

# Chelmsford Citizens Advice Bureau

*- it's life changing*

## Annual Review



Charity Registration Number 1088290  
Company Registration Number 4063248

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## Aims & Values

### Aims:

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively;

and

To exercise a responsible influence on the development of social policies and services, both locally and nationally.

### Values:

The Citizens Advice Service helps people resolve their money, legal and other problems by providing information and advice, and by influencing policymakers. The service is independent and provides free, confidential and impartial advice to everybody, regardless of race, gender, disability, sexual orientation, religion, age or nationality. It recognises the positive value of diversity, promotes equality, and challenges discrimination.

## Chairman's Report

### **Members of the Trustee Board:**

**Margaret Hutchon**

*Chair of Chelmsford Citizens Advice Bureau  
Borough Council Representative*

**Christine Barrett**

*Vice Chair  
Chair of Staffing Committee  
Elected*

**Derrick Baker**

*Finance Officer  
Elected*

**Richard Blythe**

*Chair of Governance Committee  
Chelmsford 'Solicitors Group Representative*

**Jenny Coates**

*Elected*

**George Fraser**

*Chair of Finance & Strategy Committee  
Rotary Club Representative  
From June 2005*

**Alan Garrood**

*Treasurer  
Rotary Club Representative  
Retired June 2005*

**Patricia Hughes**

*Borough Council Representative*

**David Laybourn**

*Treasurer  
Co-opted March 2006*

**Mike Pratley**

*Hon Secretary  
Elected*

**David Stevenson**

*Borough Council Representative*

**Myrna Thomas**

*Co-opted January 2006*

**Pat Viles**

*Elected  
Retired June 2005*

**Richard Weir-Ewing**

*South Woodham Ferrers Town Council Representative*

**Anthony West**

*Borough Council Representative*



As I come to the end of my 5 years as Chairman I reflect on the changes that have challenged Chelmsford CAB. We became a Trustee Board rather than a Management Committee. We welcomed a new Manager – Russ Mynott.

We said goodbye to a few long serving members of staff and volunteers and welcomed new ones. We at last increased our available working space with the erection of the temporary accommodation thanks to the grant from Chelmsford Borough Council. Thanks to the tenacity of Russ we secured Legal Services Commission contracts for specialist debt and welfare benefits advice benefiting more clients in Chelmsford Borough in need of such advice.

My sincere thanks go to the Trustees who have supported me during my years as Chairman and to Russ and the staff and volunteers without whose dedication and commitment Chelmsford CAB would not be considered to be one of the best in Essex. The service would not be able to continue without ongoing financial support and for this my thanks go to Chelmsford Borough Council and also for the support we receive from Essex County Council and South Woodham Ferrers Town Council.

I have the honour of being Chelmsford's Mayor for the year 2006/07, but am delighted that I have been nominated to continue as a member of the Trustee Board as a representative of the Borough Council, and look forward to further involvement with such a worthwhile and necessary organisation.

## Manager's Review of the Past Year



**Russell Mynott**  
*Bureau Manager*

### The Staff of the General Advice Unit



**Eva Chrispin**  
*Deputy Manager*



**Beth Cornish**  
*Deputy Manager*  
*Left February 2006*



**Lizzy Candy**  
*Bureau Assistant*



**David Simmonds**  
*Bureau Assistant*  
*Transferred to*  
*Specialist Advice*  
*Unit January 2006*



**Hazel Harcourt**  
*Administrator*



**Sandra Chilvers**  
*Clerical Assistant*

The continuing growth and development of any organisation requires there to be a properly funded strong core service. In the case of the Chelmsford Citizens Advice Bureau this evidences itself as a strong general advice unit and therefore we are very grateful for the continuing support from our main funding body, Chelmsford Borough Council and the other core service funding bodies Essex County Council and South Woodham Ferrers Town Council. With this support we have managed to provide a strong high quality service for the benefit of the community.

From this sound foundation we have been able, as reported last year, to bid for contracts from the Legal Services Commission. I am pleased to say that these are now in place so we can offer specialist advice in the newly formed Specialist Advice Unit. Since the award of these contracts, the Legal Services Commission has launched the Community Legal Services Strategy document which will change not only the way legal aid is procured, but also the way this advice is delivered within communities such as Chelmsford.

The plan is to place contracts with larger providers consequently reducing administration costs per client, but at the same time expanding the geographical area of delivery thus reducing advice 'deserts' and increasing access to justice in more remote areas. It is also proposed that contracts will go to competitive tendering to ensure best value. To enable us to compete in this environment and expand our breadth of services, we will have to work closely with our colleagues from other Bureaux across Essex, and those in the public and private sectors.

To allow us to be in a position to bid for these contracts, we must continue to have a strong core service that promotes the ethos of Citizens Advice. We must provide a high quality, independent and free advice service, covering all issues, at locations other than Bureau sites. At the same time, by using new and existing technology, we must enable wider access to our services.

An example of the need to provide advice away from the main Bureau is the 31% increase in clients seen at the outreach centre based in the Health Services Clinic at South Woodham Ferrers, which is supported by the South Woodham Ferrers Town Council grant.

Demand for our services is ever increasing, as is the complexity of client enquiries. We also need to expand access to our services and develop a business model and structure to encompass the changes proposed by the Legal Services Commission. Therefore we have had to reorganise the Bureau to ensure that we can remain competitive in the market place. We would like to thank Beth Cornish, who left the Bureau in February, for her hard work and tireless efforts in ensuring the best service for the clients and for support to the volunteers. With Beth leaving and David Simmonds moving from the general Bureau to take up the post of Welfare Benefits Specialist, we have taken the opportunity to reorganise and develop new roles (or enhance existing roles). This will ensure that our outreach services are increased, access to our existing services widened, and to underpin both, that the quality of our service is monitored and maintained.

I am grateful that during this time of change the paid staff have been supportive and the volunteer staff have responded positively to these challenges to ensure the highest quality of service to the citizens of Chelmsford.

## **The Staff of the Specialist Advice Unit**



**David Simmonds**  
*Welfare Benefits  
Specialist*

*Transferred from General  
Advice Unit January 2006*



**Michele Wigram**  
*Debt Specialist*



**Jackie Haigh**  
*Administrator  
Specialist Advice Unit*



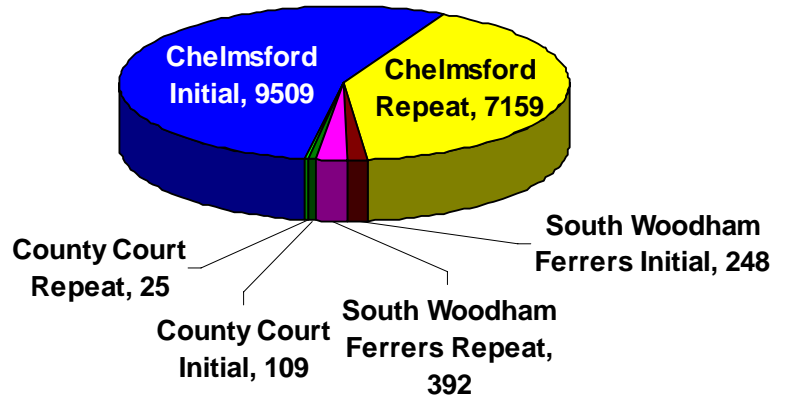
**Sarah Rose**  
*Administrator  
Specialist Advice Unit*

## Statistics

### Total Enquiries

17,442 enquiries were dealt with by this Bureau over the past year – an increase of 24.4% over the previous year. A notable rise was at South Woodham Ferrers, rising from 220 enquiries last year to 640 enquiries this year.

### Total Enquiries for 2005 - 2006

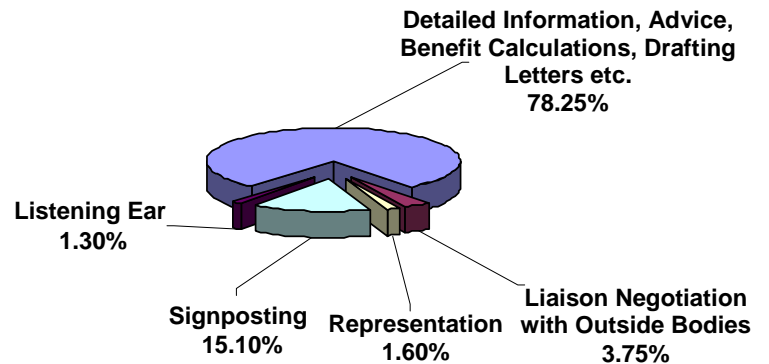


Total Enquiries for 2005 – 2006 was 17,442  
 Total Enquiries for 2004 – 2005 was 14,016

### Workload Categories

Workload Categories show the level of support we give to our clients. It is important to note that Liaison & Negotiation and Representation workload categories have both increased this year, which is an indication of the level of support we are giving our clients as the enquiries become more complex.

### Workload Categories



## Enquiry Categories

The categories for enquiries are shown to the right. These can be split into new issues about which a client wishes to seek advice, and repeat issues where the client returns to us for additional support. It is not surprising that the main issues are Welfare Benefits and Debt, followed by Employment and Housing, as this has been the trend for many years. This is also supported by needs analysis of the area. What the repeat issues highlight is the need for clients to keep returning for further assistance in these categories of law, again supporting the trend that client enquiries are forever getting more complex, and therefore requiring additional adviser time.

## Headcount

Despite the trend for more complex issues being presented, we have been able to accommodate an increase of 12.6% in the number of clients coming to the Bureau due to the increased recruitment and training of new advisers.

## Categorisation of enquiries

Category	New Issues%	Repeat Issues%
Benefit	22.5	26.1
Consumer	4.5	1.8
Debt	22.1	38.1
Education	0.4	0.1
Employment	13.3	7.3
Financial	1.7	1
Health	1.1	0.9
Housing	10.7	16.2
Immigration	1.2	0.6
Legal	6.4	4.1
Other	4.3	0.4
Relationship	6.7	1.1
Signposting	2.9	0
Taxation	1.1	1.1
Travel	0.2	0.1
Utilities	0.8	1

## Headcount for 2005 - 2006

	2005 - 2006	2004 - 2005
Chelmsford	7,680	6,814
South Woodham		
Ferrers	185	141
County Court	95	115
<b>Total Headcount</b>	<b>7,960</b>	<b>7,070</b>

## Gains

The total amount gained in welfare benefits and other income totalled £420,627 for 188 clients

## Welfare Benefits



David Simmonds  
*Welfare Benefits Specialist*

Giving advice on welfare benefits, including tax credits, continues to form a very important part of the Bureau workload. Over the past year there have been 2,224 initial welfare benefit enquiries dealt with. There are few other providers of such information in Chelmsford, partly because of the complexity of the welfare benefits system. An indication of this complexity comes from the size of the Standard Guide to Benefits published by the Child Poverty Action Group which now runs to 1,598 pages, up from 1,300 five years ago!

As has been well publicised nationally enquiries arising from problems with the tax credits system have increased substantially. In some cases, clients have been wrongly asked to repay amounts of over £10,000. These enquiries

have taken up much time because it has proved difficult to calculate entitlement. Thanks partly to Citizens Advice national social policy initiatives, to which the Bureau has contributed, there have recently been improvements to the award notices sent to claimants. Despite this welcome development, the use of a computer program is still necessary to calculate whether or not the correct amounts have been paid.

David Simmonds welfare benefits specialist, is one of the two advisers in the newly-opened Specialist Advice Unit, which is funded for 12 months with £150,000 from the Legal Services Commission. The unit is able to advise anyone living on Income Support, Income-Based Jobseekers' Allowance or Guaranteed Pension Credit about welfare benefit-related legal issues. Some other clients on a low income may also qualify for help. Those who do not qualify can receive advice from generalist advisers, who can call on the specialists for extra help when required. Given the often complex legislation and case law that underlies benefits, having two (or more!) heads thinking about an issue brings advantages for the client.

The Specialist Advice Unit is able to undertake detailed welfare benefits casework for qualifying clients. This enables them to be given the detailed advice needed for the more difficult problems. In addition the specialist may advocate on behalf of clients. Such work can frequently be very time consuming, but can bring significant financial benefits for the client when claims are successful. Although representation is not funded by the LSC it has nevertheless been possible to attend Appeal Tribunals with clients. This has enabled the Bureau to give clients a complete service in welfare benefits advice ranging from initial assessments of benefit entitlement to representation at the higher levels of the decision making process.

## Debt



Michele Wigram  
*Debt Specialist*

The Bureau has dealt with 2,180 initial debt enquiries. A large majority of these enquiries were for information and guidance; 650 clients requested further assistance to resolve their issues, of which 506 clients disclosed their total debt, which amounted to £11,251,132. That gives an average debt per client of £22,235. The Bureau believes that this figure represents the tip of the iceberg in terms of the number of people in the Chelmsford area who are trying to cope with debt problems. Many people struggle on alone in an effort to keep their creditors at bay. Others seek assistance from debt management companies who charge a fee for their work and frequently deliver a poor quality service.

The Bureau's debt specialist, Michele Wigram, deals daily with

clients who need assistance to manage their debts. She is the second of two advisers in the newly-opened Specialist Advice Unit, as highlighted earlier.

Michele has been a money adviser since 1991 and has wide experience in dealing with debt-related issues.

She said: "The legal help service is valuable to those who qualify but I think anyone in the Bureau will tell you that there are a lot of people in debt who are equally desperate but don't qualify for legal help. After all, the more people earn the more they can borrow.

When someone comes to you with multiple debt problems they don't know which way to turn. Many of them are too embarrassed to even mention their problems to friends and family.

Quite often the problems are due to a change of circumstances such as separation, unemployment or illness. However, I also believe that credit is too easily available and clients are sometimes the victims of irresponsible lending.

What appeals to me is helping them make sense out of their situation – helping them to prioritise, maximising their income, looking at ways to reduce their expenditure and negotiating affordable payments to their creditors.

The relief on their faces after finding a way forward at their first interview is very rewarding."

Over 3.5 times the number of clients disclosed their debts (141 in 2004 – 2005). The Bureau has also advised on over 3 times the amount of debt (£3,508,354 in 2004 – 2005).

## Housing



Eva Chrispin  
*Deputy Manager*

Our clients' difficulties are many and varied. The greatest problem is the lack of affordable accommodation in Chelmsford for single people.

It is difficult for people on means-tested benefits to access the private rented sector. Most landlords require the equivalent of two months' rent up front.

Single homeless people therefore frequently approach the Borough Council for help but the Local Authority can only assist in certain circumstances. To qualify for assistance a homeless applicant has to be in 'priority need'. Single people have to show that they are vulnerable because of old age, mental illness or disability, physical disability or some other special reason. There is ample caselaw on 'vulnerability'. However, clients often seek our advice because the Council has decided that they are not 'vulnerable'. To qualify, a person must convince the Council that s/he is less able to fend for her/himself (as far as housing is concerned) than an 'ordinary' homeless person and that s/he will suffer harm if roofless, where an 'ordinary' homeless person would not. It is difficult to imagine who this 'ordinary' homeless person is! When the Council refuses to assist under the homelessness legislation, they have to issue a written decision and give the unsuccessful applicant the right of review. We have dealt with a number of reviews this year and have been very successful.

Homelessness reviews are very time-consuming. They involve interviewing the client at great length and usually obtaining medical, and sometimes, other evidence. Many of our single homeless clients abuse alcohol and/or drugs and also suffer from various degrees of mental health problems.

The Council refers all cases where there is a possible medical issue to Nowmedical, a firm of medical practitioners. We have to argue that the evidence from the applicant's own doctors should be given more consideration as these doctors know the applicant and Nowmedical does not. This is, of course, also a social policy issue.

As we have been very short staffed this year, we have not always been able to do the reviews ourselves and have had to ask for Shelter's assistance. Shelter has, as usual, been very helpful and our clients have benefited from their expertise. We are therefore sad to learn that their service is going to be reorganised and restricted. Furthermore, there are no solicitors in Chelmsford specialising in housing. We therefore have to refer to solicitors in Colchester and other towns. As many of our clients are on means-tested benefits, they may not be able to afford the travel.

Although we are able to assist clients with homelessness reviews this is only going to help a limited number of people. To tackle the problem of the shortage of affordable accommodation in town, private landlords have to be encouraged to let to tenants on benefits and more houses and flats have to be built. These issues are discussed at the Homelessness Prevention Partnership meetings that the Bureau attends.

And for the future... As soon as we are fully staffed, I am hoping to be able to devote more time to housing casework, develop the Bureau's housing expertise and expand our local knowledge in housing matters.

## ***Housing Statistics***

Below is the categories of housing enquiries and the number of enquires

### ***Discrimination***

2 Enquiries

### ***Actual Homelessness***

76 Enquiries

### ***Threatened Homelessness***

261 Enquiries

### ***LA Homelessness Service***

43 Enquiries

### ***Access To & Provision of Accommodation***

33 Enquiries

### ***Local Authority Housing***

33 Enquiries

### ***Housing Assoc. Property***

87 Enquiries

### ***Private Sector Rented Property***

232 Enquiries

### ***Owner Occupier Property***

108 Enquiries

### ***Environmental & Neighbour Issues***

74 Enquiries

### ***Other Housing Issues***

103 Enquiries

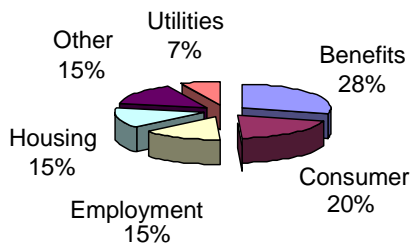
## Social Policy



Lizzy Candy  
*Bureau Assistant & Social  
Policy Co-ordinator & Guidance  
Tutor*

Bureau Evidence Forms is one way in which Chelmsford CAB works towards its aim of exercising a responsible influence on the development of social policies and services, both locally and nationally, is in producing.

### Chelmsford CAB Bureau Evidence Forms



Bureau Evidence Forms are created when clients have been affected by injustice or by inefficient procedures. They are then sent to Citizens Advice and may play an important part in leading to change in social policies.

The chart shows the breakdown of the issues raised by clients' difficulties.

### Employment

Citizens Advice has brought out a report called "Empty Justice". It refers to clients who succeed at Employment Tribunals, but who never actually get the money to which they are entitled. Citizens Advice is still asking for evidence on this.

We have had two clients in this position. One had been owed £3,000 in unpaid wages. The company she worked for has ceased trading, and despite County Court enforcement, the bailiffs have been unable to seize any company assets. The company is now trading under a new name, but with the same directors, and the client cannot claim against the new company as the Tribunal award is against the original company.

Another client was awarded £1,227 by an Employment Tribunal. Her ex-employer has not paid her and is reported to be filing for bankruptcy. She has incurred rent arrears of £925 and her Housing Association is seeking possession.

Two Slovakian clients came to the Bureau. They had each paid £380 to an Agency to make arrangements for employment and accommodation. They were met at Liverpool Street by a "rep" who asked them to complete an application form, for which they paid £380. They were given a receipt and told to go to Chelmsford where everything would be arranged. There was nobody at Chelmsford to help them, and the telephone contact was a wrong number. Chelmsford Trading Standards checked the agency details and found both the address and postcode was false. The local police are investigating the matter with the Metropolitan Police.

## **Tax Credits**

We continue to have clients with Tax Credit problems. The system is complicated and it is very difficult to understand Inland Revenue assessments. The inter-relation between Income Support and Child Tax Credits is confusing to clients (and too difficult to explain here!)

The two cases we have sent to Citizens Advice as social policy issues concern the problems that clients have had in understanding how Tax Credits have been assessed.

## **Financial**

One client is a 65 year old widow, is an owner occupier with income of £600 month. She has debts and loans from High Street bank amounting to £13,000. When she went to see the bank manager about her debts, he suggested that she consolidate the debts by taking out an endowment mortgage against the house at a fixed rate of 6%. The bank manager and another person escorted her to the building society to set up the endowment and £300 was taken on her credit card to pay the administrative costs.

(When her family discovered this, they persuaded client not to proceed with this arrangement.)

Another client, now living in sheltered accommodation, has received letters from debt collectors demanding payment for an old debt to a bank from over 13 years ago. The debt collectors are threatening bankruptcy.

Although this action is not illegal, we consider it to be sharp practice.

## **Press**

The Bureau has been recognised as having an active Social Policy team by receiving several mentions in Citizens Advice national social policy bulletin which has a wide circulation. The latest mention (February 2006) concerned CABx building good working relationships with MPs. Quote

*“Last year Chelmsford (CAB) wrote to Simon Burns MP outlining concerns over in-year adjustments following tax credit overpayments. Social Policy Officer Gilly Lutton sent the West Chelmsford MP a copy of a Bureau Evidence Form outlining the hardship faced by a single mother in his constituency due to the issue. The MP raised the issue with Treasury minister Dawn Primarolo who wrote to the CAB outlining ongoing attempts to improve the clarity of information provided to families and to “target more active support on vulnerable families.”*

## The Volunteer Team

### Advisers

Fiona Allison  
 Jean Booker  
 Maisie Bradford  
 Bob Davis  
 Stephanie Derham  
 Ron Diss  
 Ann Edwards  
 Pam Ferry  
 Christine Foy  
 Sylvia Hempstead  
 David Hodgkinson  
 Susan Holmes  
 Vivien Jones  
 Ian Leete  
 Elaine Maguire  
 Susan McAllister  
 Doug Morris  
 Kathleen Pauley  
 Christine Plampin  
 Helga Prowse  
 Valerie Rainey  
 Richard Richards  
 Dennis Ripley  
 John Smith  
 Niki Sutton

### Trainee Advisers

Gill Liversedge  
 Tony Liversedge  
 John Moore  
 Kate Woollard

### Trainees

Mamunur Ali  
 Owen Davies  
 Gale Fogg  
 Michelle Hancox  
 Gilly Lutton  
 Jane Mcfadzean  
 Abiodun Omotoye  
 Julian Quick  
 Liz Stuart  
 Bolanle Sunmonu  
 Sue Surbutis  
 Liz Wigelsworth

### Support Volunteers

Minal Backhouse  
 Ken Goodall  
 Ron Goodings  
 Jason Hutchin  
 Gilly Lutton  
 Sue Owen  
 Christine Page  
 Andy Robson  
 Andrew Shaw  
 Caroline Stevens  
 Richard Webb  
 Howard West

### Volunteers who helped us in 2005

Beth Allen  
 Michael Ammon  
 Sally Baldwin  
 Jane Baker  
 Karen Banda  
 Sharon Boreham  
 Julie Broere  
 Eugenio Canstola  
 Sophia Cheng  
 Joan Copsy  
 Georgina Cousins  
 Lynn Crowder  
 Dina Dabbous  
 Christine Driver  
 Michael Elliott  
 Wendy Evans  
 Rebecca Flanders  
 Samantha Georgio  
 Liam Glavin  
 Peter Harrad  
 Trevor Harris  
 Simone Harvey  
 Margaret Howe  
 David Howett  
 Russell Humphrey  
 David Humphries  
 Hilary Kamstra  
 Ruth Kelly  
 Sam Knowles  
 Annabelle Lawson  
 Diane Legon  
 Ellen Symmonds  
 Lyn Ward  
 David Whyberd  
 Lynette Woodrow  
 John Youles

## How to Volunteer

Looking for a challenge and a very rewarding way to spend time?

Interested in becoming:

- A volunteer adviser
- A support worker
- A Trustee of the Bureau

New volunteers are always required and welcomed, so if you think you would like to join us and help others take charge of their lives again, please get in touch. The Bureau is a great place to work – you will be doing interesting, valuable work in a lively and upbeat atmosphere – what could be better? If you are interested, please contact Russell Mynott – Bureau Manager

Tel: 01245 345714

Fax: 01245 281388

Email:  
russ.mynott@  
chelmsfordcab.org

Write:  
Russell Mynott,  
Bureau Manager,  
Chelmsford CAB  
47 Broomfield Road  
Chelmsford.  
CM1 1SY

## Contact Details

### Chelmsford CAB

47 Broomfield Road, Chelmsford. CM1 1SY

Tel: 01245 257144 / 01245 354720

Fax: 01245 281388

### \*Visits

Monday – Friday 9.30 – 4.00

No appointment necessary

Saturday 9.30 – 12.00

No appointment necessary

\*The office is closed every Tuesday afternoon and 1<sup>st</sup> Saturday in every month

### \*Telephone

Monday – Friday 9.30 - 4.00

Saturday 9.30 – 12.00

\*The office is closed for telephone advice on the 1<sup>st</sup> Saturday in every month



### Chelmsford Citizens Advice Bureau

## South Woodham Ferrers

There is a small branch at:

The Health Services Clinic  
Merchant Street  
South Woodham Ferrers

Every Tuesday 1.30 – 4.30

No appointment necessary