

**Hillingdon and Ealing Citizens Advice**

# **Home Visiting Service**



**Project Report  
October 2006 – March 2007**

*Community  
Legal Service*



**Carol Moreton / Michelle Rama-Dominguez  
Home Visiting Outreach Advisers**

**Celeste Lovis  
Team Leader**

**April 2007**

**Funded by Hillingdon Primary Care Trust**

# HILLINGDON & EALING CITIZENS ADVICE

## HOME VISITING ADVICE SERVICE

### PROGRESS REPORT 1<sup>st</sup> OCTOBER 2006 to 31<sup>st</sup> MARCH 2007

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#### EXECUTIVE SUMMARY:

- The Home Visiting Service was fully staffed throughout the 6 month period from October to March 2007, and has continued to meet its targets for output.
- The adviser made a total of **159 advice-giving contacts** during the period of this report resulting in clients receiving advice in relation to **385 enquiries**.
- Outcomes for clients included **£48,791 in financial gains**, mostly additional welfare benefit payments achieved on their behalf, bringing the total financial gains for clients for the **5 year period from April 2002 to £546,897**.
- These financial gains represent a **real increase in income and quality of life for clients**, enabling them to achieve healthier lifestyles, including better diet, improved heating and opportunities for exercise and social activities.
- **Benefits advice made up 72% of enquiries** with Disability Living Allowance and Incapacity Benefit accounting for 48% of benefit queries, followed by Income Support and Council Tax Benefit.
- **Debt advice** continues to be the second highest enquiry area and made up 14% of the enquiries dealt with by the adviser. Help managing debt significantly reduces the stress suffered by the individual and their family.
- The increasing complexity of the Welfare Benefits/Tax Credits system and rising levels of debt affect the quality of life and the physical and mental wellbeing of Home Visiting clients. There continues to be a strong need for this accessible and successful advice service, enabling housebound and disabled clients who are unable to use existing bureau services to have access to an independent advice service.

# HILLINGDON AND EALING CITIZENS ADVICE

## HOME VISITING SERVICE

### PROGRESS REPORT for OCTOBER 2006 - MARCH 2007

#### 1. INTRODUCTION

The Home Visiting project is a referral-only service that operated for three days a week from the Uxbridge CAB of Hillingdon and Ealing Citizens Advice (HECA) during this period. The service was funded by a grant from Hillingdon Primary Care Trust to provide a part-time outreach adviser (3 days a week).

This report covers the period from 1<sup>st</sup> October 2006 to 31<sup>st</sup> March 2007. The Home Visiting project has been running successfully since January 1996 to provide in-depth advice, information and advocacy to people who are housebound and generally not able to use existing advice services due to ill-health, disability or home caring responsibilities. A high proportion of clients also have mental health problems, learning disabilities or substance/alcohol abuse problems.

#### 2. THE ADVICE SERVICE - MONITORING AND OUTCOMES

Standard CAB monitoring has been applied to the Home Visiting service. The statistics appended to this report are for the period 1<sup>st</sup> October 2006 to 31<sup>st</sup> March 2007. **The following sections of the report give information on who accessed the service, the kind of issues dealt with and the outcomes gained for clients.**

##### 2.1 NEW REFERRALS

There were **15** new referrals received during the period covered by this report. Referrals were received from Hillingdon Social Services People with Physical and Sensory Disabilities Team (PPSDT) and CAB advisers in the Hillingdon CAB offices.

Some clients have been disabled and housebound for many years but have remained unaware of their benefits entitlements, whilst others have only very recently had to stop work and may face months of medical treatment and financial uncertainty. Many are faced with a bewildering benefits system that unfortunately does not seem equipped to assist those who have the most need but little experience of claiming their entitlements.

Whilst we are able to deal with matters such as benefit checks easily over the telephone, our clients are often overwhelmed and confused by the complex benefits system and a home visit was therefore available, to ensure that clients received the most appropriate service and their benefit entitlements were maximised and understood.

Ongoing casework has been a major part of the work as a case can very rarely be dealt with on a 'one-off' visit and often many hours of telephone liaison with other agencies has been necessary. Clients were able to contact the adviser on a dedicated phone line, leaving messages when necessary.

## 2.2 CLIENT PROFILE – NEW CLIENT REFERRALS

**Appendix 1** provides figures relating to the profile of new clients referred to the project between October 2006 and March 2007. All clients stated that they were suffering from long term sickness, terminal illness or disability, showing the need for the Home Visiting project to help housebound clients with disabilities.



### **Gender**

Of the 15 new clients in this period 54% were male and 46% were female.

### **Age**

Ages of clients ranged between 17 and 64 with 66% being over 50 years of age. Clients aged between 35 and 49 made up 20% of the total.

### **Ethnicity**

The majority of clients using the service continued to be of white ethnic origins at 54%. Of the newly referred clients in this period, 20% were of Indian origin.

### **Housing Tenure and Location in Hillingdon**

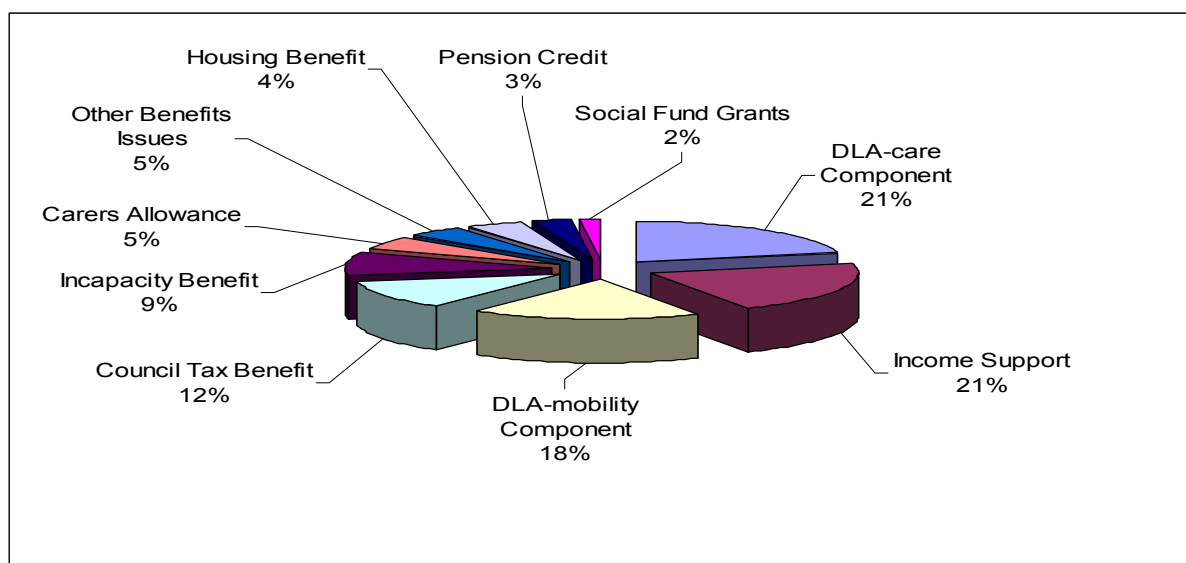
As an indication of the social class of service users, the majority were in rented accommodation (Council, Housing Association and privately rented) at 40%, owner-occupiers made up 27% and 33% were in bed and breakfast or other temporary accommodation. The table of postcodes (Appendix 1) indicates that the clients referred to this project are spread fairly evenly across the Borough.

## 2.3 CLIENT ENQUIRIES

**Appendix 2** illustrates the range of issues dealt with by the Home Visiting Service and the number of times each issue was raised. In the course of **159** contacts with clients of the service, advice was given on **385** separate issues of which 72% concerned Welfare Benefits and Tax Credits. The next most common enquiry areas were Debt at 14% and Tax at 4%.

**Welfare benefits:** Disability and Sickness benefits made up 48% of all benefit enquiries, the commonest enquiries concerning the care and mobility components of Disability Living Allowance. The next most frequent benefit enquiries concerned Income Support (at 21% of all benefit enquiries) and Council Tax benefit (at 12%).

**Figure 1 – Welfare Benefit Enquiries (October 2006 to March 2007)**



**Debt:** Enquiries concerning debts continued to be a major problem for clients. Many housebound clients fall into debt if they have been living on benefits for an extended period or if they took out affordable loans whilst working, only to find themselves on benefits due to ill health and unable to pay their debts.

Debt and ill-health are often linked by the worry of not being able to maintain repayments leading to anxiety, depression and insomnia. The Home Visiting Outreach Advisers were able to holistically assess the client's financial situation, help to prioritise debts and make realistic repayment offers, whilst also ensuring that all welfare benefit entitlements are received in order to maximise the client's income.

During this reporting period 6 clients have been **assisted with debts totalling £65,343**, mainly rent and mortgage arrears and consumer debt in the form of bank overdrafts, non-secured loans, credit cards and store charge cards.

**Total debts owed by clients advised in October 2006 – March 2007**

Type of Debt	Amount
Housing – rent and mortgage arrears	£47,000
Council Tax	£81
Consumer – Credit cards / Loans	£17,440
Utilities	£616
Benefit Overpayments	£146
Other	£60
<b>Total</b>	<b>£65,343</b>

## 2.4 CASEWORK AND CONTACT TYPE

The table below indicates the type of client contact and shows that the majority of contacts continued to be by telephone following initial home visits. This enabled the Home Visiting advisers to work as efficiently as possible. They made **159** contacts with clients, including new clients and clients with ongoing casework.

### Client Contact Type

Contact Type	Oct 2005 - Mar 2006	April - Sept 2006	Oct 2006 - Mar 2007
In Person	20%	32%	30%
By Telephone	69%	60%	65%
By Letter	11%	8%	5%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## 2.5 CASE STUDIES

**CASE STUDY 1:** A white, disabled, single male aged 24 years, had claimed Income Support (IS) due to incapacity for work after a serious car crash which left him with short-term memory loss and cognitive problems.

His claim of Incapacity Benefit (ICB) was originally refused by the Department of Work and Pensions (DWP) but this decision was overturned by an Appeal Tribunal in November 2006. At the same time the client's IS payments stopped without any notification and the client assumed that it was due to administrative procedures following the Appeal decision.

After a couple of months the client still had not received any payment and was in debt because he had to borrow money from his family and girlfriend to purchase food and other essentials.

Our Home Visiting (HV) adviser contacted the DWP and was told that **no reason could be given to explain why the IS payments had stopped**, but because no payments had been made for over two months the client would have to put in a new IS claim.

The adviser explained that the problem had occurred due to poor administration and requested that the client's IS claim be re-instated immediately and backdated.

She was directed to make a written request explaining how the client had survived financially since his IS payments had stopped, and her intervention resulted in **IS being reinstated as a continuous entitlement of £70.00 per week.**

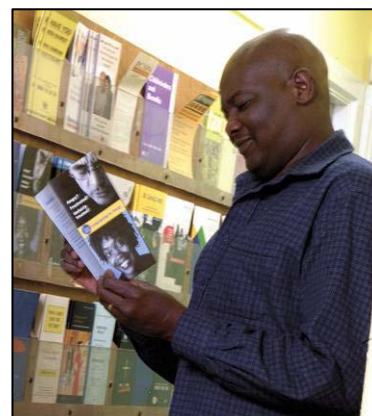
**The client also received a backdated payment of Income Support totalling £1,463.**

A Disability Living Allowance (DLA) claim was also completed and the client is still awaiting a decision at the time of this report because his claim has been submitted to the DWP medical officer for assessment.



**CASE STUDY 2:** A disabled male client, age 57 years, British and of black Caribbean ethnic origin, divorced and living alone in a property jointly owned with his son, suffered a brain haemorrhage in 2005 and has left side loss of field of vision.

He has very poor memory and concentration problems and is easily tired. Unsurprisingly, he can feel depressed and frustrated by his condition as he feels he has lost control of his body and his life.



He was receiving DLA at the lowest rates and the HV adviser requested a review to increase DLA to the higher rates due to his care and mobility needs. As the review was refused he has now been referred to Mary Ward Legal Centre for specialist representation at his Appeal hearing due to take place in April 2007.

He was receiving ICB but had not claimed IS or CTB, therefore he was not receiving any help with his housing costs and had substantial mortgage arrears. The adviser assisted with the IS and CTB claims and **obtained a backdated payment of IS, including mortgage interest, of £1,300.**

**As a result of our assistance, the client is also receiving 100% CTB and IS of £59.34 per week, in addition to ICB of £78.50 per week and DLA of £33.00 per week.**

**CASE STUDY 3:** A white, disabled, single male client aged 28 years also had a serious accident, suffered a head injury, and is a wheelchair user with limited strength in one arm only. He stated that he was informed in 2003 that he would not be eligible for benefits, although he was not clear who had told him this, and had therefore never claimed. He was living with a close relative and they both lived on the relative's welfare benefits.

Following the death of his relative in 2006, he has been living on his own in rent-free accommodation without any income, surviving on the goodwill of friends, and was supported financially for a few weeks by Social Services.

Our adviser assisted him to claim and receive IS, Council Tax Benefit (CTB), and DLA at the highest rates of care and mobility.

She also made a written request for backdating of the benefits, including evidence of how he had survived financially after his relative died, and successfully negotiated payment plans against utility and Council Tax debts that he had incurred.

**Full entitlement to DLA and IS was obtained totalling £246.35 per week, plus 100% CTB and he received backdated benefit payments totalling £2,542.**

## **2.6 SUMMARY OF OUTCOMES / FINANCIAL GAINS FOR CLIENTS**

From 1<sup>st</sup> October 2006 to 31<sup>st</sup> March 2007 financial gains obtained on behalf of clients totalled **£48,791**. This brought the total for the year to **£83,543**.

The majority of this was from successful claims for Income Support / Jobseekers Allowance and Disability Living Allowance, which is a benefit with complicated eligibility criteria. Weekly benefit entitlements have been projected for 52 weeks, taking into account known changes in benefit rates.

## Financial Gains achieved for Clients October 2006 – March 2007

Benefits	£
Disability Living Allowance / Carers Allowance	18,402
Council Tax Benefit	1,314
Income Support / Jobseekers Allowance	25,714
Incapacity Benefit	3,361
<b>Total Financial Gains for clients</b>	<b>48,791</b>

As well as gains from successful benefit applications, non-financial positive outcomes included successful negotiations for token repayments for clients with debts.

Clients whose sole income is from means tested benefits, such as Income Support or Jobseekers Allowance, have extremely restricted lifestyles and are often unable to afford nutritious, fresh food or sufficient heating for their homes.

Maximising income by obtaining awards of Disability/Welfare Benefits has a significant impact, enabling elderly clients and those suffering from chronic illness or disability to maintain independent lives in their own homes, thus reducing the detrimental effects of poverty on their overall health and well-being.

### 3. FEEDBACK ON THE SERVICE

A feedback questionnaire (designed by the Legal Services Commission) has been given to all clients for completion during the reporting period. These have been statistically collated at the end of the 6 month reporting period to provide a measure of client satisfaction.

Twelve completed questionnaires gave the following results:

- 75% described themselves as 'very satisfied' with the overall level of service and 17% were 'fairly satisfied'
- 92% found the adviser to be 'very informative'
- 83% felt they had been listened to 'very well'
- 92% felt they were treated fairly at all times
- 100% were likely to recommend the service to someone else in need of advice.

#### Examples of the types of comments included:

- "Very happy with the service"
- "Very good. Michelle did a sound job";
- "Really pleased with the service";
- "I've known about the service, it was easy to contact";



#### 4. SOCIAL POLICY

A twin aim of our service is to exercise **a responsible influence on social policy**. The objective is to remedy current problems and prevent future ones thereby helping many more people than use their local CABx services on an individual basis.

The Home Visiting advisers have continued to report evidence to Citizens Advice on the recurring and common problems affecting our housebound and disabled clients, providing valuable evidence for social policy campaigning for improved policies and services.

Issues highlighted have included:

- Income Support payments stopped by the Department for Work and Pensions (DWP) without prior notification
- DWP frontline staff on the Customer Management System (CMS) misinforming claimants of benefit eligibility criteria and their entitlements.
- Incompetent British Gas Customer Service



#### 5. CONCLUSION

The Home Visiting service has continued to be well used throughout this final six-month period, as in previous periods over the last 11 years, and our client feedback surveys indicated high levels of satisfaction with the service from its users.

Many people in this section of the community are amongst the most financially and socially deprived, and the advice and help received undoubtedly enables them to improve their lifestyles and overall health and well-being.

The increasing complexity of the Welfare Benefits/Tax Credits system and rising levels of indebtedness affecting the quality of life and the physical and mental wellbeing of Home Visiting clients continues to create a strong need for a dedicated CAB advice service for those who are disabled and housebound.

We must thank the Hillingdon Primary Care Trust for enabling us to provide this much needed service over the last 11 years. As funding for the service has now ended the service has been wound down and the casework concluded.

**Celeste Lovis**  
**Team Leader**  
**April 2007**

**APPENDIX 1: Client Profile – New Referrals (1<sup>st</sup> October 2006 to 31<sup>st</sup> March 2007)**

<b>Profile Question</b>	<b>No. Contacts</b>	<b>%</b>	<b>Code Description</b>
Gender	7	46%	Female
	8	54%	Male
	<b>15</b>	<b>100%</b>	
Age	1	7%	Age 17 – 24
	1	7%	Age 25 – 34
	3	20%	Age 35 – 49
	10	66%	Age 50 - 64
	<b>15</b>	<b>100%</b>	
Race	8	54%	White
	3	20%	Indian
	1	7%	Bangladeshi
	1	6%	Declined to Answer
	2	13%	Other
	<b>15</b>	<b>100%</b>	
Housing Tenure	2	13%	Council Rented
	1	7%	Private Rented
	3	20%	Housing Assoc/Charitable Trust
	4	27%	Owner Occupier, inc Long Lease
	1	6%	Bed & Breakfast / Temporary
	4	27%	Other
	<b>15</b>	<b>100%</b>	
Disability / Carer	15	100%	Long Term Sick / Disabled
	0	0%	Caring Responsibilities
	<b>15</b>	<b>100%</b>	
Postcode	1	7%	HA4 – Ruislip
	1	7%	HA5 – Eastcote
	1	7%	HA6 – Northwood
	3	20%	UB3 – Hayes
	1	6%	UB4 – Hayes
	4	27%	UB7 – Yiewsley / West Drayton
	2	13%	UB8 – Cowley / Uxbridge
	2	13%	UB10 – Hillingdon / Ickenham
	<b>15</b>	<b>100%</b>	

## APPENDIX 2: Enquiry Issues (1<sup>st</sup> October 2006 – 31<sup>st</sup> March 2007)

Code	Benefits & Tax Credits	Issues	%
Ben02	Income Support	59	15.32%
Ben03	Pension Credit	8	2.08%
Ben06	Social Fund Grants	5	1.30%
Ben07	Housing Benefit	12	3.12%
Ben08	Child Benefit	1	0.26%
Ben09	Council Tax Benefit	33	8.57%
Ben10	Working & Child Tax Credits	2	0.52%
Ben12	National Insurance	1	0.26%
Ben13	State Retirement Pension	1	0.26%
Ben14	Incapacity Benefit	26	6.75%
Ben15	DLA - Care Component	59	15.32%
Ben16	DLA - Mobility Component	50	12.99%
Ben17	Attendance Allowance	1	0.26%
Ben18	Carers Allowance	13	3.38%
Ben99	Other benefits issues	8	2.08%
	<b>Subtotal</b>	<b>279</b>	<b>72.47%</b>
	<b>Debt</b>		
Deb02	Mortgage+secd Loan Arrears	3	0.78%
Deb04	Fuel debts	8	2.08%
Deb05	Telephone debts - landline & mobile	2	0.52%
Deb09	Council tax, community charge arrears	4	1.04%
Deb12	Bank & building society overdrafts	1	0.26%
Deb13	Credit, store & charge card debts	13	3.38%
Deb14	Unsec'd Personal Loan Debts	4	1.04%
Deb15	Catalogue & mail order debts	2	0.52%
Deb16	Water supply & sewerage debts	4	1.04%
Deb18	Over payments of WTC & CTC	2	0.52%
Deb19	Overpayments of IS & / or JSA	4	1.04%
Deb99	Other debt issues	8	2.08%
	<b>Subtotal</b>	<b>55</b>	<b>14.29%</b>
	Financial Products & Services	9	2.34%
	Health and Community Care	2	0.52%
	Housing	5	1.30%
	Immigration, Asylum & Nationality	1	0.26%
	Legal	2	0.52%
	Signposting & Referral	1	0.26%
	Tax	15	3.90%
	Travel, Transport & Holidays	3	0.78%
	Utilities & Communications	13	3.38%
	<b>Grand Total</b>	<b>385</b>	<b>100.00%</b>
	Raised by	159	Contacts