from home. We are forever indebted to them for being so understanding.

There had been an increase in Debt Relief Order (DRO) applications in recent months as many consumers are looking for fresh starts. We have 4 Authorised Intermediaries across our service and have the capacity to meet the high demand.

Finally, huge thanks to all our Money Advisers for being so flexible and always willing to help their peers.

Jessica Foulds

Debt Advice

When this client contacted our service in February 2021, she had been on a reduced income for 18 months due to ill health and furlough. She had debts of £27,000, including rent arrears, Council Tax and energy bills. She was at risk of losing her home as she had been unable to keep up with court-ordered payments towards her rent arrears and her landlord had applied for an eviction warrant.

We applied successfully to Three Rivers Council for a discretionary housing payment to repay our client's court order shortfall and as a result, her landlord withdrew the eviction warrant. She set up a direct debit for her rent payments going forward. We also supported her with applications for Council Tax Reduction to minimise her Council Tax bills and a grant to repay her energy debt. Once her housing situation had stabilised, our client was considering applying for bankruptcy to write off her debts but the £680 fee was unaffordable for her. However, in May 2021, we advised her that the debt limit for Debt Relief Orders would be increasing to £30,000 from July, meaning that her debts could be written off for a fee of £90. In the intervening months, we helped our client prepare for the Debt Relief Order application and it was approved shortly after the increased limit came into force.

Six months after contacting us, our client is now back at work, secure in her home and able to move forward debt-free. She said "I can't tell you how grateful I am for all your support. Thank you so much."

Claire Skipsey

Debt Relief Orders

A Debt Relief Order (DRO) is an insolvency option for those with low levels of debt, few assets and little surplus income after essential expenditure. There is a fee of £90 to make the application. Although this may not sound much, it is out of reach for many of our clients who struggle to save any money in the current climate. In these cases, we look at ways they may be able to raise the money.

Often, clients with debt problems are not aware they have this option to resolve their debt problems. As a DRO Intermediary and Money Adviser, I explain the implications and qualifying criteria and discuss other options for dealing with their debts. Once a full assessment indicates that a DRO is a suitable option and the client decides to proceed, I start by confirming their situation thoroughly to make sure that all their debts and assets are declared and check their credit reports. The actual application is made online and will usually be approved within a week.

In 2020-21, our advisers got

£237,683

of debt written off for Three Rivers and South Bucks residents

When the client receives the notification from the insolvency service that their DRO has been approved, it is a great feeling to see how relieved they are. Often, they have been dealing with the worry of their debts for several years, which has often had an impact on their health and relationships.

All our DRO intermediaries managed to continue processing applications during lockdown, although the process takes much longer when restricted to phone and email and any correspondence clients manage to deliver to our offices. When a client does not use email or has literacy problems it is even more difficult and unfortunately, it was only after we resumed face-to-face appointments in October 2020 that were able to help some of these clients.

Jane Brown

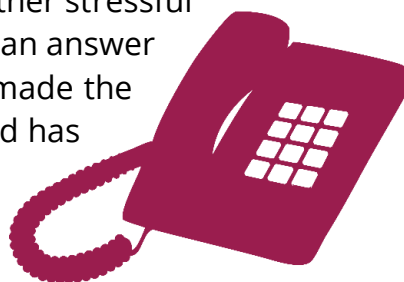
Advice Session Supervisor

It has been another strange year as the impact of the pandemic has continued to be felt by so many. From the operations side of managing a local office, COVID-19 has had many implications for our working practices. After the first lockdown, we returned to the local offices, firstly with session supervisors only and then with some advisers, being mindful of the guidance aimed at keeping everyone safe. This has become ingrained in everyday work practice.

We have slowly opened up each office, firstly by having COVID safe appointments for caseworkers with clients, and recently with general advisers offering appointments to members of the public. As session supervisors and advisers, we have to be quite rigorous in pursuing the COVID guidance protocols with clients. It's interesting how accepting members of the public are in recognising the need to adhere to such rules. The variety of client issues we deal with are very wide ranging and it is sad to see just how many have been as a result of a knock-on impact from the pandemic.

As session supervisors we have much admiration for the management and their energetic response to the needs of the public and advisers in maintaining a quality service. Advisers have responded to changing working practices with great adaptability and patience. Morella has been invaluable in ensuring that we all have the correct IT equipment, that it is regularly updated...and that we know how to use it! We have advisers working from home and in the office, offering assistance to clients via phone, email and, within each office, face-to-face appointments.

A new phone system installed earlier in the year proved rather stressful at times, but now each office has a specific telephone with an answer phone facility for members of the public to use. This has made the service very accessible to members of the public locally and has shown to be an excellent development which runs in addition to the national Adviceline. Advisers can also use the phone system to link in to the national Adviceline as



well as the local advice lines. As a service we aim to return any call to a client within 3 working days and generally we do it in much less time.

Unfortunately, over the year we have said goodbye to a number of experienced advisers. It is always sad to lose the experience of trained advisers however, we are welcoming new trainee advisers who work hard to 'get up to speed'. A huge thanks goes to all the volunteers who support us and to fellow session supervisors who are always available to support us when we need to 'phone a friend' and draw on colleagues' knowledge.

Gaynor Hartle

Benefits Casework

Working as a caseworker across all 3 offices in Three Rivers has been interesting and rewarding.

As a caseworker, I assist clients with applications for their sickness and disability benefits (both means tested as well as non means tested benefits) and in challenging decisions for these benefits when needed. The process for applying involves completing a form and submitting evidence, such as hospital letters, with the form. An assessment is then carried on behalf of the Department for Work and Pensions (DWP) by outside companies.

We have had a difficult year with casework as face-to-face health assessments were no longer taking place due to COVID-19. Therefore, the health assessors were making telephone calls for assessments. This led to some incorrect negative decisions resulting in refusal of the benefit. This decision to end a client's benefit often has an effect on the other benefits a client may be receiving and we have had to advise clients about their options while they wait for a Tribunal decision. This led to some clients needing to move from their legacy benefits (such as Employment and Support Allowance, ESA) onto Universal Credit (UC).

In 2021, we were finding many of our existing clients contacting us to inform us that their awards had been reduced or taken away despite their health conditions getting worse. We have assisted many clients at Tribunal hearings, preparing submissions and offering representation throughout the pandemic. Our success rate at Tribunal hearings remains high at 96%.

Wait times for Tribunal hearings have been reduced due to remote hearings by telephone, which is a positive change however, we look forward to the return of face-to-face Tribunals so that the panel can more easily see the impact of a client's health on their day-to-day life.

Last year, our caseworkers had a **96%** success rate at tribunal representation for sickness and disability benefits

Munawra Ahmed

Research and Campaigns

As a Local Citizens Advice service, we are uniquely placed to know the most about what issues our clients are facing and what policies or practices aren't working.

By adding Advice Code Issues (ACIs) and completing Evidence Forms we can provide this information to the central teams to help them monitor what is happening nationally and thus support national research and campaigns work.

We have continued to work with the Hertfordshire and Bedfordshire Research and Campaign cluster group.

Needless to say, thanks to the work of staff and volunteers, the pandemic has not got in the way of us identifying local and national issues and raising them with influential stakeholders.

Our key areas of concern during the last year have been:

- DWP delays of UC50 and ESA work capability assessments. The face-to-face assessments were suspended on 23 March 2020 and as a result we identified a number of clients whose claims were effectively in limbo causing great hardship.
- Quality of PIP and ESA assessments and decisions that are eventually overturned at tribunal.
- The removal of £20pw Universal Credit uplift that was due to end on 31 March 2021 (extended to September 2021). The exclusion of claimants on legacy benefits from the uplift and the fact that, due to the benefit cap, many clients did not benefit at all from the uplift.
- The continued and growing reliance on food banks and what this says about reliance on the voluntary sector to ensure people can eat and feed their families.
- Energy – Affordability and the high cost of fuel for social housing tenants with storage heaters.

In December and January, we had the opportunity to raise these issues with local MPs Gagan Mohindra and Dean Russell. Following those meetings, we have undertaken a detailed research project to provide the MPS with evidence to support our concerns about the quality of the PIP and ESA assessments. This is still a work in progress.

Thank you to Alan Barton, Claire Skipsey, Avgi Yiannaki, Stephen Weinrabe and Chris Peel for their work and support of our research and campaign effort. Going forward, we also welcome our new Research and Campaigns Trustee, Emily Dunbar.

Trish Lincoln

Big Energy Saving Network (BESN)

Between September 2020 to March 2021, CASTR participated in a variety of projects aimed at reaching out to Three Rivers residents with energy advice to help them reduce energy costs. After a sharp learning curve, as the BESN Energy Champion, the challenge was to provide advice to 75 residents who were likely to follow the guidance and make savings. At the outset there was also a target to address groups with advice but the prevailing COVID-19 constraints put paid to this, despite our efforts to arrange Zoom presentations with partners.

Telephone advice was nonetheless delivered remotely to 79 people. The potential financial benefits ranged from claiming the annual Warm Home Discount of £140 for those in fuel poverty but not in the core group (not in receipt of PC guarantee); applying for grants to clear fuel debts; helping to switch suppliers to obtain better tariffs; and advice to apply for green grants. In addition, advice and guidance was given to reduce heat loss and change habits as well as getting additional support from energy companies for those who needed it by registering them on the Priority Services Register.

Over the course of the project several issues emerged. The most concerning being the lack of effective heating in some social housing properties where tenants are reliant on out-dated and costly storage heaters. There were also delays in repair work which could better insulate properties and reduce heating costs. The measurement of property energy efficiency is the Energy Performance Certificates – in February, 57.7% of all existing EPCs for properties in Three Rivers were rated D or E* indicating heating deficiencies. These issues were raised with our local Members of Parliament.

Greater pressures are ahead. Huge increases in wholesale gas prices will drive-out smaller energy providers leaving a less competitive marketplace. Consumers on variable tariffs and those with pre-paid meters face a higher price cap from October 2021 and consumers with failing energy providers will move to higher tariffs with more established companies. The 'eat or heat' dilemma will hit home to many more this winter accompanied by debt and health issues.

Although no longer engaged in the BESN project, our expertise on energy support remains available to our clients to help with the challenges they face this winter.

*EPC ratings between A (highest) – E are legally required for landlords to rent.

Stephen Weinrabe

Training Manager

It was a unique experience returning from maternity leave in February, with most places still closed and all training taking place online. I am grateful to my colleagues for their support in getting me up to speed on delivering training via Zoom, something of which, like many, I had no previous experience.

With Jo Easter remaining in post as Training Supervisor and Guidance Tutor, I have been able to focus on the training needs of the whole organisation. Along with a refreshed approach to appraisals, we are developing learning plans for each individual, to allow everyone to reach their full potential.

We are also developing in-house training on a number of topics, including: Universal Credit, Equality, Diversity and Inclusion, and Mental Health and Wellbeing. This training is delivered through webinars and at our monthly Workers' meetings.

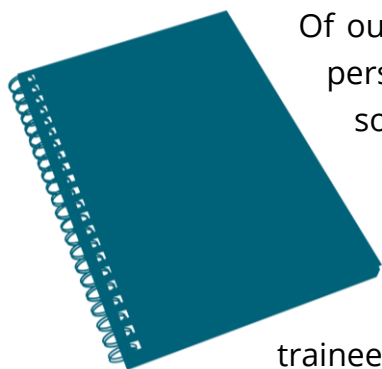
Vicky Santamaria

Training Supervisor / Guidance Tutor

For the majority of 2020/21, I was covering Vicky's role while she was on maternity leave. As reported last year, this inevitably involved some changes to our training and recruitment methods and schedule. This has settled into a pattern whereby new trainees meet with me as a group on Zoom for 8 sessions which take place over about 3 months. In between meetings, they study independently using the national training materials. We then review these modules when we meet, doing this alongside more active learning involving case studies and role play interviews, with star turns from more experienced advisers and members of our paid staff. In addition to this, we use a variety of technology to enable trainees to 'listen in' safely to experienced Gateway Assessors on Adviceline. Invariably, they find this the most rewarding part of their training! At this point I should definitely give special thanks to those advisers who have been supporting our trainees in this way – Sarah, Claire, Jane, Rob, Eugenia, Munawra, John and Will.

At the beginning of April 2020, there were 21 trainees who were completing their training independently. Of the 21, 9 have subsequently left; 2 went on to become Money Advisers; 2 are working on Adviceline while completing their law studies and the remaining 8 are close to being signed off as full advisers. Between April 2020 and March 2021, we have recruited 22 more trainee volunteers, in 3 groups. These new volunteers have been trained for Adviceline and email/webchat, as well as being encouraged to go on to train to the 'full advice' level. To support this part of the process, we have developed a local programme of 'advice area' sessions to augment the national training

modules. It has been hard to get spaces on external training programmes during the lockdowns, although this difficulty is now easing a little.



Of our 22 new starters, 5 had to drop out during this period for personal reasons – this has been a hard time to take on something new. Of the 17 remaining, I am delighted to report that 9 are now (I am writing at the beginning of August) taking calls on Adviceline (1 for South Bucks), a further 4 have been continuing their training and gathering further experience from observations of experienced advisers. Sadly 3 more trainees have had to leave on account of increased work commitments and changing personal circumstances. A new training group of 11 started in June 2021.

I would like to thank this group of trainees for their unwavering patience in the past year while I have refined my Zoom skills. I can't overestimate how encouraging it is to see people practising their active listening skills on me, smiling and nodding while I juggle screens and open breakout rooms!

It was wonderful to welcome Vicky back in March, and move into my new role of 'Guidance Tutor', focusing on recruitment and training of new volunteers, while as Training Manager, Vicky develops our ongoing training programme for more experienced staff and volunteers.

Jo Easter

Trainee Adviser / MaPS Increasing Capacity Trainee

In 2018, I started my journey with Citizens Advice as a volunteer gateway assessor. At the start of 2019, I began as an outreach adviser at foodbanks in Rickmansworth and South Oxhey and, at the same time, I shadowed other experienced Advisers but due to the restriction imposed by lockdown, our offices were forced to shut. During lockdown, I was assigned outreach hours to take calls on Herts Advice Line instead.

In November 2020, I applied for the role of debt Trainee Adviser under a project funded by the Money and Pensions Service (MaPS). I was interviewed and selected as a part time Money Adviser. As face to face assessments were not possible during the lockdown, role play exercises were compiled by Peta and Trish for my assessments to become a Qualified Generalist and Money Adviser. Both were incredibly helpful and also gave constructive feedback throughout. Qualifying as a Money Adviser involved intense training on Decebo and WiserAdviser. Our training supervisors, Vicky and Jo, helped me a lot to navigate online material and to arrange weekly catch-up meetings. During my training, there was a 6-day Court representation course which covered the basic fundamentals and also different insolvency options. The requirements of the MaPS projects, such as sending Confirmation of Advice Letter (COA) after advising a

client, may seem like a lot of work but I appreciated that the training was designed in a way so that by the end of March (after 4 months) I was fully trained as a Money Adviser. I also recently attended a Rent and Mortgage Possession Proceedings course, organised by MaPS and delivered by the Institute of Money Advisers, to further enhance my knowledge.

By the start of April, I started taking clients passed on to me by our Money Advice Supervisor, Jessica. Jessica supported me a lot and arranged one-to-one weekly catch up meetings to discuss any difficulties. When lockdown restrictions eased in May 2021, our offices reopened to the public by appointment only. I work remotely but, once a week, I go to the office and see clients face-to-face, which is helpful for vulnerable clients as face to face preliminary interviews are an important way for advisers to evaluate client's circumstances.

Nevertheless, whatever the situation is, our objective is to support our clients as best as we can and move them forward. Our clients appreciate whatever we are able to do for them.

This year, to further enhance my knowledge, I will start taking calls on National DebtLine, which I am looking forward to.



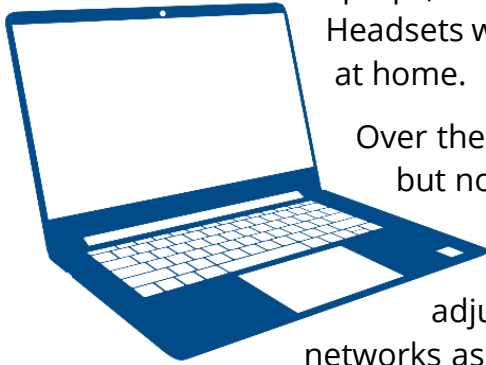
Aneela Kayani

IT Report

Prior to March 2020, our IT infrastructure supported staff and volunteers who worked in-house and consisted of 4 networks totalling 56 desktop PCs and 12 laptops, used mainly for advice outreach work and presentations in schools and other organisations. Funding had been obtained for 3 new laptops earlier in 2020 to replace 3 of the older ones.

In March, old and new laptops were pulled into service. We also purchased 3 refurbished laptops in late March as, at this time, new ones were difficult to source at a reasonable price. By the start of April, most paid staff had access to a laptop (not always the fastest) for use at home. During the next few months, as funding was obtained, over 30 more laptops were purchased, set up and delivered to staff and volunteers. The dining room table, as in many other houses during lockdown, was the IT workbench and setup was achieved by a combined effort of hands-on and remote access. A few advisers agreed to have desktop workstations at home and 4 were deployed. Initially, updates to our benefits software was done by IT support remoting in but later in the year, a script was developed to allow the benefits calculation package to be updated by the adviser. We would like to thank Lisson Grove for their co-operation with this.

Early in the summer of 2020, the telephone systems at Abbots Langley and Rickmansworth were upgraded to facilitate home working. This involved deploying 2 previously purchased Dell PCs by installing a new operating system and loading the phone control software, setting up the routers and adjusting the cabling in the comms cupboards. The Win10 software had to be upgraded on our desktop PCs and on some laptops, and the telephone software installed and configured. Headsets were also purchased and distributed to people working at home.



Over the year, we have had physical access to 3 of our offices, but not to South Bucks. Routine maintenance of the servers and networks is vital and this work has been done remotely with occasional site visits. Some adjustments have been made to the setup of our networks as staff work requirements have changed, partly due to shorter access hours at one site and partly due to changes in personnel. As the year progressed and restrictions were eased, some advisers started to come into the offices. To enhance social distancing, two extra printers were purchased and installed.

Currently, support is on-going for all 4 networks and the laptops. In addition, research is being carried out to develop a plan for the future and the challenges ahead.

We were sorry to learn that IT Regional support had been discontinued. It was a useful service and a good way of disseminating information and good practice over the network. We have appreciated the help and advice of Sami Flew and Jo Goode over the years.

Morella Boon and Gordon Campbell (IT Support)

Social media

The introduction of national lockdown measures in March 2020 meant that places where we had previously engaged with clients (such as outreaches and local offices) were no longer available. As a service, we had to find alternative ways of being visible in the community and this gave rise to the opportunity of using social media to broaden our audience. CASTR and South Bucks both had existing Twitter accounts and I was given access to them when the lockdown began.

Social media never sleeps and that has suited home-working well. When the Prime Minister gave evening briefings, I logged onto Twitter and tweeted using trending hashtags such as #2ndlockdown and #coronavirus. This meant people were much more likely to see content about the support our service could provide. Anyone feeling anxious or confused about the changes would know that they could get in touch with us for help.

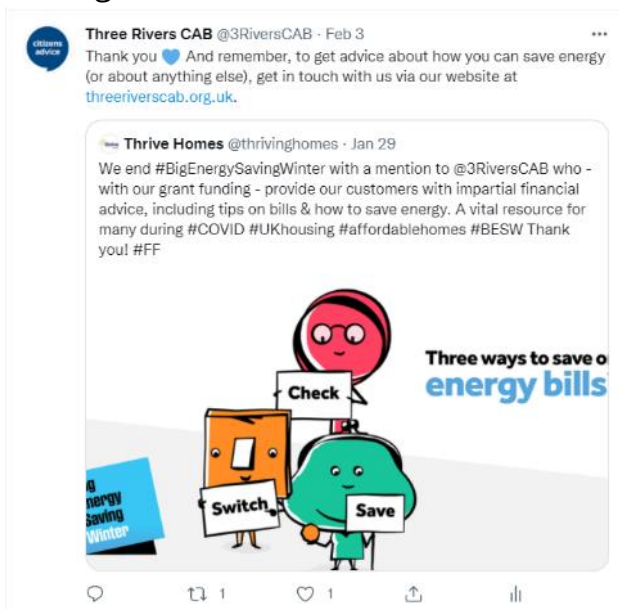
Between 1 April 2020 and 31 March 2021, Tweets from @3RiversCAB were seen 40,269 times (+147.6%). The account profile was visited 1843 times in total and gained 59 followers (+145.8%). Similarly, Tweets from @SouthBucks were seen 8531 times

(+922.9%). The account profile was visited 389 times in total and gained 24 followers. While the percentage increases are high, it is worth noting that both accounts were largely inactive in the year before last.

Citizens Advice supply 5 Tweets a week that I scheduled for weekdays. These provide a backbone to the account profiles. My focus has been on using data gathered by our local offices to create content about the top issues in Three Rivers, such as Universal Credit and council tax arrears.

To make the account profiles more engaging, I've also focused on creating media content, such as posters and graphics. These were a good way of communicating changes to the provision of our service last year. Posters with information about how to get advice could be 'pinned' to our Twitter profile so that they were immediately visible to anyone who visited the page.

Making the most of Twitter means interacting with other users. Not only has this been



a great way to advertise partnerships (such as with Energy Saving Trust via the Big Energy Saving Winter campaign), it helps to foster positive and productive relationships with the public, our funders, and other Citizens Advice offices. It is important to note that any activity on Twitter happens in accordance with branding and social media guidelines.

Going forward, my primary focus will be to increase the number of Tweets I post with the aim of continuing the upward trend of growth both accounts have seen in the last year.

Mary Ward

Family Law Project

Family Law cases typically involve parental disputes about child residence and parental contact; applications for Non-Molestation or Occupation orders; and orders relating to divorce settlements.

Peta Mettam, Karen Schirn and Bob Mountain continued to give advice and support to clients (in Bob's case, under Karen's supervision and guidance).

Bob specialises in Children Act (non-divorce) cases. He continues to get regular referrals from the Watford Women's Centre and these generally outnumber internal referrals from the 3CASTR offices, although the Women's Centre referrals do include some Three Rivers residents. Most of Bob's clients are women, but he does have some male clients.

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QUIET PLEASE
COURT IN SESSION
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The COVID-19 emergency continues to affect our working methods. Gone are the days when a case would be opened with a face-to-face preliminary interview. The procedures in the courts have changed radically too: the Legal Advisers who used to, in the past, support lay judges in the courtroom, now have extended, devolved powers, and deal

with most preliminary and case management issues, independently. Most hearings take place by video link, via Microsoft Teams, with parties, legal advisers, and lay judges attending from their own homes.

All of this means that most of Bob's contact with clients is by email or telephone, but he does get to see them remotely when attending court as a McKenzie Friend (unrepresented parties, 'Litigants in Person', are entitled, as of right, to be supported at court in this way).

It is Bob's conviction that the family court will never revert to previous practice. The procedures that have been developed over the past 12 months are working well enough to be adopted on a permanent basis, with considerable saving in travelling and waiting time. It is possible that substantial fact-finding and final hearings will continue to be held in courtrooms, but one suspects that that will be exceptional.

In May 2021, Karen retired after nearly 10 years of dedicate service. We shall miss her greatly.

Bob Mountain

Universal Credit Project: Help to Claim

While UK residents struggled to find reason in the unfamiliar situations, the Help to Claim team was besieged with benefit enquiries prompted by 'familiar' issues. Mental health, relationship breakdown and habitual residency were the underlying factors we encountered.

We spoke to stranded students in accommodation and paying for tuition they did not receive. International students struggling with day to day living costs with no access to financial support from either UK student loans or family abroad. Academics, teachers and lecturers employed on short term contracts found their tenure would not be renewed and, for the first time, had to consider alternatives like Universal Credit.

As the hospitality industry ground to a halt, clients with whom we might not have spoken before, such as self- employed waiters, performers and musicians, were no less victims of the pandemic and lockdown as their work places closed but they were unable to meet the self- employed income support criteria. Poignant stories which urged the 'Help to Claim' team to look for 'work arounds' to these individual crises, such as grant aid from industry charities.

Since January 2021, DWP decision makers were asked not to make a decision on any claim subject to pre-settled status under the EU Settlement Scheme. Sadly, those who might have made claim are left in limbo, the Help to Claim team eagerly await a court judgement.

Avgi Yiannaki

Advice Service Manager's Report

This is my first report as Advice Service Manager. I started job sharing the role in May and took over full time in November. It was a bit of a baptism of fire to say the least! Operating during the pandemic presented us with an array of issues, including:

- Maintaining service delivery when the offices were forced to close
- How to be accessible to as many clients as possible
- Continuous risk assessments
- How to shift from office to home working and back again
- How to equip advisers and supervisors with the technology and skills to operate remotely
- How to recruit and train new volunteers remotely
- Maintaining the quality of advice
- Maintaining effective communication with a remote workforce

I think it is quite remarkable that from day one of the first lockdown, we were able to provide an advice service to clients and, over the following months, we incrementally built on our capability.

We introduced dedicated phone lines for each office so that clients could easily get in touch with us.

The quality of our advice was maintained to the high standards set pre-pandemic. Because so much work was being done remotely, we made the decision to check every case rather than just a percentage of cases. This has meant additional work for supervisors and I appreciate their support in this endeavour.

It is also of note that we managed to maintain all of our specialist advice services, as well as our Help to Claim service.

Thankfully, as restrictions eased, we were able to start opening up the offices once again (with the exception of South Bucks) and advisers returned to the office. We were then able to begin seeing clients face to face once again.

The last year has been a real test of our resilience and ingenuity, and everyone has risen to the challenge. I am very proud of our service and very proud of everyone.

Trish Lincoln

Chief Officer's Report

In common with many services, the pandemic has consumed our focus and energies for the last reporting year and a stark feature of this has been coping with waves of constant change and the fear and uncertainty that the pandemic brought to our communities. These changes included learning new ways of working, adapting to sudden shifts in client contact channels and becoming familiar with new language. We very quickly expanded our vocabularies to include 'PPE', 'social distancing', 'self-isolation', 'furlough' and 'lockdown'. Sadly, we also became familiar with the human cost of the virus and the language that went with that. From the beginning, all we could do was resolve to do our very best to play our small part in helping people through this difficult time.

Fortunately, we were able to move relatively quickly to remote working to offer advice via telephone, email and webchat in order to maintain a service for our local residents. We also offered county and nationwide services as we all had to pull together to make sure there was as wide a service as possible. We had significant challenges, to include funding and supply and technology issues, in moving the majority of our workforce to remote working. We also managed to retain a safe presence in our offices to provide for those clients that could not access digital services.

Despite all the challenges of the past year, our Three Rivers Service advised over 6,500 clients with more than 13,000 issues gaining them much needed income of over £2.7 million. This is a staggering increase of just over 130% from the previous year and is due, in part, to the sheer number of new claims for Universal Credit but also our exceptional successes at Tribunal for sickness and disability benefits.

During this time our partnership working across Three Rivers and Hertfordshire also 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 were also supported by extra funding from both Three Rivers District Council and Herts County Council, our local Parish Councils, Watford and Three Rivers Trust and Countryside to buy some much needed remote working equipment and provide extra paid advice hours. 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 South Oxhey and Abbots Langley. 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. We receive significant funding from national Citizens Advice to help clients claim Universal Credit and to give clients valuable energy advice. We are funded by the Police and Crime Commissioner to give advice on scams – a very timely project throughout the pandemic

with the sheer number of COVID related scams. We also receive some funding from national Citizens Advice to give advice on scams. We would like to thank all the Parish and Town Councils across Three Rivers that provide 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. Grateful thanks also go to our foodbanks at Rickmansworth and South Oxhey for their partnership working during this time.

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 continued to provide a valuable service to the residents and we were able to do some work in the community at outreach locations too. We must thank in particular Iver Parish Council who went that extra mile to accommodate us in their building during this very difficult time. We are also back to Outreach at Burnham Lent Rise and grateful for these opportunities to see our clients face to face, particularly as digital exclusion has been a feature of the pandemic.

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. We have embarked on a significant project to collate at least two years evidence to support our work on this.

We have continued to use social media to great effect to publicise our local service and impart local and national news. We joined in the national campaign to try to improve Universal Credit and extend the benefit uplift of £20 a week. We raised awareness of energy efficiency issues and measures and our Energy Champion worked very hard giving tailored advice to almost 80 clients within a 6 month period.

Finally, I would like to thank all the volunteers, paid staff and Trustee Board for their hard work and dedication. I also must repeat the same words from my previous report and thank them all once again for their amazing resilience during the pandemic.

Peta Mettam

List of staff and volunteers

TRUSTEE BOARD					
Directors			Members		
Mary Alderson	Ron Sweetman	Mary Alderson	Cllr David Major	Barbara Robjant	Hugh Thomas
Suresh Gajjar	Jane Tozer	Nancy Crump	Nikki Maynard	Owen Roe	Jane Tozer
Nikki Maynard	Eluned Wallace	Suresh Gajjar	Nancy Nielsen	Paul Shaw	Peter Waters
Andrew Pickford	Company Secretary	Cllr Pam King	Andrew Pickford	Jill Swainson	Eluned Wallace
Barbara Robjant	Marion Seneschall	Cllr Joy Mann	Anne Pugh	Ron Sweetman	
Paul Shaw					
STAFF					
Chief Officer	Service Manager	Training Manager	Guidance Tutor	I.T. Co-ordinators	Stats Co-ordinator
Peta Mettam	Trish Lincoln	Vicky Santamaria	Jo Easter	Morella Boon Gordon Campbell	Debbie Edwards
Abbots Langley		Rickmansworth	South Oxhey		South Bucks
Munawra Ahmed	Jane Brown		Rachel Chick		Munawra Ahmed
Alan Dodds	Christine Gardner		Jessica Foulds		Sally Ash
Jessica Foulds	Angela Griffiths		Linda Galpert		Jane Brown
Angela Griffiths	Gaynor Hartle		Margery Hancock		Leonie Farmer
Gaynor Hartle	Situl Karia		Situl Karia		Gaynor Hartle
Aneela Kayani	Claire Skipsey		Peta Mettam		
Trish Lincoln	Mary Ward		Pauline Nembhard		
Jeanette Tarelli	Avgi Yiannaki		Jill Shippey		
Stacey Tarelli			Claire Skipsey		
VOLUNTEERS					
Advisers		Advisers		Advisers	
Sue Brothwell	Alan Barton	Coleen Jones	Sandra Baker	Catherine Pain	Sally Ash
Jo Easter	Richard Bunt	Gareth Jones	Harry Bellak	Jane Parnham	Gareth Jones
Geoff Halls	Judith Childs	Paul Kendall	John Dando	Chris Peel	Peter Mackie
Jane Kearney	Brian Cox	Bob Mountain	Claire Francies	Eugenia	Jill Shields
Laurie Lichman	Mary Ford	Will Robinson	Linda Galpert	Poppiescou-	Terri Smith
Peter North	Christine Gardner	Val Walsh	Pam Hall	Weinrabe	Alan Soldini
Pauline Pearce	Leon Grant	Bryan Winkett	Peter Mann	Margaret Saltrese	Avgi Yiannaki
Moira Rugg	Claire Griffiths		Susan Mansfield	Helen Shapiro	
Rob Sheppard	Alicia Hamilton		Tony Martin	Stephen Weinrabe	
Steven Slater	Marian Harris		Pauline Nembhard	Nicola Winkler	
Avgi Yiannaki				Sarah Wood	
Trainee Advisers		Trainee Advisers		Trainee Advisers	
Alice Bailey	Claire Bowes		Pauline Dawson		Cathy Behan
Jane Blackwell	Richard Foster		Andrea Houghton		Godfrey
Tony Bradburn	Aneela Kayani		Naina Kanabar		Kandawaswika
Ron Whatton	John Lowe		Sarah Quashie		Shannon McGann
Nadia Cockar	Linda Martin		Nikola Radenkovic		Reena Chohan
Alan Dodds	Peter Richardson				Beth Hermaszewska
Dora Hunt	Graham Sadler				
Steve Lee	Shannon Smyth				
Linda McCarthy	Victoria Duffy				
Lubaina Manji					
Mary Minnis					
Gabrielle Refell					
Anastazja Rowszar					
Admin		Admin		Admin	
Beverly Chamberlain	Nolene Balie	Paul Sved	Margot Hattam		
Debbie Edwards	Tony Berry	Bookkeeper	Lesley Morgan		
	Jean Coker	Abdul	Maureen Sellman		
	Sylvia Duffy	Nurmohamed			
	Jeannette Miller				

Visit our websites for email advice inquiries at: threeriverscab.org.uk and southbucks.org.uk

Contact us via webchat at citizensadvice.org.uk