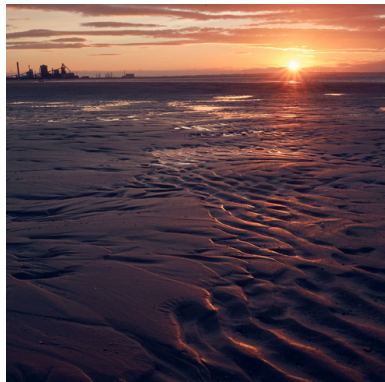


# Citizens Advice Darlington, Redcar and Cleveland

## ANNUAL REPORT

2021  
2022



# WE ARE CITIZENS ADVICE DARLINGTON, REDCAR AND CLEVELAND

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

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

We value diversity, promote equality and challenge discrimination.



## Darlington, Redcar & Cleveland

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# CHAIR'S ANNUAL REPORT

## 2021 - 22

The last 12 months have seen the gradual re-opening of our offices in Darlington and Redcar, as government restrictions regarding Covid were removed and life got back to something resembling normal. So firstly, I'd like to say a big Thank You to staff, particularly our hard-working volunteers, who have supported us through these difficult times. It is fair to say that our volunteer staff are predominantly retirees, and for some, the temporary closure of office premises during Covid was an opportunity to step down from Citizens Advice. We understand that entirely, and wish them well in having achieved their long deserved retirement.

We are now actively recruiting new volunteers, most of whom are involved in the face to face delivery of the advice service, although there are also some back office administrative roles available. For advice delivery, appropriate training is followed by a period of mentored interviews with clients, so new recruits are always supported. Please get in touch if you feel you may be able to help. The typical time commitment for a volunteer is in the region of six to eight hours per week.



Secondly, I want to say something about our learning from the experience of Covid. The service continues to be delivered face to face at our offices, and also remotely by telephone and email. When the premises were physically closed by government restrictions, we had to quickly look at alternative methods of delivery. At the time, we were dealing with an emergency, but the varied delivery streams now in place were, with hindsight, one of the good things to come out of the pandemic. We are now much better placed to survive anything new which might be thrown at us in the future.

Meanwhile, having earlier successfully completed a merger between Darlington, and Redcar & Cleveland offices, we have continued to build on the opportunities that has afforded us for streamlining and reducing back office overheads. That included a merging of the two separate Boards of Trustees, and allowed us to take advantage of particular strengths of the individuals involved. From a Governance point of view, we are undoubtedly in a better and stronger position now.

We intend to continue that process by the launch of a new strategic plan during the coming year. I am pleased to report that our merger has been well received by funders and local supporters alike.

Looking ahead, we are facing a cost of living crisis. Our recent experience of adapting our working methods to the problems of Covid will stand us in good stead for this next challenge. However, I have to be clear that Citizens Advice is exposed to the same difficulties as any domestic household, or business using fuel. Our costs are set to rise too.

Against this background, I wish to record my appreciation of the support of our funders to date, and my hope that we will be able to continue working together in the future as the needs of the local community will undoubtedly increase. Our service continues to be provided free of cost to clients, and the support we receive from funders is invaluable in the continuation of service provision.

Robert Murphy

Chair of Trustees

# CHIEF EXECUTIVE'S REPORT

2021 - 20

Thanks to the talents, resilience and commitment of all of our volunteer and staff teams we have entered a new era as a charity. We continue to learn, grow and expand our reach and expertise as a frontline advice giving charity. This year we achieved our goal of merging Citizens Advice Darlington and Citizens Advice Redcar and Cleveland to create a stronger charity delivering vital advice services in Darlington, Redcar and Cleveland. Face to face advice services and our roots in local communities continue to be of vital importance to us. This year we launched our new three year strategy which focuses on building on our recent merger and continually striving to be a learning organisation delivering improved services.

The energy and cost of living of living crisis means many more people will be seeking our advice and support in the months and years to come. We will be focusing on meeting the needs of people struggling with cost of living and monitoring the impact of this.



Thank you to all of our partners and funders for making our work possible. A big thank you to the ongoing support of Darlington Borough and Redcar and Cleveland Borough Council. Both authorities are key strategic partners in our delivery and we continue to work closely with them to ensure we continue to help those facing real crisis and emergency situations.

Volunteers remain at the heart of our service delivery and ethos. We would be unable to deliver the amount of advice, help and support we do without them. Our volunteers are local people who are passionate about helping those in their area. A special thanks to each and every one for the extensive support you give to Citizens Advice Darlington, Redcar and Cleveland.


Helen Howson  
Chief Executive

# Economic value of volunteering at Citizens Advice Darlington, Redcar and Cleveland

Volunteer Roles	Equivalent paid job - Annual Survey of Hours and Earnings 2021/22	Hourly rate	Annual hours	Annual value
Generalist Adviser	Associate professional and technical occupations	£18.23	5,408	£98,588
Trainee Adviser	Administrative and secretarial occupations	£18.23	2,080	£37,918
Triage Assessor	Associate professional and technical occupations	£18.23	2,080	£37,918
Social Policy worker	Associate professional and technical occupations	£18.23	1,248	£22,751
Advice Session Supervisor	Associate professional and technical occupations	£23.30	416	£9,693
Support function	Administrative and secretarial occupations	£13.44	2,080	£27,955
Trustee	Managers and Senior Officials	£26.79	832	£22,289
		Total	14,144	£219,194



## Key Events



The Rt Hon the Baroness Hale of Richmond DBE, Lady Hale, was our keynote speaker at our Annual General Meeting 2020/21, speaking on equality.

### Organisational merger between Citizens Advice Darlington and Citizens Advice Redcar & Cleveland

citizens  
advice

Darlington



citizens  
advice

Redcar  
& Cleveland

citizens  
advice

Darlington,  
Redcar &  
Cleveland



# WHAT WE DO

Citizens Advice Darlington, Redcar and Cleveland is an independent not-for-profit local charity, located in the heart of a market town and a seaside town in the Redcar and Cleveland unitary authority. Both sites are run by local people for the benefit of local people and managed by a board of volunteer trustees. It is also a member of Citizens Advice, the national umbrella body that provides a network of advice services without any direct funding to its members.

We provide a broad range of advice services ranging from generalist to our ever expanding, in demand, specialist areas: debt, welfare benefits, employment and financial services.

Each year we endeavour to reach out, with our services, to clients, who can't access us directly, around the Darlington, Redcar and Cleveland area: GP offices, churches, hospitals and partner locations, maximising service coverage, as funding allows.



**DARLINGTON**



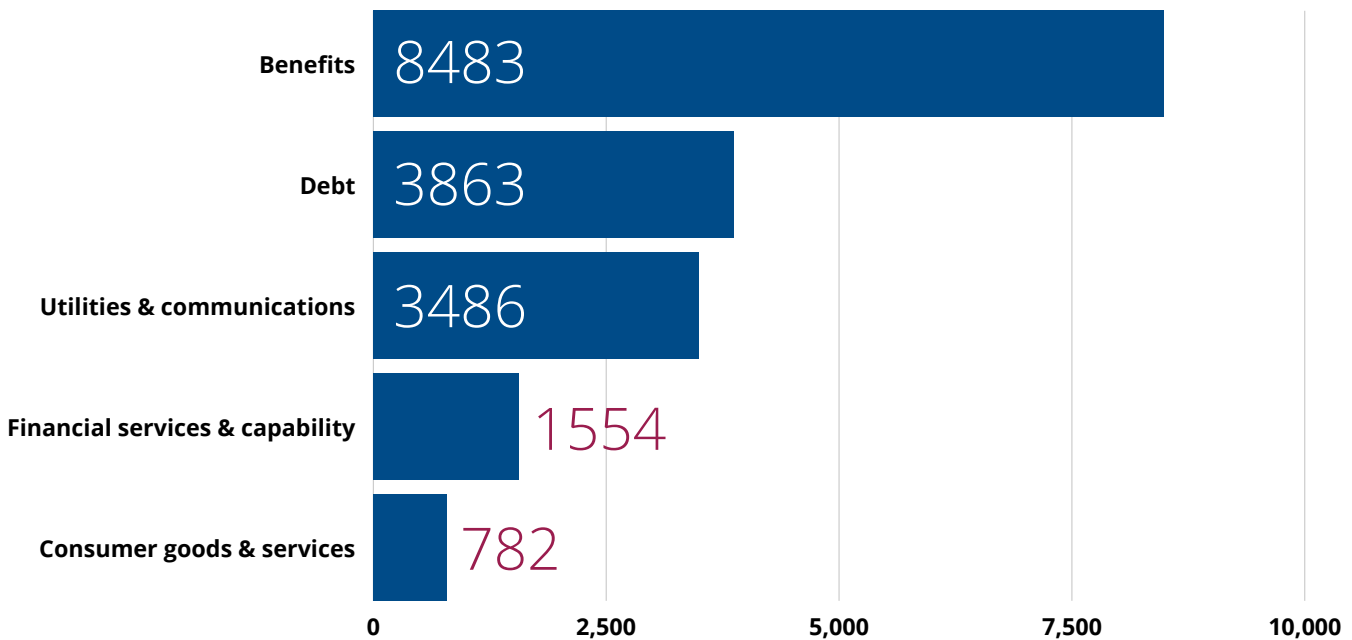
**REDCAR**



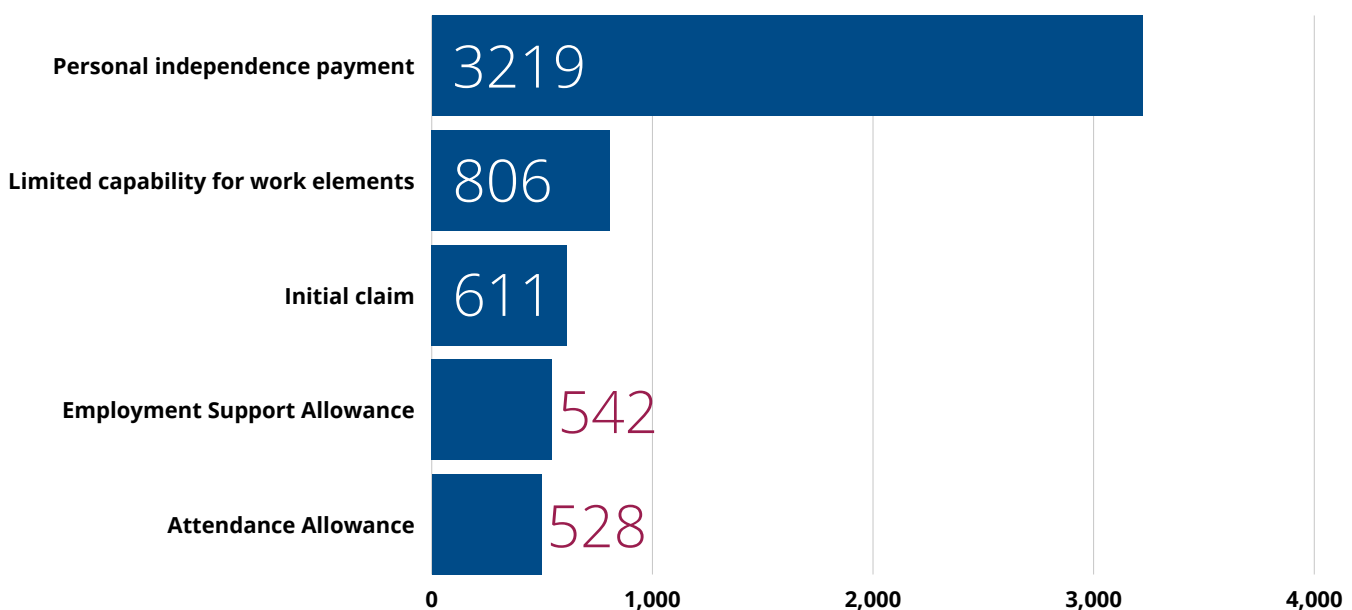
**CLEVELAND**

# OUR IMPACT ON DARLINGTON

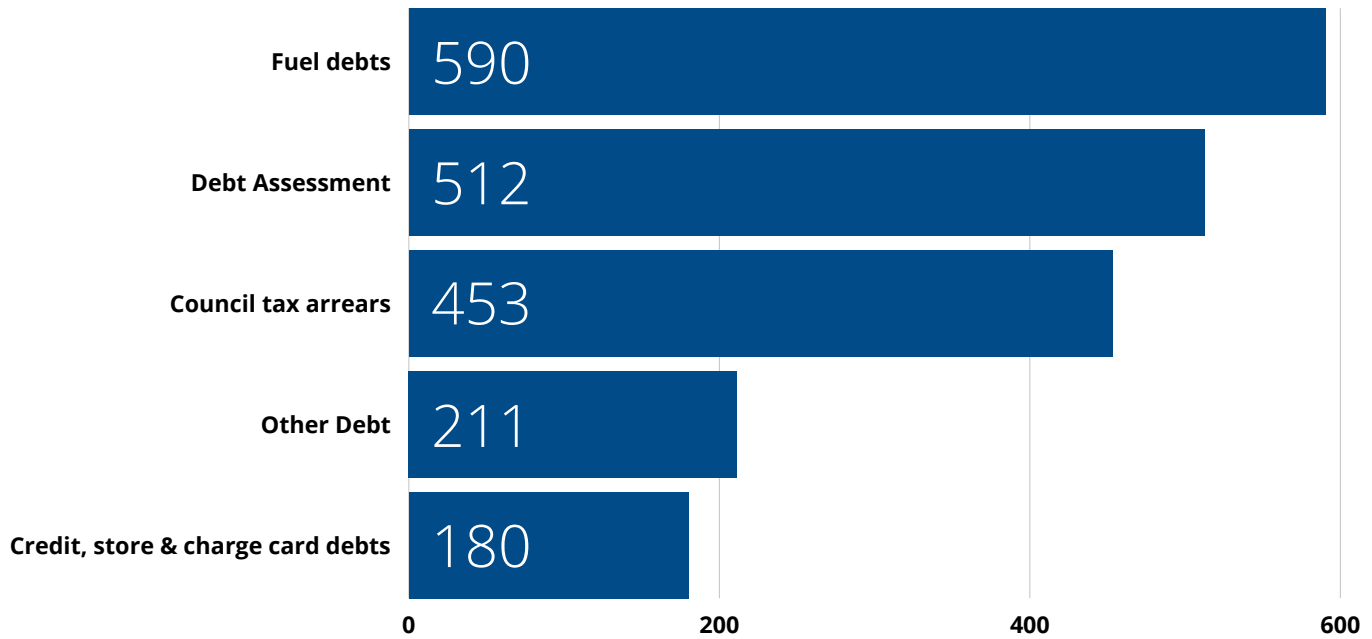
## Top 5 Issues



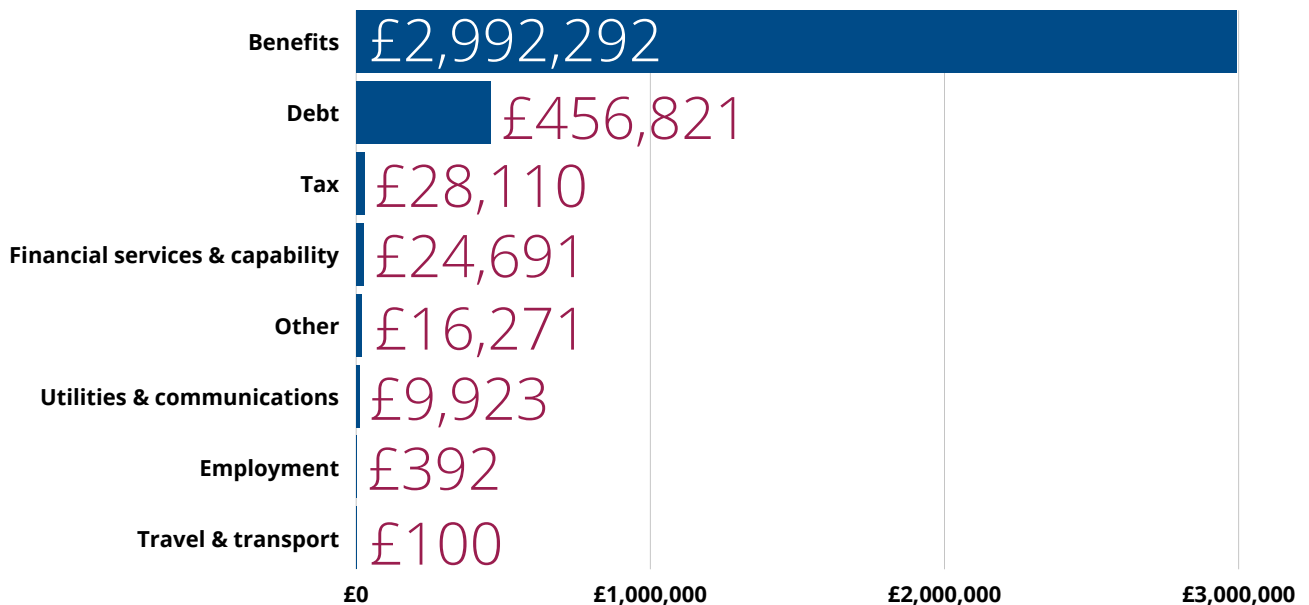
## Top 5 Benefit Issues



# Top 5 Debt Issues



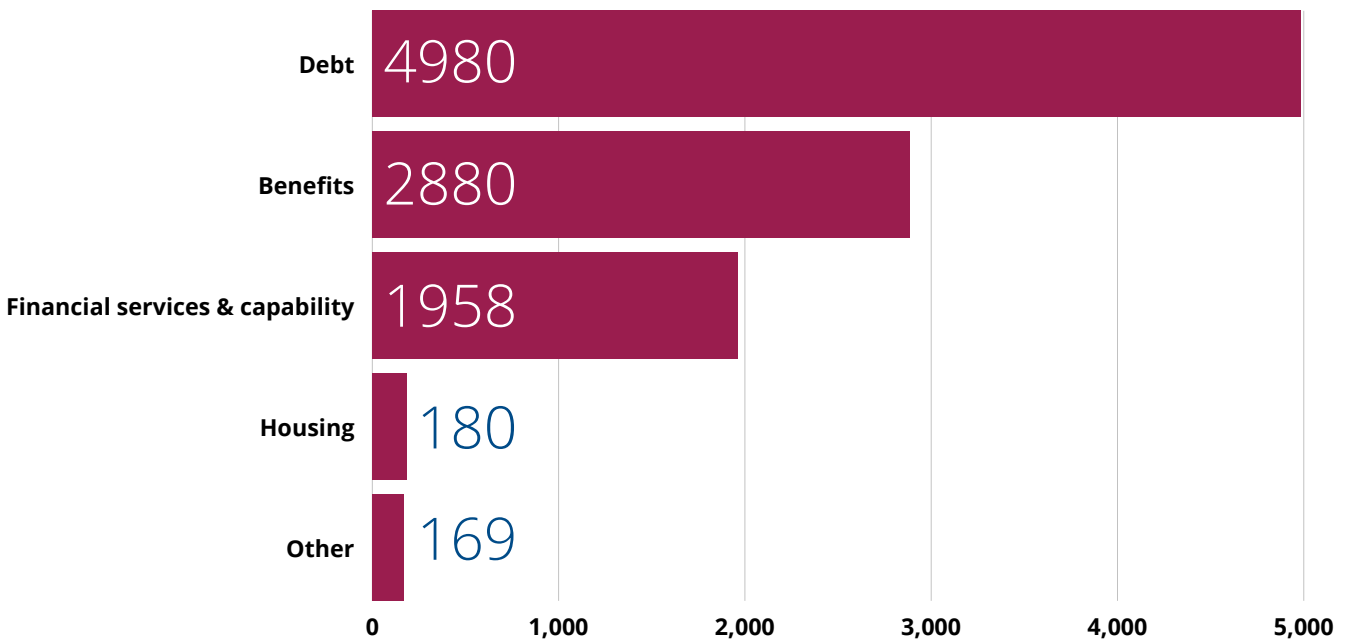
# Financial Outcomes



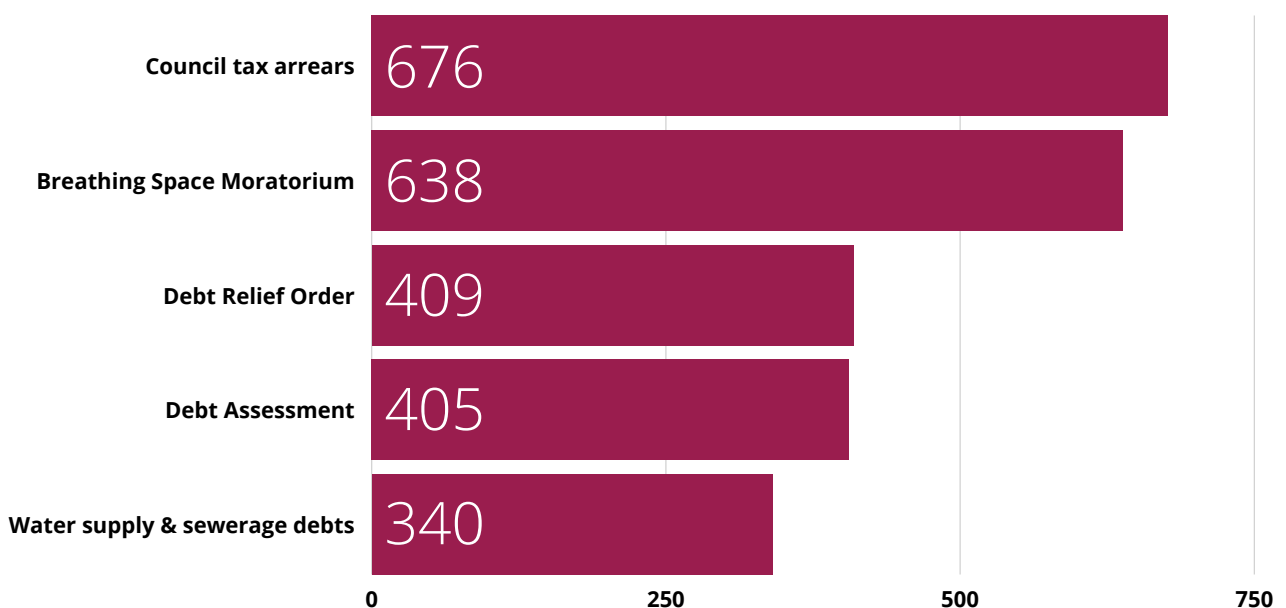
We supported and empowered clients in managing debts in total of £4,483,522 . We helped by challenging these debts, negotiating with creditors for affordable, sustainable, repayments and assist with any court actions and insolvency options. The value of our work is in the result of enabling people to pay essential bills such as mortgage and rent payments and relieving stress, increasing wellbeing.

# OUR IMPACT ON REDCAR & CLEVELAND

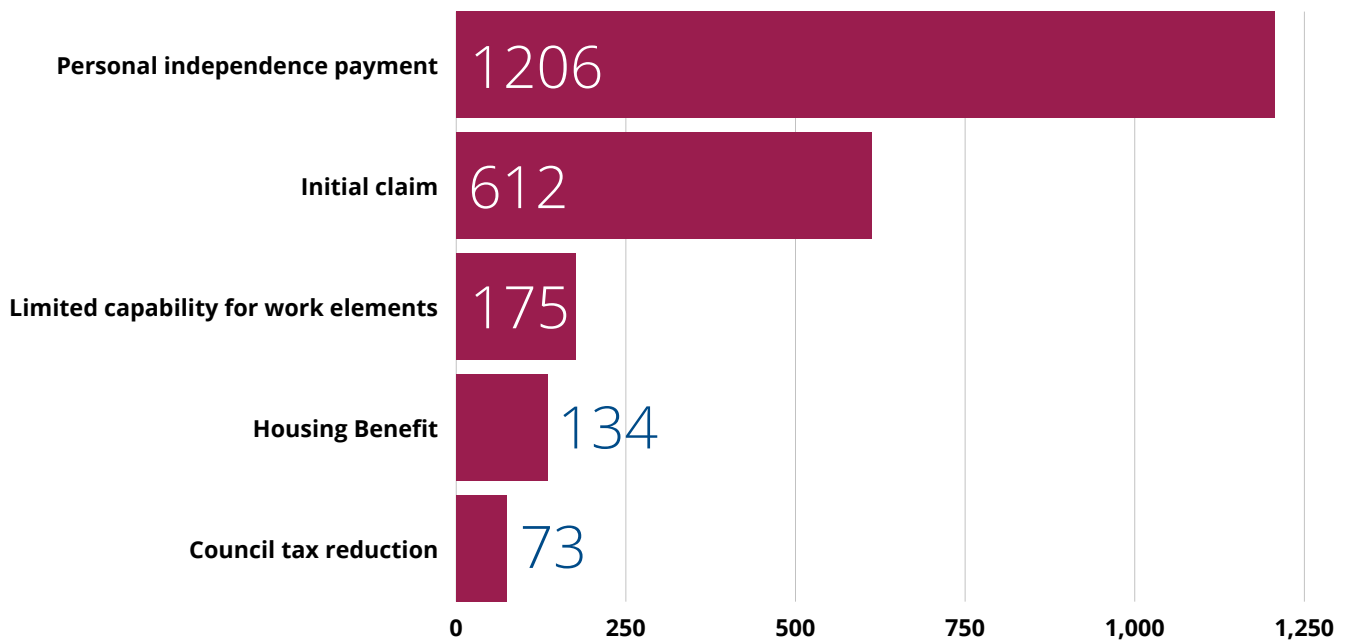
## Top 5 Issues



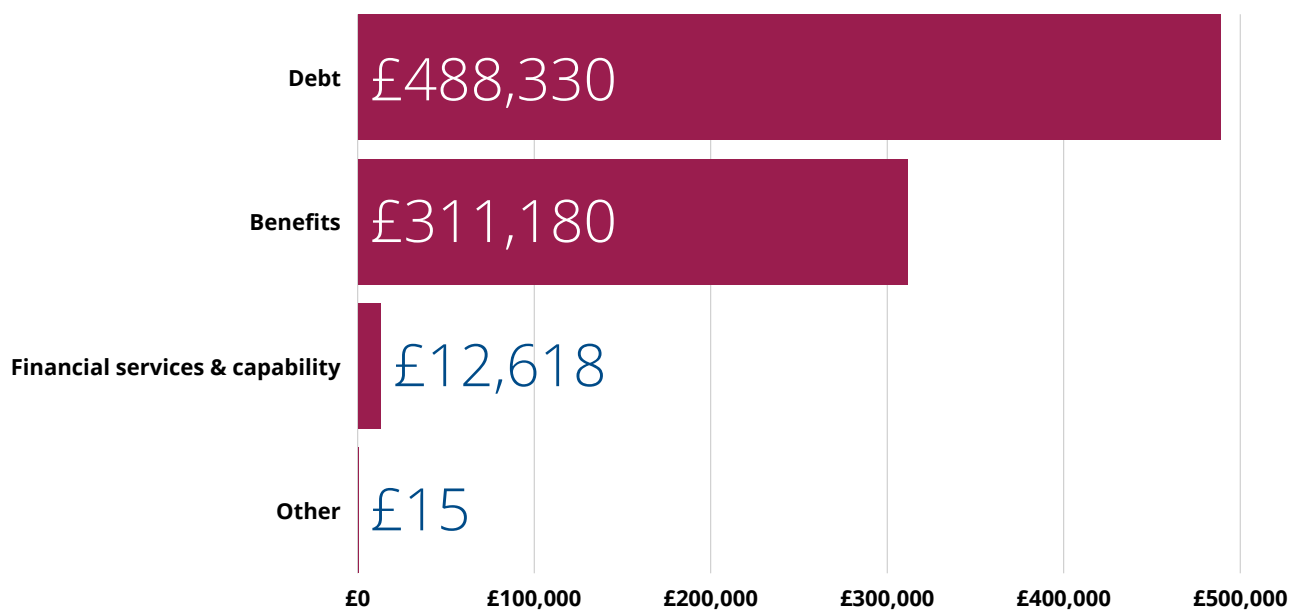
## Top 5 Debt Issues



# Top 5 Benefit Issues



# Financial Outcomes



We supported and empowered clients in managing debts in total of £2,937,294 . We helped by challenging these debts, negotiating with creditors for affordable, sustainable, repayments and assist with any court actions and insolvency options. The value of our work is in the result of enabling people to pay essential bills such as mortgage and rent payments and relieving stress, increasing wellbeing.



Issues dealt with

19710

Clients access service

3139

Income maximised

£3,548,139

**DARLINGTON**

Issues dealt with

10428

Clients access service

1542

Income maximised

£812,142

**REDCAR &  
CLEVELAND**

# OUR SERVICE

## Influencing change through Research and Campaigns

### Welfare Benefits - Pension Credit uptake campaign

We monitor national issues and noted a high percentage of people who think they are not entitled to claim pension credit. We campaigned via social media, partner organisations, groups and employers, to dispel some common misconceptions that might deter people from claiming. People of State Pension age may be entitled to Pension Credit even though they may have modest savings, or a retirement income or own their own home. An award of Pension Credit can provide access to a range of other benefits such as help with housing costs, council tax, heating bills and for those aged 75 or over, a free TV licence.

A nudge from a family member can be a powerful motivator; we aimed our campaign to prompt families to check in with parents, aunts, uncles and grandparents to ensure they understood any entitlement. Those who did not meet the criteria for Pension credit, if they had ill health, we ensured they were able to claim a non-means tested benefit, Attendance Allowance.

## **Dentist - lack of available appointments widens health inequalities Campaign**

Darlington Health Watch noted the amount of people in the community who could not access dental treatment. We raised an awareness campaign to highlight how to access a dentist for emergencies, how to get dental treatment and who to contact if you could not find a dentist accepting patients. This had a huge interest locally it was perused by 4,200 people just on Facebook alone and a further 4451 when shared on different sources.

## **Energy - The onset of our Heat or Eat Campaign**

With the loss of jobs, increase in bills for petrol, energy increases, food and the loss of the universal credit uplift we noted the increase in clients asking about energy vouchers and help for energy debts. Clients asking how they will sustain their household budgets if the cost of living continues to rise, how they can afford to travel to work, heat their homes or feed their children, what choices do they make to cut back to do this and is there any help available.

A high percentage of clients thought they couldn't access support because they were working or not claiming benefits. As part of the issue, we raised an awareness campaign on energy saving behaviours, we handed out help guides/ booklets, the in-house energy worker helped them to understand their bills, energy efficiency tips, income maximisation and fuel vouchers. We also highlighted how people can help toward lowering their bills and the other available help in the community by accessing the following:

- Foodbank access
- The Bread and Butter scheme
- Community hubs/ groups
- DWP and local authority crisis/financial support
- Darlington Citizens Advice Money Advice
- Citizens Advice budgeting tool, help with bills and income maximisation
- Support from their energy & water provider
- Energy and fuel voucher schemes

We continue to work with the community and our regional groups to ensure we support people in the community.



## Scam Awareness Campaign

We have seen scammers seek to exploit vulnerability - from the coronavirus pandemic to recessions, times of difficulty often see a corresponding increase in related scams and the cost-of-living crisis seems to be no different. We completed a Scam Awareness Campaign in close collaboration with the consumer protection partnership, to work together with key partners in the consumer landscape to identify, prioritise and coordinate collective actions to tackle detriment to communities. With the cost-of-living crisis unfolding, the community needs to remain alert and protect themselves from these and other scams.

We completed our usual annual social media and media campaign but we also contacted local councillors and the local MP to raise public awareness of the type of current scams; we invited them to refer clients and share our posters and leaflets to continue the awareness throughout the year. Some examples to look out for include scammers pretending to be energy companies, luring people with “too good to be true” deals in order to steal their money. Also, fake sales representatives selling counterfeit shopping vouchers and fraudsters sending out phishing emails pretending to offer an energy rebate or government support to obtain people’s personal information.

## Dealing with the aftermath of the pandemic restrictions 2021-22

Some restrictions in the UK were lifted in regards to working from home by July 21 but it was a slow process for the community to feel safe to get back to work and re-enter social situations, especially if they had underlying conditions people were very cautious.

**I'm staying  
ahead of scams.  
Are you?**





## **Here are some of our issues of concern and the achievements in 2021/22 to support our community through this period:**

The service had reacted quickly to the start of the pandemic to support staff volunteers to work in innovative ways and for local residents to attain advice via different channels. We ensured that we applied the same formula when re-opening the face-to-face service. This enabled local people to access services the way they felt comfortable, we ensured people understood their rights in the workplace and were supported during this difficult time.

In 2021 our statistics showed that clients were struggling financially as some workers were disproportionately economically impacted by the pandemic and reduced hours and redundancy situations were high. We put in place money saving advice and energy advice to support those who had lost income to help them manage. We promoted our employability services and money advice service to support the community.

Our early interventions for energy advice and support were well timed as the energy crisis increased by late 2021, energy companies went out of business, bills were increasing. We gave timely advice and ensured local people were aware of their rights, options and the process to deal with issues arising.

Our Research and Campaigns team, kept their eye on the issues raised by clients and noted trends locally, regionally and nationally, allowing us to pre-empt advice needs and ensure the local community were aware of any changes and their rights.

We campaigned tirelessly throughout 2021 about the effect of the additional £20 per week uplift on universal credit ending in October 2021. We ensured we were on hand for benefit checks to try to pre-empt the changes, maximise income and cut back on expenditure. We supported clients to deal changes in their income, access local services and prioritise who they pay and deal with any debts.

Claims for sickness related benefits were still prevalent as people's health deteriorated during and after lockdown. We re-opened outreaches to ensure people could access our service but also still gave support with form filling and benefit challenges via telephone.

During the pandemic, as did other organisations, we lost 50% of our volunteers but we are immensely proud of the work and extra time and support our remaining volunteers gave to the service. They volunteered above and beyond to support the service and ensured that the community were supported.

# VOLUNTEERS

## Phil

### Reception



Phil has volunteered at Citizens Advice in Darlington since 1969 and has given his time to the service and the community for 52 years. He first joined the service as part of an initiative at the Local Authorities housing team, whilst he was a housing manager. He was seconded one afternoon a week to work with our housing team. The aim was to gain an understanding of a client's point of view, when facing rent arrears or eviction. To help staff understand the crux of reasons for arrears, to understand a person's circumstance, show a more compassionate service and to consider the ways we intervene and support tenants to prevent the need for evictions.

In 1970 he joined the Trustee Board as Vice Chair for 3 years then acted as Chair for another 3 years. He said this experience gave him further management and people skills, he was able to understand our service, values and aims and how we were integral in supporting the community. He then continued for years supporting the service with business and fundraising ideas, events and even DIY roles.

When Phil's beloved wife became ill, he became her carer but still wanted to volunteer, so he changed his role to volunteer administration support. He came for an hour in the morning and again in the evening to do the mail. Phil said that it was respite for him as a carer to be able to meet with other volunteers and focus on a task.

In all those years he had always been well organised, reliable and dependable and a friendly face to ensure staff were supported with administrative tasks. When we re-opened face to face after the pandemic, Phil joined the reception team. He said that he enjoys this role, he gets to meet people and as the first face of the service, he ensures they leave with information on our service and are in a better frame of mind. Phil states he has enjoyed volunteering with the service, that it gives tremendous value to volunteers and the people we service in the community



**Anna**  
**Adviser**

I have volunteered with Citizens Advice for over a year now. I wanted to volunteer because it allows me to offer practical advice to people who really need it. Each week is a new experience and I am constantly learning something new. The support you get from the rest of the team is brilliant and I would recommend it to anyone who is thinking about giving it a go!



**Bill**  
**Adviser**

I started volunteering at Darlington Citizens Advice in September 2014, after I retired from teaching. The training for my role as a generalist advisor was quite lengthy, but always stimulating and gave me a solid foundation.

Over the years, I have really enjoyed the variety of problems which clients present and of course there is a great feeling of satisfaction when you can help someone with a particular difficulty. Support is always there so you never feel isolated in your role. Training is also helpful in light of changes to the benefit system and new legislation.

I certainly don't regret my decision to volunteer for Citizens Advice - it keeps me on my toes - and I look forward to the two days a week I have committed to.



# Audrey

## Adviser

I decided in 2017 to volunteer at Darlington Citizens Advice to keep my brain active. I was a sole carer for my partner. I used to run a guest house and had helped vulnerable people in the past to fill in forms for benefits and wanted to progress this and help others. When my partner went into hospital twice a week for treatment I volunteered, because the role was flexible and worked around our needs. It has been good to socialise and make new friends, this was a godsend when my husband died, everyone rallied around and were so supportive, helping me cope with the situation.

I always promote volunteering at Darlington Citizens Advice. I look forward to going, it gives you job satisfaction when you help someone to sort out their problems. Each day is an education, you help people with different issues every day and you know what going on in your community.





# OUR WORK IN THE COMMUNITY

## Debt Advice

The Debt Specialist Team was busier than ever, the need for advice was an integral part of a client journey, as they dealt with the after effects of the pandemic. The team implement and manage a clients "Breathing Space" to ensure creditors give respite from interest, fees and court action to reduce the client stress. This gives a client time to look at strategies to deal with their debts. The team have worked with the local mental health services to support clients in crisis when in hospital.

The team is rigorously assessed by external sources to ensure we meet quality of advice benchmarking. Their skills are monitored to ensure we support residents, try to mitigate any creditor actions, maximise income via benefit and work uptake, deal with multiple debt issues and support clients with court action.

We achieve consistent high-quality standards. This received citizens advice national's attention, we have been noted as a service that others should follow. We are the only provider in Darlington with a distinction as an approved intermediary for Debt relief orders.

# Health Services

If a patient has been diagnosed with a health condition, this can impact on all areas of their life. The teams deal with complex cases because a diagnosis could impact on the patient's ability to work, they may need to maximise income through benefit uptake, help with form filling, understanding the benefit systems and know when and how to claim.

The patient may need to challenge benefit decision or an employment decision, may need housing support and advice, or a loss of income may mean they need support from our debt specialist team. The designated worker is there to support the patient through all the underlying and impact issues of a health condition, they work alongside the patient and other teams to alleviate the pressure to allow the patient to concentrate on treatments, family life and recovery.

## Macmillan



Our Macmillan Service is based at Darlington Memorial Hospital. The Macmillan service holds the diary and books appointments, fundamentally the service is face to face to ensure a client feels supported through their cancer journey. However, during and after the pandemic we have taken into consideration the health risks to some clients and they have a choice of telephone support.

## GP Benefit Advice



Our GP Advice Sessions are based at 6 local GP surgeries but anyone who attends a GP surgery in Darlington can access the appointment slots. We have an experienced advisor and she ensures patients have full support to deal with the impact of their health condition.

The worker supports patients with benefits, employment, housing and debt issues. We reinstated the face-to-face service, the sessions are popular and booked 2 to 4 weeks in advance to receive support from this service. We have been inundated with clients who have been affected by the pandemic and lockdown, claims for disability benefits have risen as patients seek support to deal with daily life.

## **West Park/ Lanchester Road Mental Health Hospitals**

We support patients on admission to hospital to deal with benefits, debt, housing, employment or family issues and any underlying or impact issues. We then prepare the patient for discharge and introduce/ refer to other sources of ongoing support in the community. We work with Care Coordinators, Social Workers, families, MH teams in the community to ensure they have support with detected issues on discharge.

In some circumstances we can support the patient with an ongoing case for up to 3 months ensuring they link with local services to support them with ongoing benefit claims, foodbanks, energy vouchers and charitable organisations. We prepare the patient for discharge, empower them to reach out in the future, relieve some of the anxieties and pressures, allowing them to concentrate on their health and help towards preventing re- admittance due to anxieties from daily life issues.

The appointments are for in-patients who need support to manage affairs, to ensure they are ready for discharge back into the community. We work with the ward staff, family and carers to progress the client case and get them in a place where they are ready for discharge. The cases can become quite complex, as their life becomes chaotic due to their illness. We support patients to deal with daily aspects in regards to benefit, debt, housing, legal action and employment and ensure they have support networks on discharge.

A high percentage of inpatients have withdrawn from engaging with local services, benefits and the local authority. Therefore it is important that the worker gives continued support for up to 3 months after discharge to ensure the patients engage/ manage when they get back into the community.

## **Crisis Support & Community Care Support**



We provide emergency crisis support for the community to access heat, clothing, food and essential products. Partner organisations also refer clients to the community care support scheme to set up home after leaving care, a disaster or leaving prison. No matter how a client is referred we ensure they are fully assessed to look at the cause and impact of the situation, we refer to other in- house services for benefit uptake or debt advice to ensure the person is able to manage all areas of their life going forward.

# Benefit Entitlement Action Team

We deliver outreach sessions and a support service to ensure the Darlington Community access financial support/ maximise their income to help them cope with health and disability issues. The workers maximise income through benefit uptake and challenge benefit decisions.

The service continues to be an integral part of the economic recovery from the pandemic for the residents of Darlington. We have continued to exceed targets and raise income that will support the community financially and the local economy, boosting spending in local businesses in the town centre.

## Trailblazer- Homelessness



We work in partnership with the 700 Club early intervention project to offer vulnerable clients with timely benefit advice and debt advice. Our experienced team supports a client to claim and challenge benefits and support them to deal with debt options.

This project supports some of the most vulnerable clients who have disengaged from life tasks, we find some have gone years without claiming benefits. With the right support, time and working in partnership with the 700 Club, we are able to help them to cope going forward.

## Step forward Tees Valley



We work in partnership and take referrals for benefit and debt advice, supporting vulnerable clients who have a barrier to work. The barriers can be mental health, gaps in skills, addictions or they are lacking in confidence. We work alongside the SFTV navigators to help the client deal with all aspects affecting their life, checking in every 3 weeks to progress their case. We have been key to supporting people to understand the benefits of working, understanding money matters and how it will affect them in the future to overcome their barriers to work.





# Older peoples programme - GOLD



The aim of the service is to improve the quality of life for people over 50 living in Darlington. The service is volunteer led with older people at the heart of the planning, development and activities. During the pandemic the group was in the high- risk category and they were unable to meet regularly so the Research and Campaign team stepped in to support the service. They ensured the local residents were continually made aware of support services within the community and highlighted current scams and how to deal with these.

As the restrictions were lifted, the group was eager to continue their good work to cascade information to ensure local residence kept themselves financially safe and they actively prompted that people contact the service if they had any concerns within the community. At the end of the period, they were actively preparing for events and activities for the forthcoming year to once again celebrate with the people of the town, starting with re-introducing the tea dance in the town square.



## YEI – Youth Employment Initiative

The YEI team continued to support participants with education, training and employability via multiple platforms, gradually increasing the face-to-face appointments. The learning and skills work coach continued to see referrals from job centres, local authorities and internally across Darlington. Participants are able to access:

- Essential skills and digital learning
- Opportunities to explore education and training
- One-to-one money mentoring – in order to take control of their finances, track money and set financial life goals
- Financial support with travel and training costs
- Support to access external training
- Support with employment opportunities – CVs, applications, interview techniques
- Bespoke accredited business administration and call centre training and volunteer placements

## #CancerWeCan

We aim to help clients living with and beyond cancer. The project's aim is to provide people living with cancer the opportunity to have a non- medical assessment of their needs, to identify their concerns as they deal with cancer and formulate a care plan to determine additional support networks.

As the pandemic restriction were eased, we worked within the hospice and hospital supporting clients and their family to deal with the impact and underlying issues of a cancer diagnosis and the services that could support them.

## ESF Community Grants



This project supported a range of remote activities aimed at assisting the disadvantaged or excluded to move closer to the labour market by improving their access to local employment and skills provisions.

## Energy Projects

### This Warm Homes Fund

The Warm Home Funds project has fully trained energy workers who give timely advice to clients on energy efficiency, energy bill checking, warm home discount, switching, priority services, meters, maximising income via a benefit check and fuel debt support. It ended in February 2022 but was key over the winter as people lost income and tried to find ways of heating their home after the £20 uplift stopped and redundancy situations and reduced hours were at its highest.

### Energy Redress Scheme

This project had fully trained energy workers and aimed to provide energy advice and efficiencies to vulnerable clients. This project was ideal for those clients who found it difficult to access services as it supported the most vulnerable clients to understand their bills, maximise income and deal with fuel debt and fuel poverty. This project was key during the winter and worked in tandem with our other services that offered benefit challenges, full debt advice and fuel vouchers.

Names have been changed to maintain confidentiality.

# CASE STUDIES

## Health Based Outreach Support

Alondra is a 54 year old British female who lives with her adult son and is on chemotherapy for life to stabilise metastatic breast cancer. I have seen Alondra previously at Macmillan outreach to help her claim PIP (for which she was awarded enhanced rate on both components) but she contacted me again more recently to say she needs to stop work due to the impact of the cancer and treatment (constant fatigue and pain). She was worried about her financial situation however in taking this decision, and needed advice on which other benefits she could claim.

Due to the Covid pandemic, lockdown and subsequent remote working, I had regular contact with Alondra by phone and email in order to identify what she could claim and to assist her with the claiming process as much as possible. I carried out a number of benefit calculations in order to maximise her income once she stopped work, and established that she could claim new style contributory ESA with a top up of UC – or UC on its own, which would give her the same amount, including help with housing costs as she is a private tenant. I also advised her to make a claim for Council Tax Support - and we had successfully made an application for a Macmillan grant during my previous contact with her.

I kept in contact with Alondra at every stage as she is very anxious due to her health problems – also about the benefits system because she has always worked. During the assessment phase of her UC claim, her son emailed me to say she had been taken into hospital with a brain haemorrhage (which she is thankfully recovering from now) so I advised him on what to do regarding her claim – putting messages on the journal, advising him of the option to become a DWP appointee etc – and generally providing him with regular advice and reassurance by email.

Once Alondra was discharged from hospital and was back home, she contacted me saying she and her son could not have managed without my help. She also asked for help and advice on the Macmillan will writing scheme and how to set up a Power of Attorney, which I provided to her. This case study is a key example of the holistic approach that I always try to take with my clients as a Macmillan benefits adviser.



**MACMILLAN**  
**CANCER SUPPORT**  
RIGHT THERE WITH YOU

# Health Based Outreach Support

Sophea is a Local Authority tenant with her partner and has an 8 year old daughter. She is employed as a care assistant for an agency working different hours -on average she takes home £145 per week. She states that for the last 4 weeks there has not been any work, due to this she is struggling financially and is at her wit's end where to turn. They are currently in receipt of Child Benefit £21.80 only - her Tax Credit was stopped because she has had a change of circumstances. Her partner has kidney problems and high blood pressure and has never worked - his condition affects all aspects of his day to day routine. She states they have been told her partner cannot claim any benefits due to her earnings but will only be paid National Insurance contributions if he signs on.

Due to their reduced income their debts had escalated to £10,000. We completed a Benefits Check and found that they would be eligible for Universal Credit which would include their housing costs and a council tax reduction. We advised her that UC will be a single benefit to top-up their income because they are working age, whether they are in work or out of work, sick or disabled, or caring for children or disabled people. They would not lose all entitlement to UC when her earnings or hours of work increase as you do with benefits like Income Support.

The Jobcentre Plus calculates their entitlement by adding together various amounts called elements. The elements included depend on her circumstances e.g. there are elements for children, housing costs, caring responsibilities and people who have limited capability for work for example, because of sickness or disability. They would be entitled to NHS costs. Her partner may apply for the work capability assessment but he would have to request a fitness note from his GP and enter this on her journal. She would have to make a separate claim for a reduction in council tax via Darlington Borough Council website.

We explained the criteria for Personal Independence Payment for her partner. This benefit is intended to help towards the extra costs of having a long-term health condition or disability. If he is awarded PIP (any rate of the daily living) she may apply for the carer's element of Universal Credit for looking after him. She was given the contact details to make her claim for UC or she could make her claim on line. She may back date the claim for one month.

She was also given the contact details for her partner to make his initial claim for Personal Independence Payments. Sophea was referred to a debt specialist who advised her on the possible best options available to her. She was advised to make a further appointment if they require any assistance to complete the UC50 questionnaire or the PIP form. Due to our intervention our client feels she can manage her finances and is more optimistic about the future.



# Money Management

Marcus was referred to us by his Step Forward Tees Valley (SFTV) navigator. Marcus is a single person who lives in a Council rented property. Marcus is unable to work at present due to his mental and physical health issues. He has epilepsy and Emotionally Unstable Personality Disorder, is under the care of West Park hospital and receives ESA, PIP, housing benefit and council tax support including single person discount.

His health was being affected by his financial situation and in particular the collection practices of a doorstep lender who despite being aware of his health issues was asking him for unaffordable payments and advised him not to seek advice from Citizens Advice on the basis that he would want further loans in the future. Marcus's navigator had contacted this lender after being made aware of this to stop contact being made to the client and a short term hold was agreed.

Marcus had £11,384 of debts in total. We provided budgeting advice and completed a benefits check to ensure he was receiving all the relevant benefits, discounts and exemptions. We applied for the severe mental impairment exemption for council tax but Marcus's GP did not feel this was appropriate for him. We discussed Marcus's options including making a complaint to the doorstep lender on their practices including whether the correct affordability checks had been completed and he decided to apply for Breathing Space to give him time to consider his options and make a decision on how he wished to proceed without the threat of creditor action.

Marcus decided to apply for a Debt Relief Order so he could have a fresh start. He did not want to make a complaint to the doorstep lender. We assisted him alongside his navigator to gather all the necessary information for this and completed the application for him. SFTV supported Marcus to pay the DRO fee. The DRO was approved and except for a DWP social fund loan that is being deducted from his ESA all his debts will be written off at the end of the DRO moratorium period leaving him just his household expenses to pay each month and free from the worry regarding his finances. On the approval of the DRO Marcus said 'thank you ever so much for all that you have done for me. I can now stop worrying about my debts and my anxiety has improved.'



## 700 Club

Alicia was the carer of a young woman who had been the a victim of a serious road traffic accident that left her with problems including epilepsy. 700 club had provided support to the young woman but identified her mother, who was the carer, also needed help. As well as a range of musculoskeletal disabilities she has mental health problems exacerbated by witnessing the accident.

She had been in receipt of Personal Independence Payment but this had been stopped following a new assessment. The DWP also thought that the fact that she was a carer should stop her getting the benefit. She had asked the DWP to look at the decision again but the "mandatory reconsideration" was refused. The claimant was unable to go further with the appeal because she felt she could not cope with it on her own. We identified this a year later when checking her benefits.

We helped her put in a late appeal that was accepted and supported her through the appeals process – obtaining supportive evidence and providing a submission arguing her health problems justified entitlement, that there was no good reason for removal of her award and that the nature of her caring role did not preclude her from entitlement. Her benefit was reinstated and backdated a year and a half (over £4600) and £61.85 per week going forward.

Later, when her daughter moved to supported accommodation, we advised her that she could claim an extra amount on her Employment and Support Allowance for being on her own on PIP Daily Living. This resulted in a further entitlement of £69.40 per week. While she was waiting for the appeal we also helped her deal with her council tax arrears and helped her sign up for the Priority Services Register which provides extra help for fuel users.



# Benefit Entitlement Action Team

A gentleman presented to us who had been refused PIP, after making his application and applying for a Mandatory Reconsideration which were both unsuccessful. Gregory had a range of serious health issues which affected both his mental and physical health. Gregory after trying on his own, to challenge the decision of the DWP felt as though he was getting nowhere and wasn't being listened to which is why he sought professional advice.

After interviewing Gregory to identify his grounds for entitlement and reviewing his medical evidence, it was apparent he should have been in receipt of both the enhanced daily living and mobility rate of PIP. We assisted Gregory in making a detailed appeal to the first tier tribunal and helped Gregory identify, additional, supportive evidence. A month later, myself as Gregory's representative and Gregory were both informed that the DWP accepted our submission and made a decision to award both the enhanced daily living and enhanced mobility rate. The appeal was lapsed and therefore Gregory did not even need to attend a hearing. Gregory received £7500 backdated PIP and will continue to receive both the enhanced daily living and mobility rate of PIP.



# Benefit Entitlement Action Team

Tom was referred to BEAT by the Citizens Advice Crisis Support Team for benefit advice as he was in financial crisis and needed an in depth benefit check. He was a member of a couple with ten dependent children, three of whom are disabled. As a consequence they had very high rental costs and had accrued a substantial arrears. Unfortunately, due to the family's Universal Credit was reduced by just under £1700 per month because of the benefit cap. Tom also had health issues himself and was struggling to support his family. He tells us he had resorted to crime since he saw no alternative.

After undertaking a thorough benefit assessment we identified his children should be claiming Disability Living Allowance (DLA) entitlement. Receipt of this would also entitle his partner to the Carers Element on Universal Credit. We also helped him claim Personal Independence Payment and the higher "Limited Capability for Work Related Activity" (LCWRA) rate on Universal Credit (UC) for himself. As a result of being on even one of these benefits the family would become exempt from the benefit cap. We also helped the family with a Discretionary Housing Payment application to help with the shortfall in the rent while his benefits entitlement was being resolved.

Tom mentioned that if he knew about all of these benefits earlier, he could have saved himself a lot of jail time over the years which has come from the desperation in trying to support his family. Tom seemed very shocked at how much help was available to him and he has never received the correct level of support or advice from anybody in relation to benefits.

Two of his children were granted DLA and as a result a Carers Element was payable on the UC, as were two extra Child Disability Elements. He was satisfied with the result and so decided not to challenge the unwarded DLA. In total this increases the monthly family income by over £2800.





# West Park Mental Health Hospital

John had been in hospital for over a year and was reluctant to engage with services, he had no friend or family support and had not claimed benefits for 2 years.

The worker spent at least 6 visits to John on the ward to determine facts, put a plan in place to reinstate benefits, challenge benefit decisions, claim new working benefits, deal with debts and arrears, write off previous council tax debt by disproving liability, prevent the loss of his home, work alongside his landlord to get housing costs reinstated and backdated, negotiated with his employer about eventually returning to work to deal with support needs etc not long after he was discharged.

As you can see above life can get complicated add this to an ongoing mental health condition and it causes worry stress and a chaotic life as you try to recover or deal with a mental health breakdown. John was supported for 3 months after discharge.

John's is not an individual case, we see many patients in similar circumstances, who had disengaged because situations become difficult. Without our services within the hospital, patients would be discharge back into the community, would find it difficult to engage or to deal with situations that arise, they may lose their home and possessions and their mental health would be affected because of these underlying situations.



# Lanchester Road Health Hospital

Julie had been admitted to hospital and I was asked to make a claim for personal independence payments by the staff and family. During the interview it was noted that she had previously claimed contributory employment support allowance but this had stopped as she was being investigated for fraud. I supported the family to gather evidence to show that due to her mental health condition, she had no understanding that a portion of the claim was income related and that she assumed that it was contributory based, she would be still entitled to it when married. I further evidenced she had informed the DWP that she got married and there were failings on their side to change her claim. The stress and worry of this had led to her admittance to hospital but with support from our service she was able to recover and deal with her mental health and be discharged back into the community.



# EMPLOYABILITY CASE STUDIES - YEI

## Progression into employment

Sarah came into Darlington Citizens Advice seeking advice regarding a dismissal from her job. As part of the advice she was given, Sarah was referred to the YEI team for help and support to find new work.

Disappointed and in low morale due to her dismissal, Sarah required a lot of confidence building, identifying her strengths and what she can offer a workplace. Due to her autism Sarah attended every review with her Grandparent for routine and reassurance so the YEI team adapted the reviews accordingly. We explored careers suitable and available for Sarah, created a CV tailored to some of the careers identified. We worked with Sarah to job search and spent sessions filling out applications. We prepared Sarah for interviews including how to create a good first impression, how to formulate responses to interview questions and a checklist of things to do before, during and after an interview. Upon receiving a job offer we were then able to assist Sarah with a monthly bus pass into work.

## Sarah's testimony

"I joined the YEI when I was dismissed from my job. They were really kind and understanding, patient due to my anxiety and understanding of my anxiety, depression and autism. They helped me look for jobs even when I didn't want to or know what I wanted. They couldn't have done enough for me. It has been 4 months and now I'm happily employed and hoping to climb the ladder. Thank you for believing in me".



# Progression into employment

Becky was a young, single mother of one and had limited work experience as she had been a stay at home Mam most of her adult life. Her son was starting school and she felt ready to work. She was referred to the YEI team by her Work Coach at the Jobcentre. Becky had some qualifications in Health and Social Care and had interests in either progressing into a career in care or cleaning.

Becky and the Learning and Skills Coach did a lot of initial work around exploring suitable jobs and careers for her. We looked into, not only her transferable qualities and skills but also her personality, not forgetting the practicalities around child care.

To address the lack of experience we focused on securing Becky some valuable work experience and Becky began volunteering at a local charity shop. Becky had low confidence and self esteem and often questioned her ability to contribute to a workplace so lots of work was done around confidence building and recognising past mistakes as just opportunities to reflect and learn from. We worked together on job applications, with the Learning and Skills Coach showing Becky how to read the essentials and desirables of a job description and how to cross reference these when writing a CV, cover letters and filling out applications.

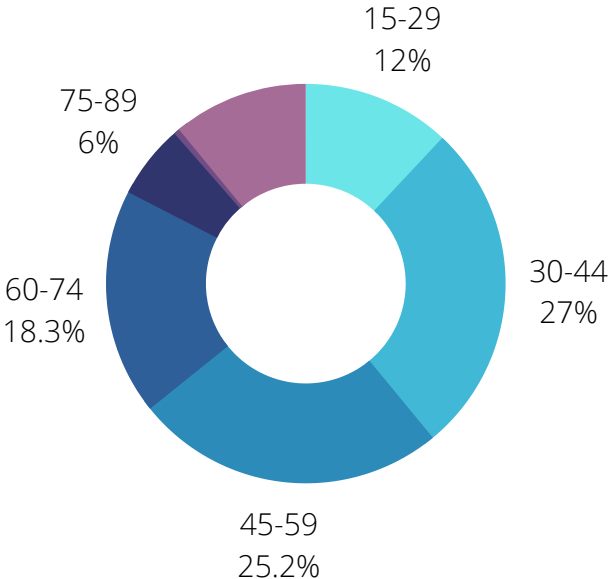
Mock interviews were used to prepare Becky for interviews and we were also able to fund interview clothes for Becky. When some of the interviews came back as unsuccessful, the YEI team were there to encourage Becky to keep going, make improvements and try again. Eventually Becky was successful as a laundry assistant and had very positive feedback from the interview. She started working and is enjoying the independence and sense of pride work brings.



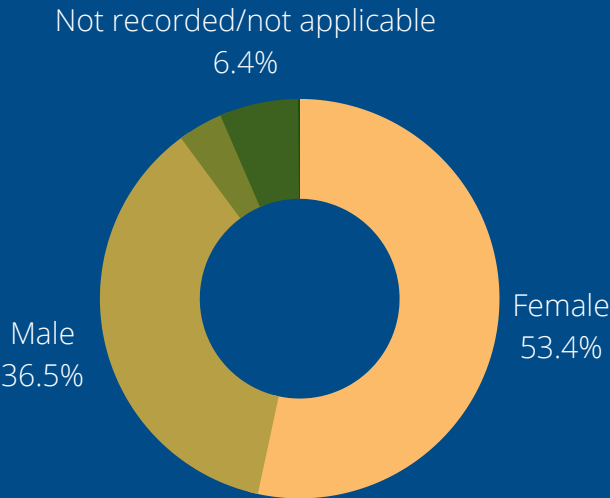
**European Union**  
European  
Social Fund

# CLIENT PROFILES DARLINGTON

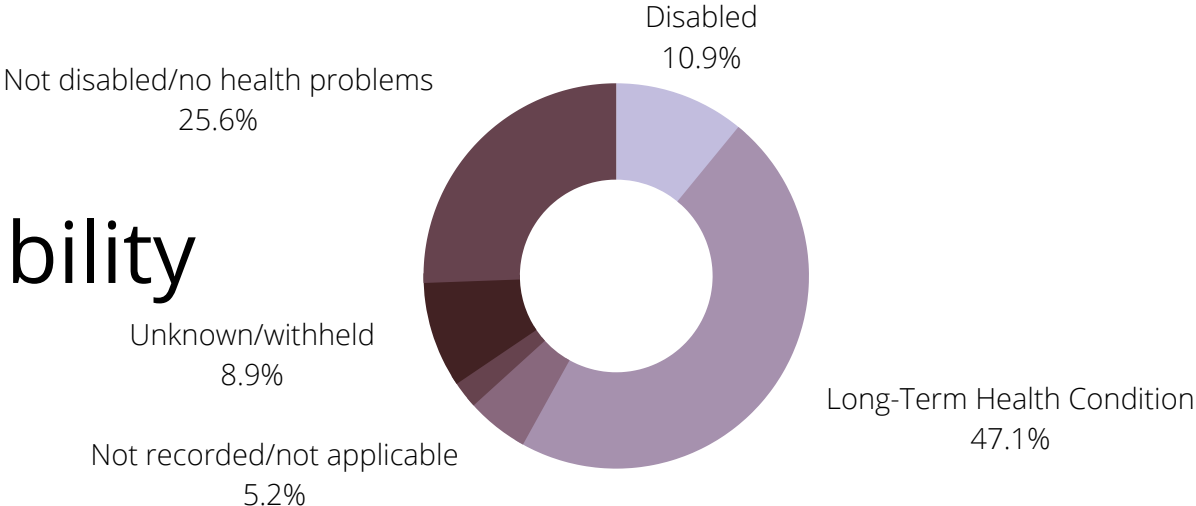
## Age



## Gender

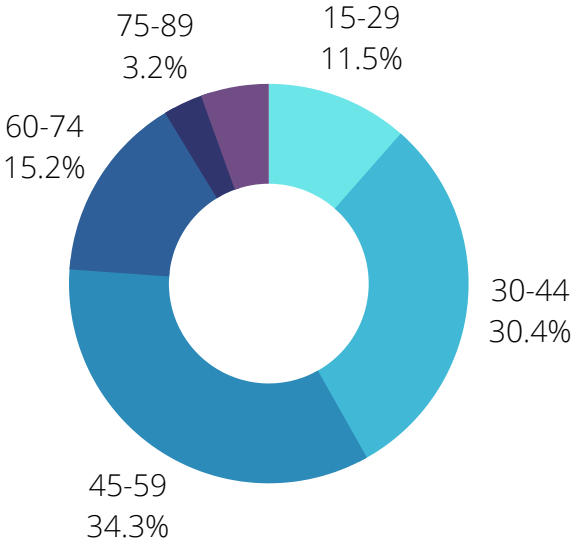


## Disability

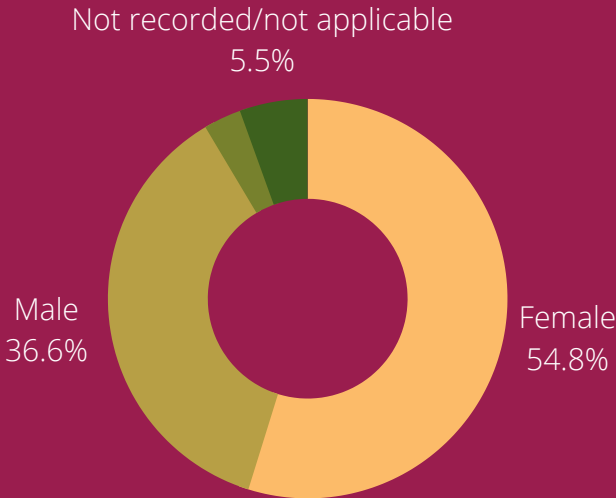


# CLIENT PROFILES REDCAR & CLEVELAND

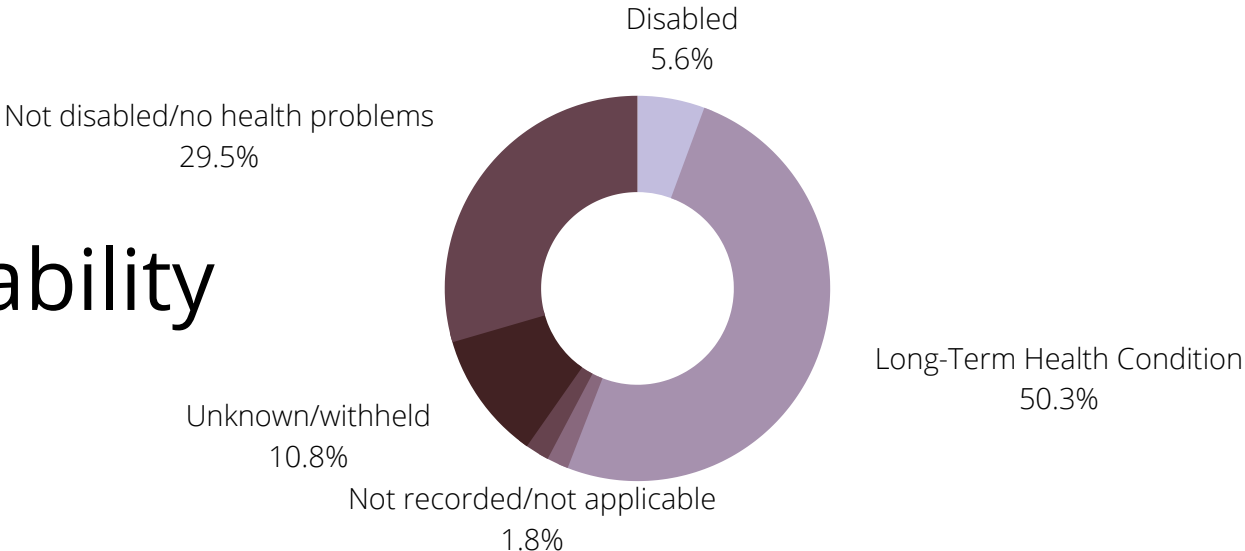
## Age



## Gender



## Disability



# CLIENTS COMMENTS

"Excellent service. Very efficient in dealing with our issues."

"Helpful staff. Helped a customer of ours to correct all issues they had with their bank account and living situation."

"Awesome staff. Very helpful"

"Hours are shorter due restrictions which is understandable. Staff helpful. Awaiting help in due course."

"We're are so glad you were here – nothing made sense to us in the paperwork"

"To Michelle,  
Just a big thanks for all your help and support."



"He spent over an hour on the phone with me to Universal Credit and really helped push for answers and a quick resolution.

Despite the migraine Universal credit are causing me, was a huge help and asked a lot of questions I forgot and gave me the correct information that I was looking for. "

"Thank you so so so much for helping me with my PIP review. Thanks to your expertise and knowledge of the benefits system. I was awarded Standard Daily Living and also Standard Mobility, due to my inability to undertake any journey because overwhelming psychological distress"

"Thank you for all you do for me, I appreciate it very much just feel lost and hopeless but now I know there is manageable solution. I couldn't done it without you.

"Thank you for all your help for me and my family means a lot. Thank you for been positive and compassionate."





# STRUCTURE, GOVERNANCE AND MANAGEMENT

## **Governing document**

Citizens Advice Darlington, Redcar and Cleveland is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1.00. Citizens Advice Darlington, Redcar and Cleveland is governed by its Memorandum and Articles of Association as amended on 28/03/2013.

## **Wider network**

Citizens Advice Darlington, Redcar and Cleveland is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. It adheres to the principles of the national network, and is audited on the quality of advice and its organisational structure.

## **Risk management**

The Board has conducted a review of the major risks to which the charity is exposed, and where possible has established systems to mitigate these. Internal risks are minimised by the development and implementation of policies and procedures, including those on health and safety, cash handling, IT, complaints and grievances. These are reviewed periodically to ensure that they meet the organisation's needs.

## **Organisational structure**

Citizens Advice Darlington, Redcar and Cleveland has a Board that consists of up to 15 members. This meets quarterly. There is a finance committee and an operations committee, which make up the Board; from time to time, working groups are established to address specific issues: for example, health and safety, tendering, building and equipment. Membership of such groups may include staff, volunteers and others who can assist the organisation. The Board may also establish consultation forums and focus groups. Responsibility for implementing the strategic development of the organisation is delegated to the Chief Executive, who ensures that the organisation delivers the services specified and that it meets its key performance indicators. The Chief Executive manages a team responsible for the day to day running of specialist and generalist advice provision.

## **Recruitment/appointment of new trustees**

The directors of the company are also Charity Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting. The directors have drawn up a set of role descriptions and person specifications to cover the varied requirements of a balanced board. In order to achieve this broad skill mix, candidates are asked to indicate their areas of expertise and complete a skills assessment. A Board recruitment panel considers all applicants and invites them to a panel interview. Appointments to the Board of Trustees are by co-option or election.

## **Induction/training of new trustees**

The organisation runs a programme of training, which all board members are expected to attend. New Trustees are taken through an 'induction pack' to ensure that they are fully aware of Citizens Advice Darlington, Redcar and Cleveland principles and their responsibilities to the organisation.

# OBJECTIVES AND ACTIVITIES

## **Funds held as a custodian**

Citizens Advice Darlington, Redcar and Cleveland also manages a client account for the Local Authority as a custodian.

## **Public Benefit of Citizens Advice**

The charity's aims and achievements set out have been undertaken within this report. The activities set out in this report have been undertaken to further the organisation's charitable purposes for the public benefit. The Trustees have complied with the duty under Section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission and the Trustees and have paid due regard to this guidance in deciding what activities the charity should undertake. The organisation's main objective is the promotion of any charitable purpose for the benefit of the community in Darlington and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

## **Statement of Purpose and Strategic Objectives**

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

Citizens Advice Darlington, Redcar and Cleveland aims to:

- Provide the advice people need for the problems they face;
- Improve the policies and practices that affect people's lives;
- Train all workers to provide an accurate, high quality client centred service;

Citizens Advice Darlington, Redcar and Cleveland provides services that work to:

- Inform people about the law and how it affects them;
- Advise people of the possible options available to them and the potential consequences of different courses of action;
- Listen to and support people as they consider and decide what to do;
- Assist people in pursuing their chosen course of action;
- Influence those responsible for policies and services by recommending changes based upon people's experiences.

## **Citizens Advice Darlington, Redcar and Cleveland Key Objectives:**

- The maintenance and development of high quality client-centred service
- Increased partnership working as a means of meeting client expectations
- The provision of support and advice, particularly for clients with the greatest needs
- To maintain effective governance and increase the reputation and profile of the organisation in Darlington, Redcar and Cleveland area.
- To build upon the commitment of the staff through effective recognition and personal development strategies
- The development of a finance strategy that supports the aims and aspirations of the organisation and its long-term viability

# FINANCIAL REVIEW

## Reserves policy

We hold contracts/Service Level Agreements with a range of statutory bodies that recognise the value of advice in improving health and wellbeing. We are grateful for the investment in the charity outreach providers, which continues to ensure that we provide a more co-ordinated service for vulnerable hard to reach clients. The number and range of sources provides us with a diversified financial base to ensure the charity is robust and not over dependent on any one source of funding. We are committed to robust financial planning and to this effect we maintain a projection of income for at least three years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible.

Incoming resources for the year were £1,501,010 of which £1,072,233 related to restricted activities and included £342,063 of funds transferred from Citizens Advice Redcar and Cleveland. A surplus of £443,640 was generated throughout the year made up predominantly of these funds transferred. At 31st March 2022 free reserves were £539,158.

# DATA PROTECTION

## Information Assurance - Statement of Internal Control

The organisation Trustee Board has approved a new Information Assurance Strategy, having identified the risk presented by the significant amounts of client data held in the organisation. An Information Assurance Management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners.

The organisation aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.



# BIG THANK YOU

Would like to says a **big thank you** to our supporters and funders:

**MACMILLAN**  
**CANCER SUPPORT**  
RIGHT THERE WITH YOU

**NHS**  
Darlington  
Clinical Commissioning Group



**European Union**  
European  
Social Fund

The logo for Northern Cancer Alliance, consisting of a stylized blue and green 'na' monogram followed by the text 'northern cancer alliance' in blue and green.  
**northern  
cancer  
alliance**

The logo for The Money Advice Service, featuring a stylized green rainbow with multiple curved lines.  
**the Money  
Advice Service**  
Free and impartial money advice

The logo for County Durham Community Foundation, featuring a stylized pink leaf or plant icon.  
County Durham  
**Community Foundation**



**DARLINGTON**  
Borough Council



Partnership led by Humankind



Step Forward Tees Valley is funded by the European Social Fund and the National Lottery Community Fund



# WHO'S WHO

## Reference and administrative details

Charity name: Citizens Advice Darlington,  
Redcar and Cleveland

Charity Registration: 1112414

Company Registration: 5562437 (England  
and Wales)

Registered Office:

The CORE  
Church Row  
Darlington  
Co. Durham  
DL1 5QD

Chief Executive: Helen Howson

Company Secretary: Hazel Thompson

## Senior statutory auditor

P W Lamb FCA DipPFS

## Auditors

Allen Sykes Limited  
5 Henson Close  
South Church Enterprise Park  
Bishop Auckland  
Co. Durham  
DL14 6WA

## Bank

Barclays Bank Plc  
27/31 High Row  
Darlington  
Co. Durham  
DL3 7QS

## Solicitors

Latimer Hinks  
5-8 Priestgate  
Darlington  
Co Durham  
DL1 1NL

## Trustee Board

Date of appointment within the given year  
(DA)

Date of leaving within the given year (DOL)

Mr. L McLeman (Vice-chairman)

Mr. R Murphy (Chairman)

Mr. D Byers

Mr. P Pimm

Mrs. C Flintoft-Smith

Mrs. B Buckle

Mr. M Redhead

Mr. D Egglestone

Mr. M Head (DA) 23/04/2021

Mr. C Payne (DA) 23/04/2021

Ms. F Harris (DA) 23/04/2021

# WE HAVE VOLUNTEER ROLES IN YOUR AREA

**All sort of people volunteer with us and for many different reasons, but one thing that unites them all is that they find it challenging, rewarding and varied.**

**It's a chance to make an active difference to people's live in your community.**

Volunteering with us offers you:

- a chance to meet new people
- new skills
- an opportunity to contribute to your community
- full training
- enhanced employability skills.

We have roles including:

- telephone assessor
- adviser
- charity fundraising
- trusteeship
- customer service
- campaigning
- publicity
- administration

**Contact details:**

**[training@citizensadvisedrc.org.uk](mailto:training@citizensadvisedrc.org.uk)**

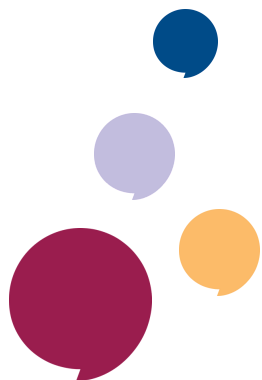




# Darlington, Redcar & Cleveland

**We provide free, independent,  
confidential and impartial  
advice to everyone about their  
rights and responsibilities.**

**We value diversity, promote  
equality and challenge  
discrimination.**



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Company limited by guarantee No. 5562437  
Charity Registration No. 1112414  
Authorised & Regulated by the Financial Conduct  
Authority FRN: 617578

