

East Herts Citizens Advice Service Research and Campaigns Bulletin

No 2

October 2015



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1. Introduction

This is the second Research and Campaigns bulletin. It presents an overview of the work that advisers and the R&C Team have been doing this past year. The statistics show the number of clients we advise, their issues and the amount of work we do. The eBEFs describe particularly unfair issues that advisers strongly feel require further action.

Benefits continue to be the biggest source of issues for our clients, these issues are the main reason for Food Bank voucher requests. We have continued our campaigns to improve ESA and PIP, recently raising issues with one of our local MPs, Mark Prisk (Hertford and Stortford).

Rental agencies are now legally required to display their charges, we have been reviewing compliance with this new law. At the specific request of Mark Prisk we have obtained some up to date information about the digital divide.

Dick Tanner, Gwynneth Tedds, Ann Fox and Marzena Makarewicz

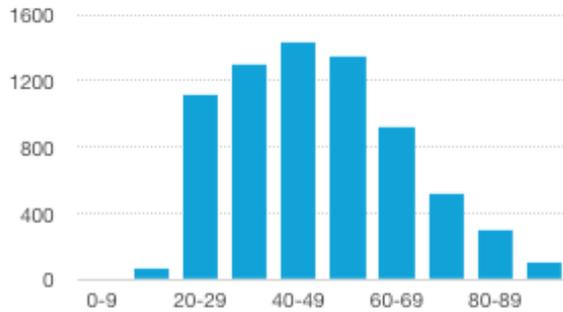
“There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they are falling in.”

Desmond Tutu

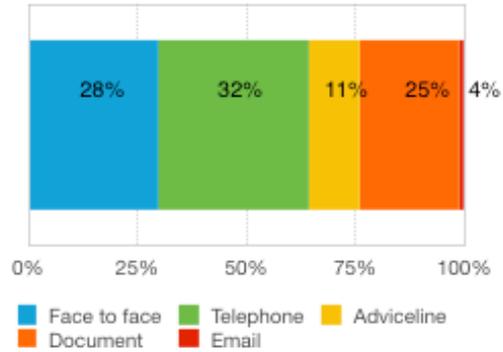
2. Statistics, twelve months to 30th June 2015

Unique Clients: 7494 Activities: 19078 Advice Issues: 14565

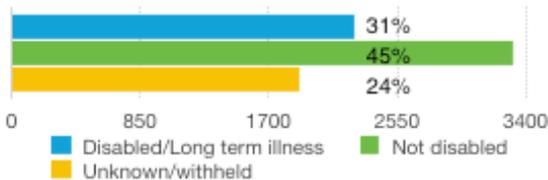
Client age range, (58% female, 42% male)



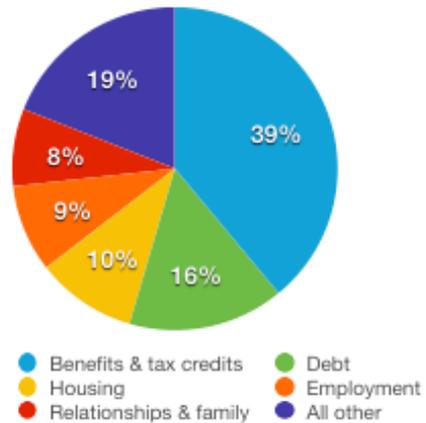
Activities by channel



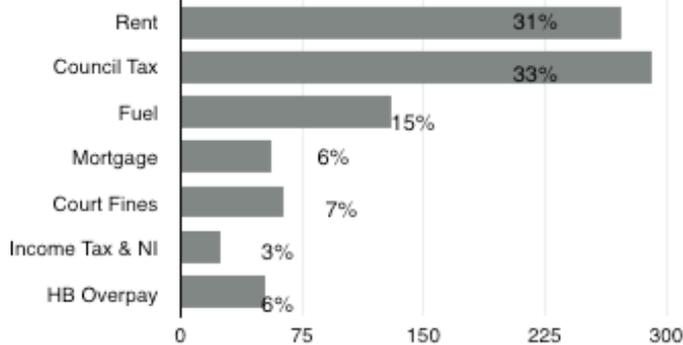
Client Disability profile



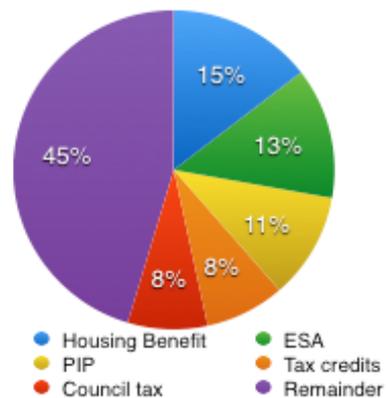
Top 5 Advice categories



Priority Debts: 889 Issues

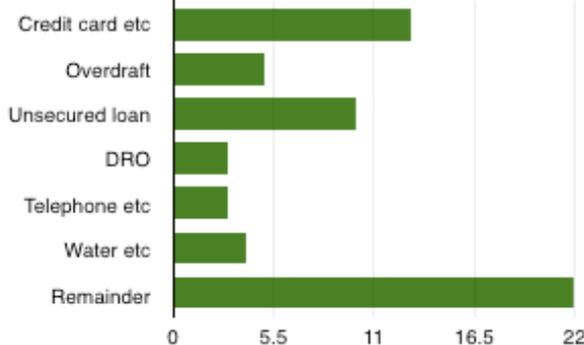


5663 Benefits issues



Priority debts can lead to the loss of your home, liberty or heating.

Non-priority debts (% all debts)



3. Bureau Evidence Forms (eBEFs)

An eBEF is an electronic form completed by an Adviser and shared with Citizens Advice to highlight examples of unfair practices, maladministration, or exploitation.

In the year to 30th September 2015 advisers submitted 72 eBEFs raising 114 issues. The bulk of these (73) concerned benefits, of which maladministration of various benefit systems accounted for 28 issues. The ongoing problem of poor administration was again raised with our local MP Mark Prisk. Problems applying for Employment and Support Allowance (ESA) and Personal Independence Payments (PIPs) continue to account for a large number of eBEFs, however their numbers and proportion are reduced. Hopefully this is partly due to our highlighting the issues to our local MPs. This campaign is continuing.

One recent eBEF illustrates the challenges clients face when applying for benefits. An 80 year old client was applying for pension credit and was asked for p45s and p60s from her last job. She retired 20 years ago and no longer has these documents.

4. Personal Independence Payments (PIPs) and Employment and Support Allowance (ESA)

As reported at the Spring Forum, we met last year with Mark Prisk and Sir Oliver Heald (North Herts) and raised PIP and ESA issues. They took up our concerns by writing to Ministers who replied with assurances that the processing time for PIPs would be reduced and that there would be a PIP assessment centre in Hertfordshire.

Having raised these issues with our MPs, it is pleasing to report that project advisers have recently seen a reduction in the PIP processing time. In addition ATOS, the Government's PIP contractor for our area, has opened an assessment centre in Ware, although its capacity is limited. However there are still some issues with PIPs and these have been brought to the attention of Mark Prisk in a recent meeting.

The Government has changed contractors for ESA assessment for our area from ATOS to MAXIMUS, however there is still no ESA assessment centre in Hertfordshire, an issue we raised again with Mark Prisk. According to the MAXIMUS website, ESA claimants should not have to travel more than 90 minutes to reach their out of county assessment centre by public transport. This is impossible to do from much of Hertfordshire.

There was also an error in the MAXIMUS website with the tool that was supposed to help you find the nearest assessment centre. It significantly under-reported the distance from the user's postcode to the assessment centre and quoted the distance in km. After a series of emails from Citizens Advice East Herts, MAXIMUS first removed the distance calculating tool from their website then replaced it with an improved version.

5. Contacts with Politicians

The formation of a new government on May was an opportunity for Citizens Advice to present all MPs with a guide "Helping your constituents, Working with Citizens Advice". Citizens Advice East Herts contributed a case study to the "Working together: best

practice examples” section of the guide. We reported on the successful campaign with our MPs to get aPIP assessment centre in Hertfordshire. Dick Tanner represented CA East Herts at the launch of the guide at a reception in the Houses of Parliament attended by 117 MPs.

In September 2015 we met with Mark Prisk MP (Hertford and Stortford) at his request. He wanted an update on the Digital Divide. We reported a waiting room survey that showed a third of the over 65s who responded could not access the internet. As noted in the previous section we also took the opportunity to raise PIP and ESA issues with the MP. In addition we reported on two housing issues and our food bank survey

- How the Local Housing Allowance is too low - reducing housing benefit claimants access to private rented accommodation,
- Slow conformity with the 2015 Consumers act requiring letting agents to display their charges,
- How benefit issues caused food poverty in 48% of food bank voucher requests.

In October 2015 we wrote to the Right Hon Grant Shapps MP (Welwyn and Hatfield) Citizens seeking help in resolving a benefits maladministration issue that is adversely affecting one of his very vulnerable Hatfield constituents.

One of our specialist advisers works with Isabel Hospice helping people they support make benefit applications. On 24th September our adviser visited a terminally ill client at home and tried to initiate a claim for Income Support (IS) for her partner who was due to finish work on 30th September to become her full time carer. The application failed as the Department of Work and Pensions (DWP) agent refused to initiate a claim because it was more than three days in advance of the start date, (1st October). The regulations state that an application may be made 3 months in advance (CPAG chapter 5, p 106).

We are concerned that other carers could face financial difficulties because of the error in the DWP system. So we asked Grant Shapps to write to the Secretary of State for Work and Pensions asking for the DWP system to be amended so that it correctly accepts applications for IS up to three months in advance. We said that “This change would reduce future financial hardship for all carers who are supporting vulnerable people who, like your terminally ill constituent, are in very difficult circumstances.”

6. Housing issues

There are two current issues with the local housing market that we have brought to the attention of Mark Prisk.

1. Local Housing Allowance (LHA)

LHA is the maximum amount of housing benefit payable to tenants in private rented accommodation. We first reported on the availability of rental properties at or below the LHA in 2012.

(East Herts CAB Benefits Survey for 2010 -2012, published November 2012)

The table below shows that the number of two bedroom properties available to rent at or below the LHA has continued to decrease in East Herts, with none available in Harlow and Stortford. This makes it very hard for people relying on housing benefit to find suitable and affordable accommodation in the private sector. The situation is likely to be worse than the table suggests as many landlords and letting agents don't accept as tenants, people who rely on housing benefit.

Table: The Local Housing Allowance (LHA) for two bedroom properties in East Herts and the percentage of properties for rent at or below the LHA.

Broad Market Rental Area	June 2010		July 2011		October 2012		August 2015	
	LHA £	% properties' rent < LHA	LHA £	% properties' rent < LHA	LHA £	% properties' rent < LHA	LHA £	% properties' rent < LHA
Ware and Hertford	773	89%	750	89%	775	89%	806*	28%
Harlow and Stortford	693	61%	695	72%	695	22%	710*	0%

* The current LHA rates were set in April 2015.

2. Rental Letting Agencies

The Consumer Rights Act 2015 requires letting agencies to display all their charges up front or face a penalty of £5000. This legislation is aimed at an abuse whereby letting agencies hid their charges from potential renters who were then hit with extra costs late in the renting process. Nationally these charges could be as high as £300 per lease.

Locally, last year, Citizens Advice East Herts saw, on average, one client a week with problems with private sector rent and other charges. A survey of the websites of letting agencies in Hertford, Ware and Bishop's Stortford, show that many are not yet compliant with the new law.

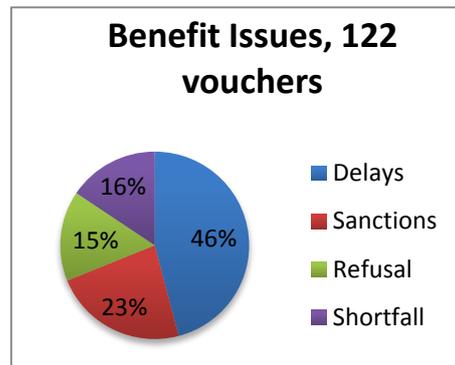
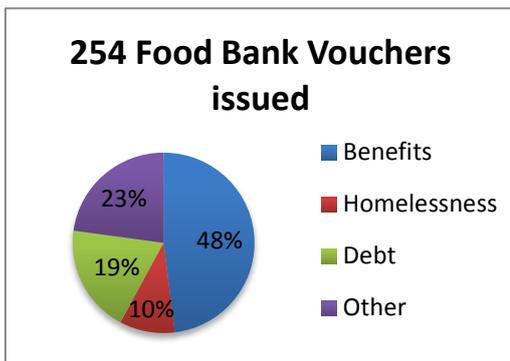
[http://www.legislation.gov.uk/ukpga/2015/15/contents/enacted section 83.](http://www.legislation.gov.uk/ukpga/2015/15/contents/enacted%20section%2083)

7. Food bank vouchers and benefit delays

Last December, the All-Party Parliamentary Inquiry into Hunger in the United Kingdom reported "The Inquiry believes that benefit delays have been a key reason as to why individuals have turned to food banks over the past ten years."
<https://foodpovertyinquiry.files.wordpress.com/2014/12/food-poverty-feeding-britain-final.pdf>

Citizens Advice East Herts is one of many organisations in the area that issue food bank vouchers. We were able to report to Mark Prisk MP that our data supports the findings of the Parliamentary Inquiry.

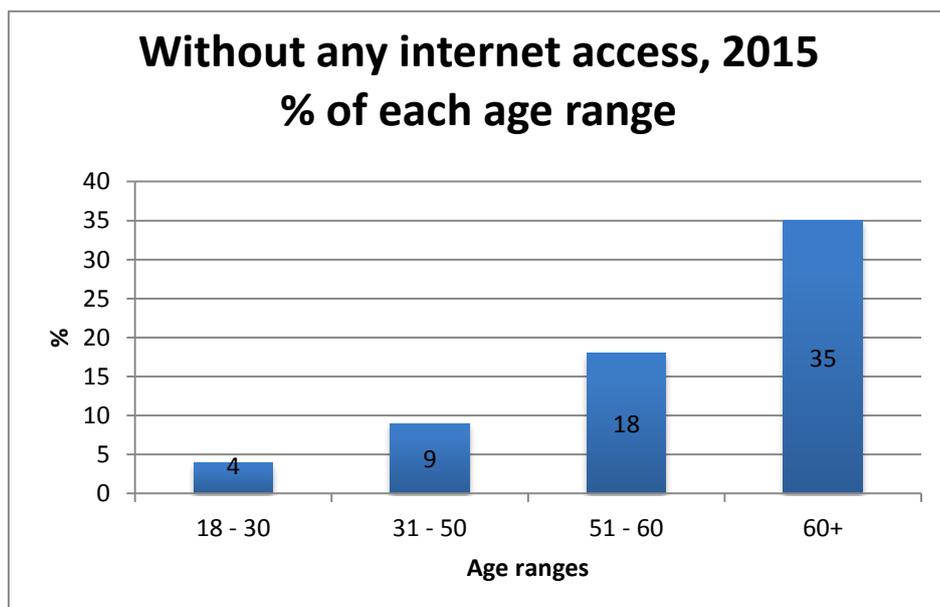
In the twelve months to June 2015 we issued 254 food bank vouchers. Our data shows that, according to our clients, the main drivers of food poverty are benefit issues 122 (48%). Of these almost half, 56, were due to benefit delays.



8. Digital divide

Over the period of a month, East Herts Citizens Advice surveyed clients who dropped into our offices, about their use of the internet and 233 responded. Of these 197 (84.5%) had access to the internet and 36 (15.5%) did not have access. This figure shows a small improvement compared to the survey presented in 2012 when 17.1% of clients did not have access to the internet. The biggest reason for not using the internet was, “Do not know how to use the internet” which was cited 17 times followed by “Cannot access the internet” cited 14 times.

The survey also showed that lack of access to the internet was age related. Of the clients responding, 51 were over 60 years old, 18 (35%) of whom had no access to the internet. This compares to 4% of the 18 – 30 year olds. As the chart shows, the percentage of clients without internet access doubles for each successive age group.



The data for 2015 shows a slight improvement over 2012 when 48.5% of the over-60s and 25.7% of the 51 – 60 year olds did not have internet access.

The survey shows that in 2015, 15% of our clients cannot access the internet, and this proportion rises to 35% among the over sixties. Therefore this large proportion of clients cannot access Government websites. Neither can they access different energy and insurance websites, this inhibits their ability to budget wisely by seeking the best fuel tariffs and insurance premiums.

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