D.I.A.L.

Lowestoft & Waveney
Disablement Information and Advice Line
Registered Charity No. 296844

Annual Report & Accounts
1st April 2015 - 31st March 2016

161 Rotterdam Road
Lowestoft, Suffolk
NR32 2EZ
Tel: 01502 511333
Fax: 01502 586130
info@lowestoftdial.co.uk
www.lowestoftdial.co.uk
Who’s who at D.I.A.L. Lowestoft & Waveney

2015-16

Management Committee:

Chair: Margaret Oldham MBE
Vice-Chair: Jill Brough
Treasurer: Neil Payne
Secretary: Gwen Parsons
Other Trustees: Adam Carroll
            Julie Lambert
            Jerry de Mierre
            Allen Pettitt
            David Smith
            Sam Tiffen
            Susan Vallis
            Pauline Wilcock
            Richard Ambrose (User Rep)
            Cllr. Frank Mortimer (WDC Rep)

Staff:

Manager: Julie Fulbrook
Snr. Disability Advisor: Denise Brentnall
Disability Advisor: Gemma Atkins
            Steve Smetham (until 16th October 2015)

Outreach Dis. Advisor Chris Zielinski (until 25th February 2016)
            John Watt (from 11th April 2016)

Volunteers:

Adam Clark, Katie Connolly, Honnor Dawn, Karrah Fitzgerald,
            Julia Gledhill-James, Ryan Hook, Carol Howard, Amy Leach,
            Michele Goldsworthy and Margaret Oldham MBE.

Our aim is to offer a free, impartial and confidential information, advice, advocacy and representation service to all disabled people, their carers, and professionals working with them.

We aim to help disabled people overcome day-to-day problems they encounter.

We are committed to working in partnership with other organisations to enhance the provision of advice services throughout the county of Suffolk and to maintain the standard of information given.

We will continue to strive to secure vital funding to maintain D.I.A.L.’s staffing and volunteer numbers.
ChaIrman’S RePoRt 2016

MaRgaret Oldham M.B.E.

30 Years of D.I.A.L. Lowestoft and Waveney.

It is almost half of my life-time since I became involved with D.I.A.L. Then I was young and energetic and had brown curly hair. Just look at it now! At a chance meeting with Jill Brough in the Water Lane swimming pool, as I was swimming around following one of my 14 orthopaedic operations she said it looked as if I had time on my hands. Well taking up 17 years as the Manager and 13 years as a volunteer, mainly on the Management Committee, D.I.A.L. has certainly filled up my time! One person who often gets forgotten when I do the thank-you’s is my husband Les, as I know none of this would have been possible without his help, support and understanding.

This year has seen a number of challenges in the D.I.A.L. office, from practical aspects like the central heating, car park and a new IT system, and then staff and volunteers coming and going. I am sure that Julie will say that keeping the D.I.A.L. service going is a constant challenge in more ways than one! I thank her and each one of the staff for the continued hard work which they do for D.I.A.L. and which resulted in a very good report from Suffolk County Council in their annual audit. This not only looked at the policies and procedures which are vital for the smooth running of the service but also the quality of their advice and casework, which the Management Committee know is excellent. The continual changes to Welfare benefits means that there is a constant need for additional training in order to cope with the system and to get the best for our clients, and I thank Denise and Gemma for all their hard work in this. Steve took early retirement in October last year and he is greatly missed. We thank him for all the years he gave to D.I.A.L.. Chris left us at the end of February to go to Angus in Scotland to work, and is thoroughly enjoying himself there. He keeps us updated with frequent emails and beautiful photos of the countryside near where he works.

We again thank all the people who have helped the organisation during the last twelve months, from the volunteers like Ryan and Carol, to the Management Committee. I do thank the Management Committee for all their support, many of whom have worked away at their contribution for many years. We have lost some old friends this year and the passing of Dr. Gordon Walker was a particular shock, as he seemed as if he would go on for ever. A number of long-serving members have resigned, all for various reasons, so we thank Jerry de Mierre, David Smith, Richard Ambrose and Philip Jarvis for all the years that they have given to D.I.A.L.
We again thank all our current funders who will be mentioned by our Treasurer in the Accounts, but particularly Suffolk County Council and Waveney District Council with whom we have Service Level Agreements. We continue to liaise with them and attend meetings both at the Waveney and Suffolk levels just as often as we can. We also need a special thank you to the Grants Officers of the Suffolk Community Foundation who are wonderful when it comes to finding small pots of funding for D.I.A.L. and while mentioning the fundraising I want to say a special thank-you to Gwen, who took over this onerous task from me in 2014 and who now realises what a difficult task it is. Even Julie’s son-in-law helped us out this year with a sky-dive to raise funds for D.I.A.L. As I say every year, we should not have to fund such a vital service for people with disabilities by constantly filling out forms and begging for money but having someone throw themselves out of an aeroplane for us really did exceed all expectations!

For another year we have liaised with other disability advice services in Suffolk by meeting at the Avenues headquarters in mid-Suffolk on a quarterly basis, although we have now decided to cut down travel costs and time by having two of the four meetings a year as teleconferences. Gwen is Chair of the Suffolk Disability Advice Services County Management Committee and Julie and I also attend or take part in these meetings, together with our counterparts from the three other services in Suffolk. We have worked closely with them, particularly with a Lottery bid this year which would have brought us closer together, but unfortunately we were not successful. Suffolk County Council prefers that we work together in this way and who knows what the future will bring in our relationship with them. This uncertainty has been hanging over us for a number of years and never seems to get any better.

We continue to face difficult times ahead. All the changes to the social care policies, the health services and the benefits system do not make the disability adviser’s job any easier and the lives of people with disabilities never seem to improve, but always seem to be a struggle. The government would like to see all people with disabilities in work, but there are always going to be those for whom this is an impossible task. We know that our service is of vital importance to the people of Lowestoft and Waveney, as without it people with mental health problems, people with learning disabilities, people with long-term health problems and physical disabilities, of all ages, as well as their carers and families, would have nowhere to go for help. I hope that is never the situation, and that we will always be here for those who desperately need us, perhaps even for another 30 years!!
In Margaret’s opening paragraph of her Chairman’s report last year, she claimed that perhaps this had been my most challenging year as Manager here at DIAL. I can say without any doubt that this year has definitely been the most challenging! With the financial situation we found ourselves in midway through the year and the sad situation of the voluntary redundancy of Steve Smetham in October 2015 after many years with the organisation, this was further compounded by Chris Zielinski leaving us for pastures new after two and a half years with DIAL providing our outreach service. A lot of extra work fell on the remaining staff’s shoulders, namely myself, Denise and Gemma. The outreach services and home visits were kept afloat by all of us mucking in together. The waiting time for appointments grew ever longer and the general mood of clients grew angrier because we couldn’t accommodate them in the timescale that they felt we should do.

To help us through this difficult time Denise and Gemma forged forward to create as much self help information guides for clients that could be handed out or downloaded from our website which certainly eased the pressure. I think we were all pleasantly surprised by the popularity of our Facebook pages in particular.

Within the office this year we have had an overhaul of our computer system much to the relief of staff. Denise is now happy being able to remotely access shared files and the client database from home enabling her to react to documents and reports that arrive in the office that very morning. It has certainly made her life a whole lot easier. As for staff in the office, it is much easier for us being able to hot desk due to the portability of our laptops. And, we can even access our e mails from any of the offices which has previously been impossible! Thanks to our IT guy Matt for his hard work and great deal of patience with me during those teething troubles as I am not known for my IT strengths!

We once again welcomed Paul Brooks and Stephen Dean from Suffolk County Council FIAS team to complete our audit for this year. They acknowledged the hard work undertaken by DIAL and commented that casework is at a high standard with only minor issues needing addressing. They felt that the scanning of all documentation accessible via the Redial database made reviewing cases very straightforward. I would personally like to thank the whole FIAS team for its continued support especially as Universal Credit kicks in.

Although not in this financial year, we were pleased to welcome John Watt to the team who has brought his expertise from DIAL Gt. Yarmouth.
DIAL continues to achieve its aim to help disabled people and this year we have dealt with 6,990 enquiries via the telephone helpline, drop in and email service.
Appeals

Most appeals are now for Personal Independence Payment – double the number of Employment Support Allowance appeals in the same period, with only 2 Attendance Allowance appeals, 3 Disability Living Allowance and 4 ESA Support Group Appeals (which in previous years have been a significant proportion of our appeals work). As described in last year’s report the Mandatory Reconsideration work has replaced much of the early stage appeals work. In the past year between us we have advised on 92 appeals and 78 Mandatory Reconsiderations. 70% of all completed appeals were won for both Personal Independence Payment and Employment and Support Allowance. In contrast only a third of Mandatory reconsiderations resulted in a change of decision. Of those that then went on to appeal the majority were successful. Nationally only about 50% of claimants ask for a reconsideration and significantly fewer then go on to appeal – which shows that a large number of potentially incorrect decisions go unchallenged.

It continues to be very difficult to obtain all the documents relating to the original decision at the Mandatory Reconsideration stage. The short time frame targets for Mandatory Reconsideration decisions (10 days in the case of ESA), makes it almost impossible to obtain and present evidence and arguments in support of the claimant before the decision is made. In most cases it is only possible to represent effectively at the actual appeal stage – which given the eventual success rate seems a huge waste of government resources.

My role as an Appeals worker has changed significantly since my last report. At DIAL we have traditionally prided ourselves on our commitment to attend hearings with clients wherever possible. This last year we have had to bring in a policy of not attending - unless the claimant is particularly vulnerable and has no one else to attend with them - or if the appeal is particularly technical and likely to require arguments on points of law at the actual hearing. This situation arose due to a sudden and significant increase in Personal Independence Payment appeals in the first quarter of the year. In order to cope with the volume of work we brought in the policy of not attending and had to cap the number of appeals that I could take on. This pressure of work continued until late autumn and the last two appeals from this period have only just been heard (and won). In one week in July nine bundles of appeal documents were received in one day and the following week another five – all of these required assessment and submissions arguing the cases. Thankfully our success rate has not dropped on the whole - despite the shift in emphasis towards Personal Independence payment appeals and the change of policy. Of course not attending does not detract from the amount of work...
done arguing each case and producing detailed submissions prior to hearing. Despite this it is extremely unusual for the DWP to review the case prior to the actual hearing. This is something that should be done every time further evidence is received. In my opinion many cases are left to go to hearing unnecessarily - at significant cost to the department and anxiety for the clients.

A further change this year is that I have successfully challenged three decisions at post appeal stage. At rehearing two of these were successful resulting in significant awards and back pay for the clients concerned.

Another significant change is the roll out of the new Universal Credit in this area and we expect to be taking on Universal Credit appeals very soon which will be a real challenge to us all.

We work closely with Lowestoft and Beccles Jobcentre. As the appeals worker my Outreach at Lowestoft Jobcentre is invaluable in terms of being able to take direct referrals from staff there and working together to try and achieve the best and most appropriate outcome for clients.

Once again I cannot thank my colleagues enough in backing me up with both the Appeals and Mandatory Reconsideration work. The initial advice that they give and the help filling in our Mandatory Reconsideration request forms enables us to give some level of help and support to most of those who approach us. This leaves me to handle the more complex cases - especially when full representation is required. Without the support of the team at DIAL we would be turning even more people away.

I must especially thank Gemma and our volunteer Ryan for the work that they do to maintain our website and facebook pages. The information and guidance on both sites enables many clients to go through benefit claims, reconsiderations and appeals themselves. Of course we will never know how many benefit from this but I am sure it is a significant number as shown by the monitoring of visits to the sites.

As ever, fundraising is an issue as we battle to raise enough funds to keep us all in post. Feedback from clients suggests that we give a much valued service at all levels. At such an increasingly difficult time for our service users it would be disastrous if this could not continue. Personally I must thank the Rope Foundation and the Childwick Trust for their support of my role in the last year.
CASE EXAMPLES

Appeals Worker

Many claimants are losing benefit when being transferred from Disability Living Allowance to Personal Independence Payment – especially in relation to the Enhanced rate of the Mobility component (previously called High rate Mobility of Disability Living Allowance). In one year thousands of people were refused benefit resulting in the loss of their Motability cars. This in turn for many resulted in the loss of both their independence and for some their ability to get to work. This is mainly due to the PIP regulations which make it very difficult to come under the criteria for the highest rate of the mobility component on physical difficulty with walking alone. Alongside this is the arguably poor assessments and rubber stamping of those assessments by decision makers. It is hard to pick out one case. We are seeing this happening so much with such an impact on individual lives. Due to the new regulations, appealing these decisions can be difficult. One case that was successful is that of Mrs C who has severe and degenerative Multiple Sclerosis. This affects her mobility resulting in difficulty weight baring and very poor balance. She cannot get out of a chair or mobilise unaided. Her High rate Mobility component was removed, despite evidence from her health professions and attending a face to face assessment. With support she appealed her decision. The appeal panel were appalled that she was put through this experience and that she was made to attend a hearing. The highest rate of the mobility component was reinstated and her award made indefinite – almost unheard of under the new PIP regime.
This year DIAL has helped to generate

£ 3,197,329

in benefits for disabled people and those with long term health conditions living in the Lowestoft, Waveney and surrounding area.
This year has seen more changes in the office but this time with the staff. We lost Steve Smetham in October 2015 and Chris Zielinski in February 2016. Both who were of great value and contributed to the team in many ways.

This left us with two long lists of clients, still needing support and assistance from an advisor. I like a challenge so it was left to me to take them under my wing and help them finish their journey with D.I.A.L and claiming benefits.

Taking on more clients meant I had to deal with benefits I don't usually deal with. The short supply in staff has also meant I've had to do the forms Steve and Chris would have done like Attendance Allowance and Employment Support Allowance.

Just as I've started to get used to Employment Support Allowance and Attendance Allowance along came Universal Credit in certain areas of Lowestoft and North Suffolk.

Case Study

My first Universal Credit client rang wanting to claim Employment Support Allowance and her partner wanted to claim Carers Allowance alongside his Jobseekers Allowance as advised by her Social Worker.

Firstly, I had to explain to her she could no longer claim Employment Support Allowance, it would have to be Universal Credit and her partner couldn’t claim Carers Allowance as she doesn’t get any care component of Personal Independence Payment. Unfortunately the change to Universal Credit hasn’t been widely advertised and a lot of people, professionals included are still unaware of it.

I wasn’t convinced the client would get Personal Independence Payment anyway due to the qualifying criteria and her condition. So the whole case was going to be based on whether she received Personal Independence Payment. I based my thinking on if the client was awarded the standard rate of daily living only. I decided to complete a benefit check to look at various options.

Currently the client gets £391.84 per week from Jobseekers Allowance, Child Tax Credits, Housing Benefit, Council Tax Reduction and Child Benefit.
The options were:

1: Client claimed Personal Independence Payment and left her current benefits as they were.

2: Client claimed Personal Independence Payment and then partner claimed Carers Allowance & Universal Credit.

3: Client claimed Personal Independence Payment, Housing Benefit, Council Tax Reduction, Carers Allowance for partner and Income Support, with Child Tax Credit.

4: Client only claimed Universal Credit.

The only spanner in the works was if they claimed Universal Credit their current benefits would stop and they wouldn’t get any money for anything up to 6 - 7 weeks. How would they pay the rent, feed the children and so on?

The results were:

1: Client would get £55.10 extra per week on top of the £391.84, with a grand total of £446.94.

2: Client would get £481.83 per week in total.

3: Client would get £480.94 per week, but this would then generate Universal Credit and client would have to migrate over. This means this calculation would be no good.

4: Client could get £392.02 per week if she didn’t get any Personal Independence Payment, and just moved over to Universal Credit.

Benefit check number 2 worked out to be the best option but the client needs to claim the Personal Independence Payment first. If this is awarded (and based on the standard rate of daily living) client’s partner could then put in a claim for Carers Allowance.

The partner would need to wait for the Carers Allowance to start before then stopping his Jobseekers Allowance and claiming Universal Credit. This would then mean whilst the Universal Credit is being processed (anything up to 6 - 7 weeks) and
the Child Tax Credits, Job Seekers Allowance, Housing Benefit and Council Tax Reduction would be stopped they would still be getting Personal Independence Payment and Carers Allowance to help pay the rent and bills etc. Phew!

The final twist to my benefit check was if the client didn’t want to be moved over to Universal Credit just yet (they will have to before too much longer anyway) the partner could continue getting his Jobseekers Allowance with the Carers Allowance. He would get a premium added to the Jobseekers Allowance for the client’s disability. This would mean they would get about the same as if they claimed Universal Credit.

As you can see it’s not easy and defiantly not straight forward! When we answer the helpline we are having to look at old benefits, the new benefits and how it can all affect one another. We will need to do more and more benefit checks as the changes come into play and look at what is best for the client. By doing this phone calls can last anything up to 40 minutes at a time.

We have a lot to learn over the coming months, but as I said I like a challenge…
Over the last year there has been a great deal of effort and thought put into how we can support the people who request our help and how we can meet this demand alongside ever reducing funding streams. This has been a difficult year following the loss of two members of the paid staff and a steady stream of volunteers coming and going. A great deal of work has gone into producing self help guides for filling in complex benefits forms that can be accessed via our website.

In addition to recording the amount of telephone enquiries, members of the public that drop into the DIAL office and those who prefer to e mail us directly, we have begun to record the amount of people who visit our website for help and advice as well as our facebook page which gets regularly updated with useful information and tips. These statistics have only just started to be recorded therefore the information below only relates to the last three months of the financial year.

Our chart below shows how this method of communication is growing in popularity and acts as a reminder that we need to be flexible in our approach to reaching our service users.
TREASURERS REPORT – 31 MARCH 2016

Neil Payne

Another year has passed, and another difficult year of finding additional sources of finance. Although the economy is showing signs of improvement in certain industries and areas we are in austere times and many businesses are still tightening their belts. This obviously impacts on funds available to grant to the charitable sector.

Despite all this, funds received have actually increased in the year increasing beyond £130,000 in the year to 31 March 2016.

Costs have again needed to be tightly controlled in order to run the service. As would be typical of a “service” charity, our major cost is staffing costs. Again we have been fortunate to receive some funding for these but any more would obviously be very appreciated by all concerned. Funding is always needed to help maintain the excellent levels of service that is provided to the public.

Funding has been so tight that, one member of staff took voluntary redundancy, and others have had to cut their hours.

Core funding has again been supplied by Suffolk County Council, this funding is essential in serving the needs of the local community.

We are also very fortunate to be supported by our volunteers, on behalf of everyone I would like to thank all for their kind efforts in supporting the extremely hard working staff.

I have listed below the major funders during the course of the financial year. We also receive donations from satisfied clients directly to us and through Local Giving websites and through donations by the public through various collection boxes. Funds have also been raised for a skydive event in the year and a Paris marathon just after the year end. A big thank you to all concerned.
<table>
<thead>
<tr>
<th>Organisation</th>
<th>Amount (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suffolk County Council</td>
<td>32,163</td>
</tr>
<tr>
<td>Waveney District Council - SLA</td>
<td>9,000</td>
</tr>
<tr>
<td>Waveney District Council</td>
<td>500</td>
</tr>
<tr>
<td>Mrs LD Rope 3rd Charitable Settlement</td>
<td>12,500</td>
</tr>
<tr>
<td>Mrs LD Rope 3rd Charitable Settlement</td>
<td>8,000</td>
</tr>
<tr>
<td>The Henry Smith Charity</td>
<td>10,000</td>
</tr>
<tr>
<td>Childwick Trust</td>
<td>10,000</td>
</tr>
<tr>
<td>Pargiter Trust</td>
<td>2,000</td>
</tr>
<tr>
<td>Martineau Fund</td>
<td>2,000</td>
</tr>
<tr>
<td>Private donor ex Suffolk Community</td>
<td>2,000</td>
</tr>
<tr>
<td>Mrs Smith &amp; Mount Trust</td>
<td>4,997</td>
</tr>
<tr>
<td>Fonnereau Road Health Foundation</td>
<td>4,814</td>
</tr>
<tr>
<td>WASP</td>
<td>11,478</td>
</tr>
<tr>
<td>Anglian Lotteries (net of ticket costs)</td>
<td>2,120</td>
</tr>
<tr>
<td>MS Society</td>
<td>2,000</td>
</tr>
<tr>
<td>Hughes-Hallett</td>
<td>2,000</td>
</tr>
<tr>
<td>Hubble Bubble</td>
<td>900</td>
</tr>
<tr>
<td>Sabarariahs</td>
<td>1,100</td>
</tr>
<tr>
<td>Lowestoft Swim</td>
<td>1,000</td>
</tr>
<tr>
<td>Adnams</td>
<td>900</td>
</tr>
<tr>
<td>Oulton Parish Council</td>
<td>250</td>
</tr>
<tr>
<td>Rotary Club</td>
<td>100</td>
</tr>
<tr>
<td>Beccles Lions</td>
<td>100</td>
</tr>
<tr>
<td>M &amp; H Plastics</td>
<td>100</td>
</tr>
<tr>
<td>Kirkley Poors Land Trust</td>
<td>5,000</td>
</tr>
<tr>
<td>Pye Foundation</td>
<td>1,500</td>
</tr>
<tr>
<td>SLP</td>
<td>1,000</td>
</tr>
<tr>
<td>Persimmon Homes</td>
<td>1,000</td>
</tr>
<tr>
<td>Cranfield Charitable Trust</td>
<td>250</td>
</tr>
<tr>
<td>Birds Eye</td>
<td>100</td>
</tr>
<tr>
<td>Claremont Pier</td>
<td>300</td>
</tr>
<tr>
<td>Ganzoni</td>
<td>500</td>
</tr>
</tbody>
</table>
I joined D.I.A.L. Lowestoft and Waveney on April 11th 2016, after having been with DIAL Gt Yarmouth for just over 30 years, joining them as a volunteer six months after their launch. Whilst there I served as a Trustee, then Chairman until 2010 before taking up a paid position two years later as a Benefits and Appeals worker, previously receiving training and giving benefits advice and guidance since 2004.

After spending so much time with one organisation, I realised that I needed a change, but wanted to continue doing the same work, as I take great satisfaction making a difference to disabled and vulnerable peoples’ lives. So when the post for Outreach Disability Advisor was advertised I didn’t hesitate to apply, as I knew Margaret and Gill from the time they set up Lowestoft office.

I found the change of environment, way of working and the software very challenging to begin with, but now I feel that I am “getting to grips” with it. I was very grateful for the support and patience given to me by Julie and Margaret and appreciated the openness and inclusion at General Meetings. In the first two months of working with Lowestoft, I have assisted clients to complete:

- Attendance Allowance 7
- Blue Badge Application 1
- Benefit Checks 5
- Child Disability Living Allowance 9
- ESA3 1
- ESA50 9
- PIP 30

I have answered many other enquiries on the telephone and two by email. To date I have only received three results, but all were positive awards. All clients and appointments are similar to that of Gt. Yarmouth.

I look forward to the year ahead, and hope I can make the same difference to the people of Lowestoft and Waveney as I have done in the past in Great Yarmouth.
There are many ways in which you can help D.I.A.L.

You can:

- Give your time by becoming a volunteer providing general admin support to the advisors, helping to manage/maintain our wheelchair loan service, meet and greet members of the public as they arrive at the office, form filling, or, fund raising to help keep our much needed charity going to name just a few!

- Hold a coffee morning or cake stall on our behalf. Or even a charity event like one of these:
• Make a donation no matter how small, in person or via our website, or via www.localgiving.com or www.easyfundraising.co.uk

• Promote our services to people you know, tell your friends and neighbours.

• Become a Company sponsor.

• Leave a lasting gift by remembering D.I.A.L. in your will.

• Become a Member or Friend of D.I.A.L.

• Respond to our User Survey questionnaires or complete the feedback page on our website www.lowestoftdial.co.uk

• Tell your local councillor about our service.
Contact Us

Telephone us on: 01502 511333
Our helpline is open Monday to Friday:
9.00am -12.00 noon
1.00pm - 3.00pm

Or fax us on: 01502 586130

Write to us or visit:
161 Rotterdam Road, Lowestoft, Suffolk NR32 2EZ
Monday to Friday: 10.00am -12.00 noon
1.00pm - 3.00pm

E-mail us:
info@lowestoftdial.co.uk

Visit our website:
www.lowestoftdial.co.uk

Visit our Facebook page:
www.facebook.com/diallowestoftandwaveney