2016 Annual Report

citizens advice

Maldon and District

Aims and Principles

We aim to:

- **provide the advice people need for the problems they face.**
  The Citizens Advice service offers information and advice through face-to- face, phone and email services, and online via **www.citizensadvice.org.uk.**
- **improve the policies and practices that affect people's lives.**
  We're not just here for times of crisis - we also use clients' stories anonymously to campaign for policy changes that benefit the population as a whole.

Our Principles

The four principles to help fulfil our aims are that the service is:-

- **Free** - There is no direct cost to the client
- **Confidential** - Client's details are not disclosed
- **Independent** - From funders and agencies that we may work with
- **Impartial** - Advice is given without bias

Maldon & District Citizens Advice has been giving advice to local residents since 1985 as a member of the national organisation of Citizens Advice.

Maldon & District Citizens Advice is a registered charity and relies on trained volunteers to provide vital services to our community, helping people resolve problems affecting all areas of their lives.

You can us help by . . .

- ***Volunteering*** - We are always looking for help in a variety of roles.
- ***Remembering us in your will*** - Legacy gifts are exempt from Inheritance Tax.
- ***Using 'Give as you live'*** - When shopping on-line at no cost to you.
- ***Donating money or services*** - To support our volunteer network.

Thanks to our funders and supporters

Officers and Members of Maldon District Council for financial support and accommodation

Officers and Members of Essex County Council for financial support

Fowler Smith Jones Trust

Yellow Car Charitable Trust

Essex Rural Fund

Rotary Club of Maldon

Maldon Blackwater Rotary Club

Maldon Mud Race

All clients and supporters who have been generous in making donations

Tim Steele of Palmers Solicitors and Lauren Sadler of Levy's Solicitors for providing free weekly surgeries for our clients

Colin Pocknell for examining our accounts

Catherine Garrett for design and publicity services

Chair's Report 2016

During 2015/16 the Bureau once again enjoyed stable management which has resulted in much being achieved. At long last we have moved from St Cedd's House into the main building of Maldon District Council. The move has resulted in some challenges, but it cannot be denied that it is a much better working environment. The area we occupy is clearly identified for the public, the new branding being used extensively.

In parallel with planning the move of the bureau and installation of the necessary IT infrastructure, Maldon District Council decided to commission Advice Services for the District. This was a competitive process and I am pleased to say that we were successful and were awarded the contract in December 2015. This contract is for the delivery of our core services for the next three years.

Applications for additional funding continue to be a policy that will be maintained so that we can ensure that our outreach, specialist and home visiting services are maintained. These services are not funded by Maldon District Council. The specialist services that we deliver are reviewed on a regular basis to ensure we meet the needs of our community.

The age of austerity, far from winding down, remains with us and firmly on the agenda. A possible increase in interest rates and the Government's announcement in the last budget that the Chancellor will seek a further £3.5bn of cuts to departmental spending and over £1bn cuts to welfare will impact upon families on the lowest incomes.

Change will continue to be a feature of the financial year 2016/17 as we welcome new volunteers with our extended opening hours. This is a requirement of our new contract. National Citizen Advice is also in the process of revising the bureaux membership agreement which will include KPIs. We have participated in these discussions and will attend the National Citizens Advice conference in September when these changes are voted upon by the membership.

The bureau actively participates in and supports local initiatives and events. We are also an active member of Essex Citizens Advice, Essex VCS Alliance and the Essex Compact.

These partnerships are important in ensuring that we engage with other VCS organisations who provide services to our community.

I would like to thank the members of our community and Maldon District Council plus other funders of Maldon Citizens Advice Bureau for their continued support of the Bureau which provides us with the financial stability we need. Without their support the Bureau would cease to exist.

Finally, I have to thank all those involved in the Bureau for all their support and hard work: our Bureau Manager, staff, volunteers and (of course) my fellow Trustees, without whom we would not be able to provide our service.

David J Pickles

Chair Trustees

Staff attending Maldon Business Showcase with inspirational Levi Roots

Manager's Report

Service delivery

After many years of working in St. Cedd's House, during November we moved next door into a separate area of Maldon District Council's offices as St. Cedd's is due to be demolished. This has been very positive for both clients and staff who appreciate the comfortable, new, professional, environment. We are very grateful to council staff for making us welcome and for helping prepare the building to accommodate us. The move was managed over the course of a weekend with no break in service to our clients, thanks to the hard work of our staff and volunteers.

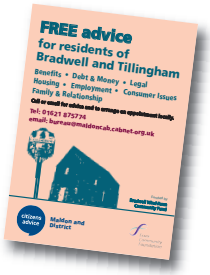
Moving out of St cedd's

Our weekly surgeries in Burnham and Southminster continue to provide local help for those living in that area and home visits are made throughout the district to people whose physical or mental disabilities prevent them coming to see us.

We continue to place great emphasis on our telephone service meaning that residents can choose how to access our advice service.

Projects

- **Bradwell and Tillingham Advice Project**



We have enhanced the advice provision to residents of these villages and can now offer local appointments at times to suit them through a project funded by Bradwell Wind Farm. Various local organisations have worked with us to promote our service including Tillingham Parish Council and St. Nicholas' school.

- **Maldon Housing Association Advice Project**

Maldon Housing Association have offered all their residents appointments with our advisers in their flats to ensure that they are not missing out on any benefits or other help for which they may be eligible. This has been a worthwhile project as we have identified and helped with many applications which will improve residents' income or quality of life.

- **Healthy Homes: Accessible Advice Project**
  The aim of this project – a joint initiative with Citizens Advice, Mid Essex Clinical Commissioning Group and Essex County Council – is to reduce hospital admissions and winter deaths caused by fuel poverty. We have promoted various ways to save money and increase fuel efficiency, speaking to local clubs and groups, door knocking and attending community events. In the course of the project we have met many residents, who may not have approached us otherwise, in need advice on wider problems with debt or benefits. When we help to resolve these issues, a client becomes more able to heat their home to a healthy level.

Funding

During the year Maldon District Council and Essex County Council undertook a commissioning process for advice services and we were pleased to be awarded the contract beginning in April 2016. This will cover the costs of a generalist advice service within Maldon but funding for our specialist advice in, for example, debt and welfare benefits, financial education, as well as the outreach service and home visiting will need to be raised from other sources. Generous grants and donations to support these have been received this year from, among others: Fowler Smith Jones Trust; the Maldon Mud race; local Rotary clubs; Burnham Town Council as well as many donations from local clubs, residents and clients. We are extremely grateful to all those who contribute and make free advice available to everyone in the district.

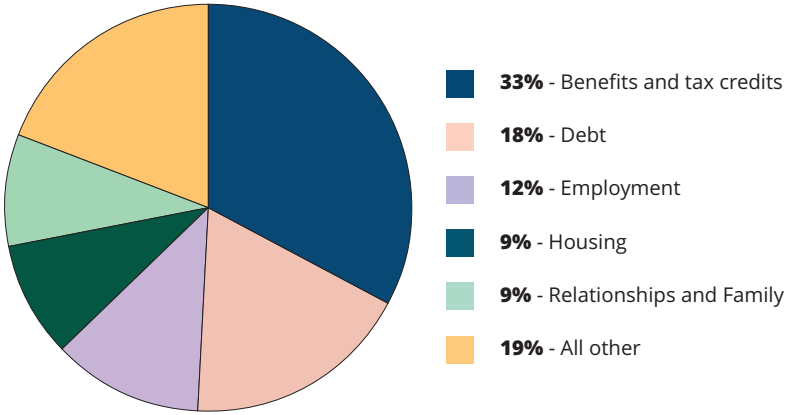
CAB volunteers collecting at this years' Maldon Mud Race

Volunteers

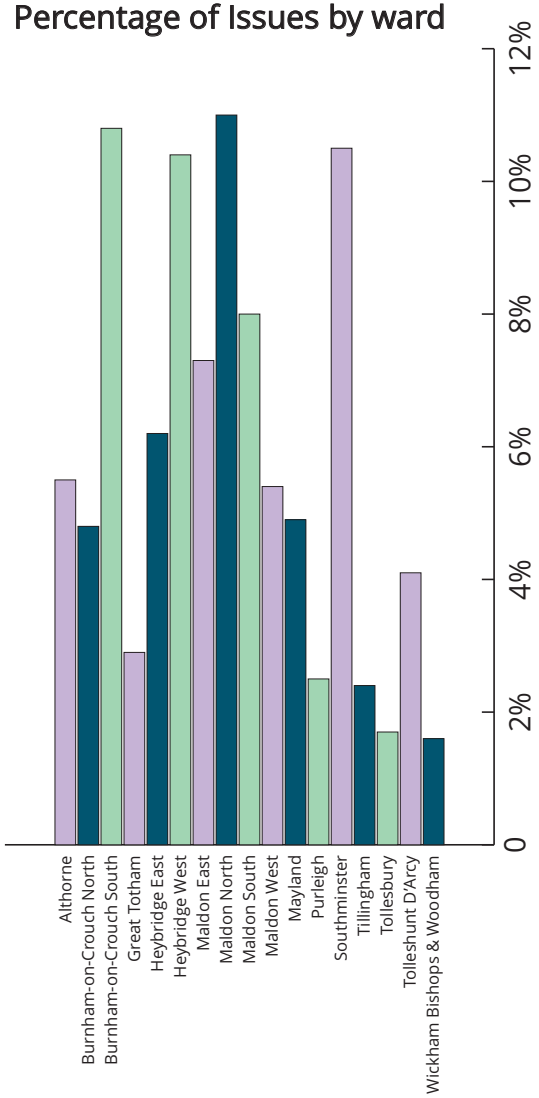
Our volunteers, increasing in number, continue to provide a high quality advice service with commitment and enthusiasm. Their willingness to do everything possible to help local residents makes the bureau both a rewarding and an enjoyable place to work. I am very grateful for all their help and support, as ever, during the year.

Lucy Bettley
Bureau Manager

Percentage of client issues dealt with



Percentage of Issues by ward



Unique clients	**2,471**
Issues	**7,067**
Income gained for clients	**£1,099,444**
Debts written off for clients	**over £684,176**

Research and Campaigns Report

"Talk about Abuse" was the main focus of the Research and Campaigns department in the autumn and we took an active role in promoting awareness of this issue both in the bureau and via twitter. We frequently advise clients who are affected by domestic abuse but this campaign was to draw other peoples' attention to the subject and to encourage them to keep an eye out.

The campaign focused on informal networks of friends, family, neighbours or colleagues as these people are more likely to be aware of domestic abuse, and have a desire to help.

By encouraging people to recognise domestic abuse and safely engage with friends who may be experiencing domestic abuse, they can enable victims to seek appropriate support. While it is a difficult, and delicate, conversation, we know that talking to somebody about whether they are experiencing domestic abuse makes it easier for victims to disclose.

The message of our campaign was that people should think about their family, friends and colleagues and:

- Pay attention to changes in behaviour.
- Talk about abuse.
- Listen and support.
- Suggest further help

"Universal Credit" began to be rolled out in Maldon in September. Although it will take a long time to reach all eligible benefit claimants, we are keen to see how it will affect our clients, particularly during the period of transition. Where clients have experienced difficulties we have been forwarding evidence of these cases to Citizens Advice research and campaigns department for them to collate with those from other areas of the country to use to influence the way the system develops.

Outreach Services

During the year, weekly surgeries continued to be run from Burnham Town Council Office and at Southminster Library. The availability of public transport to Maldon from outlying areas and the cost of making the journey for those with little money mean that the outreach services are a lifeline for some of our clients. Home visits are also offered to more vulnerable clients.

Mr D and his adult son Mr E *asked for help when their debts got out of control and they were at risk of losing their home because of rent arrears. As part of the overall help given, Mr E was advised to claim Employment & Support Allowance. Unfortunately, because of the intermittent nature of Mr E's illness, he was not able to continue claiming. The clients were given a food voucher but the cost of travel to Maldon from the north of the District, made a visit to the Food Pantry uneconomical. A call to the Food Pantry resulted in one of the Food Pantry volunteers delivering a weekly food parcel to the clients for the next 8 weeks. Meanwhile, Mr D's health deteriorated and it became possible for him to claim Attendance Allowance. This then entitled Mr E to claim Income Support as a carer while waiting for the Attendance Allowance claim to be confirmed. Mr E had a wasted journey to the Jobcentre Plus in Chelmsford when he was told that he could not claim Income Support and should, instead, claim Jobseekers Allowance. A letter of complaint was written and the Jobcentre Plus agreed to reimburse Mr E's travel costs. Mr E was then assisted in making a new claim for Income Support and an appeal was lodged against the original decision of the Jobcentre Plus. After many weeks of support, Mr D was awarded the higher rate of Attendance Allowance and Mr E was awarded Carer's Allowance and Income Support. Their overall weekly income was increased by £208.42 per week, allowing them to deal with their debts and stay in their home.*

Miss B *contacted us for help when her grandchildren came to live with her after an approach by Social Services. She was offered no on-going financial support and asked us for help in transferring benefits from the childrens' mother. Miss B, who is disabled, was at her wits end having, unexpectedly, to look after two young children, one of whom was also disabled. We assisted Miss B in completing forms for Child Benefit, Child Tax Credits, Disability Living Allowance and Carer's Allowance, as well as writing letters of complaint to Social Services and making applications to Essex County Council for help with transport to school, a uniform grant and free school meals. An appeal to the Tribunal was also needed to secure the correct award of Disability Living Allowance. After several months of on-going support, Miss B received all the benefits she was eligible for and her income increased by £326.65 per week enabling her to provide a home for and support her grandchildren.*

Mr and Mrs C *asked for a home visit to assist in the completion of an Attendance Allowance form for Mr C. Mrs C was already in receipt of the benefit. A benefit check showed that the couple would qualify for Pension Credit if they also both claimed Carer's Allowance for each other, which would then entitle them to full Housing Benefit and Council Tax support. A number of home visits were made, forms completed and telephone calls made on the couple's behalf to assist in the completion of the various forms. The couple were also assisted in the completion of Health and Welfare Lasting Powers of Attorney for each other. Their total weekly income was increased by £354.67 per week.*

Employment

This year has seen a continuation of the steady demand for help with employment matters. The subject of tribunal fees (£1250 for an unfair dismissal claim) remains a concern. This is still under consideration by the Justice committee and we were pleased that one of our cases was taken in support of Citizens Advice evidence to that group.

There are a number of themes that occur regularly in employment cases. In all areas, be it concerning a multi-national organisation or small business, there is often a lack of emphasis on training managers or proprietors in the skills of dealing with people. This often results in poor communication and awareness, in turn contributing to disputes and confrontational situations. Issues which could be nipped in the bud develop into work place 'stand offs'. These not only affect the individuals involved but also have knock on effects to the work performance of other colleagues. Recognising that an issue is simmering and having an informal chat with those involved can often work wonders in resolving a problem before it becomes an official grievance or tribunal claim.

This year, we have had several enquiries from local employees whose workload has increased to such an extent that they have started to suffer from work place stress. They often feel that they will be considered a failure if they bring the matter up with their boss. In these situations, we are 'good listeners' and can often help our clients think through ways that can help them start to resolve their fears. Sometimes, we suggest writing appropriate work performance objectives; seek mentoring help; or merely develop a strategy to start a meaningful conversation with their manager. Early action taken to prevent disputes will result in a 'more contented' workplace with better business results.

Of course, a lot of our employment work does involve dealing with disputes where there is already an impasse. Clients are helped through the established escalation process and we emphasise 'fairness and reasonableness' throughout. Some matters are resolved quite quickly. Rights regarding holidays, notice, maternity pay etc. can usually be clarified quickly but others involving disciplinary hearings, early conciliation and tribunal claims will involve several consultations.

Naturally, our employment work focuses on the needs of clients who seek our help. Usually, they have been treated, in some way, unfairly by their employer and we provide advice and options for action as appropriate. But, we fully appreciate that employers have a business to run and sometimes difficult decisions to make; but these should not be to the detriment of employees. Our advice reflects such circumstances.

Benefits

We have seen an increase in cases in which agencies refuse to engage with our clients, without any consideration or understanding of the affect that decisions and delays have on their welfare. Once an appeal has been lodged, a lack of communication channels mean that we cannot speak to these agencies to discuss a client's case and bring it to an early conclusion minimising hardship and distress.

Miss W is a single mother with two children *who also cares for her mother who has dementia and refuses to go into care.*

Miss W receives Carers Allowance for her mother and as a result could claim Income Support without the requirement to look for work. However, Miss W wishes to be gainfully employed and runs a self-employed dog grooming business enabling her to juggle her caring responsibilities.

Miss W claims Child Tax Credit and Working Tax Credit as a self-employed person which means she is just able to cope and had managed to become debt free. When there is a drop in demand for dog grooming she undertakes other self-employed activities. One example of this was when for a short period before Christmas last year she carried out homeworking, preparing calendars from a local firm.

When HM Revenue & Customs (HMRC) reviewed this homework they declared that it did not fit the criteria for self-employment, notwithstanding the extensive documentation Miss W provided with our help, and they stopped the payment of Working Tax Credit. With our help, Miss W appealed the decision.

Although they knew that the homework had finished HMRC refused to re-instate the Working Tax Credit until the appeal had been heard.

The loss of this additional income has plunged Miss W back into debt to the point where she has a County Court Judgement against her causing further stress on her. We submitted, first, a request for a mandatory reconsideration and then a pre-appeal submission reiterating the details of the self-employment. HMRC ignored this evidence. We represented the client at the appeal and the judge found in Miss W's favour. There was no representation from HMRC at the hearing, a common occurrence from the judge's comments.

Subsequent to the successful appeal, HMRC are still refusing to reinstate the Working Tax Credit as they are "considering whether to appeal to the Upper Tribunal" in spite of the fact they showed no interest in the actual appeal hearing.

They seem to have no concerns as to the effect this is having on Miss W and her family. If they do decide to appeal to the Upper Tribunal, Miss W faces the likelihood of further delays before her benefit is paid and resulting increased indebtedness.

Housing

Generalist advisers have become increasingly confident in dealing with the more straightforward housing problems. Those cases referred for specialist support have often shown breaches in correct procedures and protocol.

We have seen very few cases relating to mortgage problems although expect this to rise when interest rates change. Although procedures by the main lenders are generally strictly adhered to we have had problems with smaller lenders who tend to be less flexible and more aggressive in seeking debt repayments. One Client was taken to court for arrears on a secured loan. The court upheld the submission that we helped to prepare showing that all arrears could be repaid when he became eligible to cash in his pension fund in a few months' time.

There has been an increase in the number of court defence forms we have helped to prepare. Often, with social housing, agreements have been made in advance of court, but the suspended possession order is sought to give the housing association additional security in recovering arrears.

There have been a few cases where clients have withheld rent when house repairs have not been carried out. Although frustrating for them, it is important to keep the two issues separate if the potential for eviction is to be avoided. We have been able to assist in more appropriate methods

There have been a few cases where clients have withheld rent when house repairs have not been carried out. Although frustrating for them, it is important to keep the two issues separate if the

potential for eviction is to be avoided. We have been able to assist in more appropriate methods of dealing with disrepair issues.

Maldon District Council necessarily remains inflexible in following the 5 tests of homelessness to the letter. Where a homelessness duty has been acknowledged, clients have sometimes been disappointed in the accommodation that is offered. However, provided it is deemed to be suitable, we urge them to accept it and then seek a transfer as refusal will remove the Council's homelessness duty towards them. Removal expenses sometimes used to be covered by the Council but are no longer. We have helped by making several, successful, grant applications to local and national charities to pay for these and also to provide essential furniture and white goods in unfurnished accommodation.

P is an 18 year old living in Moat Housing accommodation *in Maldon but managed by Nacro (support for young offenders). He had an Assured Shorthold Tenancy, signed by himself, Moat and Nacro. Rent was paid through housing benefit but he had arrears accrued through non- payment of personal charges. He was receiving no benefits when we first saw him and living off donations from a relative. He came to the bureau because he had received a letter from Nacro saying that the bailiffs would be coming in 2 days' time. There was no evidence of a notice seeking possession, correct notice or a warrant of eviction. Our action was to make Moat aware of the incorrect procedures carried out by Nacro. Moat responded immediately, acknowledging that the letter was unlawful and full of errors. P was sent a letter of retraction and a joint meeting was arranged at which he was given a new tenancy. He had previously been a licensee of Nacro; because under age 18 at the time, he should have had a guarantor. As he had none, the significant arrears were written off. We assisted P with his benefit applications and new support arrangements have been agreed with Nacro.*

Debt

There have been significant changes in the UK economy in the past year. The 2015 General Election returned a majority government which has focussed its attention on reducing the budget deficit. This policy has resulted in more rigorous checks and challenges to benefits applications that have an impact on many of our clients.

Whilst there are media reports that economic conditions have continued improving, it is notable that wage rises remain weak and those at the lower end of the income scale continue to struggle. Increased pressures on household budgets mean that some clients who were previously managing now find themselves with unmanageable debts. We provide them with unbiased advice about all viable options available to them and support their chosen solutions.

In 2015/16 there have been several changes in legislation that have impacted upon our service delivery. On 1 October 2015, the qualifying criteria for Debt Relief Orders changed, increasing the debt threshold to £20,000. In the six months to 1 October 2015 there were 5 applications for DROs with a value of £53,500 written off; in the six months following 1 October there were 13 applications with a value of £171,500 written off.

Also the level at which creditors can petition for bankruptcy increased from £750 to £5,000; the first increase since 1986.

2016 has also seen the authorisation of our second Debt Relief Order Intermediary; Jenny Phillips now joins Gill Woods in assisting clients with applications.

All of our clients who face financial difficulties receive advice about managing their household budgets, including ensuring that they are receiving the maximum income possible. Practical advice is given about the support schemes operated by utility suppliers, including grants available. Where a debt solution requires a statutory fee, we seek the necessary funding support from the myriad trust funds and grants available. Whilst our initial focus is on resolving the debt problems faced by clients, the longer term goal is always to prevent a recurrence of the clients' difficulties.

Legal and Administrative Information

Trustees
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Here to help

Contact us at:

In Person *(no appointment necessary)*:

Maldon
Council Offices, Princes Road, Maldon. CM9 5DL
Monday to Friday 10.00am - 4.00pm

Burnham-on-Crouch
Council Offices, Chapel Road,
Burnham-on-Crouch, CM0 8JA
Every Thursday, 10.00am - 1.00pm

Southminster
The Library, Queenborough Road, Southminster, CM0 7AD
Every Tuesday, 9.30am - 12.00 noon

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Fiona Nelmes
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Benefits Caseworker
Phil Watkins

Training Supervisor
Anne Cramphorn

Advice Session Supervisor
Sarah Lornie

Volunteer Research and Campaigns co-ordinator
Irene Chapman

Volunteer Administrators
Sabah Ebrahimi

Volunteer Gateway Assessors
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Lynne Pursell
Janet Carden
Nicola Lauder
Susie Tomlinson
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Paula Stanbury

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Jean Grant
Stephanie Say
Joan Fish
Jean Harrod
Linda Keyes
Tessa Watkins
Sue Barrett

Volunteer IT Support
Cyril Platman

Volunteer Advisers
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Mike Canter
Terry Canty
Robin Dukes
Ruth Hamborg
Richard Holland
Jill McGregor
Michael Lofthouse
Sarah Lornie
Jenny Phillips
Chris Roberts
Justine Southgate
David Spiceley
Gill Stone
Geraldine Stratford
Sue Voyce
Christine Wakeling
Gill Woods

Trainees
Ola Adeyinka
Maggie Dow
Sally Babbage

Maldon & District

Citizens Advice

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