



2017 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

Big Lottery - Reaching Communities Fund

Bradwell Wind Farm Community Fund

Burnham Town Council for their financial support and accommodation

Fowler Smith Jones Trust

First Give

Maldon Housing Association

Maldon Mud Race

Charity of William John Cook

All clients and supporters who have been generous in making donations

Tim Steele of Palmers Solicitors and Catherine Ashton of Levy's Solicitors for providing free monthly surgeries for our clients

Colin Pocknell for examining our accounts

Catherine Garrett for design and publicity services



Chair's Report 2016



Success is not a matter of chance but of choice. During 2016/17 Maldon and District Citizens Advice once again successfully embraced change.

As reported last year, Maldon District Council had determined that they would commission General Advice Services for the District and we were the successful bidder.

This resulted in extending the bureau's opening hours by 67%. As a result, we welcomed new volunteers and must thank existing members of staff and volunteers in managing this transition.

Our specialist services, outreach and home visiting services are not funded by the contract we have with Maldon District Council. Therefore alternative sources of funding are crucial to maintain our specialist services, outreach and home visiting service. In this financial year, we have been successful in securing the future of these services, but the sourcing of alternative funding is an ongoing requirement. We must congratulate our manager in completing many successful bids.

In January, the Trustee Board decided that it would sign the new Citizens Advice membership agreement. The new agreement changes the way in which we are measured. It will be a continuous assessment, returns being made on a regular basis where we are measured against a similar cohort in variety or areas, such as quality of advice, financial and governance. Briefings were attended by Trustees so that we were fully aware of the increased commitment.

Financial management is key to the success or failure of the charity. This year we made a surplus but this was the first recorded in the past four years. It replaces some of the reserves that the Trustees decided to use supporting specialist services and the move into our existing offices. With the new membership agreement, the financial health of the charity is monitored on a quarterly basis, which includes the level of our reserves. The required level of reserves grows as it is proportionate to income and the number of paid staff.

Maldon Citizens Advice continues to actively support the Essex VCS Alliance, the Essex Compact and of course Citizens Advice Essex, while also engaging with other VCS organisations in our community.



I would like to thank members of our community, Maldon District Council, the Big Lottery and other funders of Maldon Citizens Advice for their continued support. Without this input the Bureau would cease to exist.

Finally, I must thank all those involved in Maldon Citizens Advice, our Manager, Staff and Volunteers and, of course, my fellow Trustees for all their support and hard work in providing this service for the community.

David J Pickles
Chair Trustees



M A L D O N



Manager's Report

Service delivery

The year saw considerable increase in activity across all advice channels. By being open for much longer every week day and keeping the bureau well-staffed at all times, many more local residents have been able to come to us for advice whether at a face to face interview or on the telephone. At a time when other local services such as One Support have sadly been reduced, it is extremely important that



anyone who needs our help is able to get it. We manage to keep waiting times to a minimum for both general advice and specialist appointments. For clients already facing many worries, and some who are in crisis situations, this lack of delay is vital. Messages left on our local telephone number are responded to within 24 hours at the most. We also give provide help and information to clients from across Essex who telephone an Adviceline number as part of a shared delivery model with other local Citizens Advice offices.

Numbers of clients and enquiries tell only part of the story and they are not how we measure our success. That is done by looking at the effect our advice has on people's lives: how they feel less anxious; have greater confidence in managing money; not losing their home; having enough income to sustain a reasonable standard of living; feeling informed and therefore confident to deal with challenges at work..... These, and so many more, are the achievements we work towards with our clients. They are also the reason why our volunteers give up so much of their lives to helping our clients. The case studies contained in this annual report give a snap shot of some of the work we do and the impact of our advice.

Funding

Maldon District Council and Essex County Council together fund our core, generalist advice service



Derek collecting an award on behalf of Maldon Bureau from the Essex Millennium Fund



and accommodation in Maldon, though a three year commissioned contract.

Thanks to this sound platform, the Reaching Communities Fund of the Big Lottery awarded us a five year grant for our specialist services in debt, welfare benefits, homelessness prevention and financial capability, allowing us to provide a much enhanced and extended service.

We are pleased that we have been able to continue with our important weekly outreach surgeries in Burnham and Southminster and provide home visits. This is due to the generosity of a variety of supporters, fund raising activities and donations from clients.

The First Give Project at Ormiston Rivers School led to an award to the bureau of £250. However, of far greater value was the opportunity to tell all

their year 8 students about our work. They then competed by giving presentations to their peers and families about their chosen charities. The finals event was an evening full of energy and enthusiasm about volunteering which will have made a real impression on their lives. Our staff and volunteers were all very impressed by both the project itself and the students.

We are extremely grateful to all those who contribute and make free advice available to everyone in the district.

Volunteers

Our training supervisor, Anne, has been busier than ever during the year ensuring that we had additional, fully trained, volunteers to meet the demands of both increased opening hours and the Reaching Communities Project. We are very fortunate to have a highly motivated and skilled team who give great service to the local community. Their enthusiasm and commitment makes the bureau a rewarding and enjoyable place to work and I am extremely grateful.

Lucy Bettley
Bureau Manager



Essex County Council



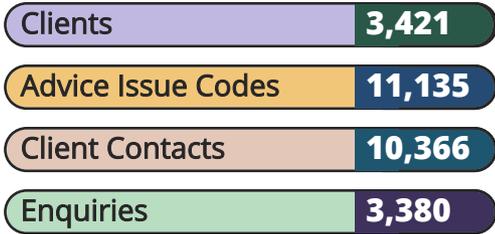
LOTTERY FUNDED



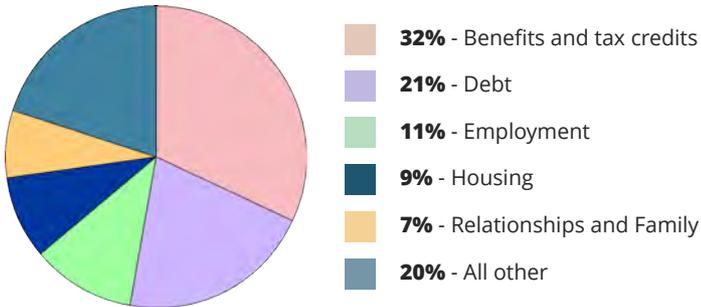
Pupils from Ormiston Rivers School, Burnham-on-Crouch presenting Maldon Citizens Advice with a cheque for £250.



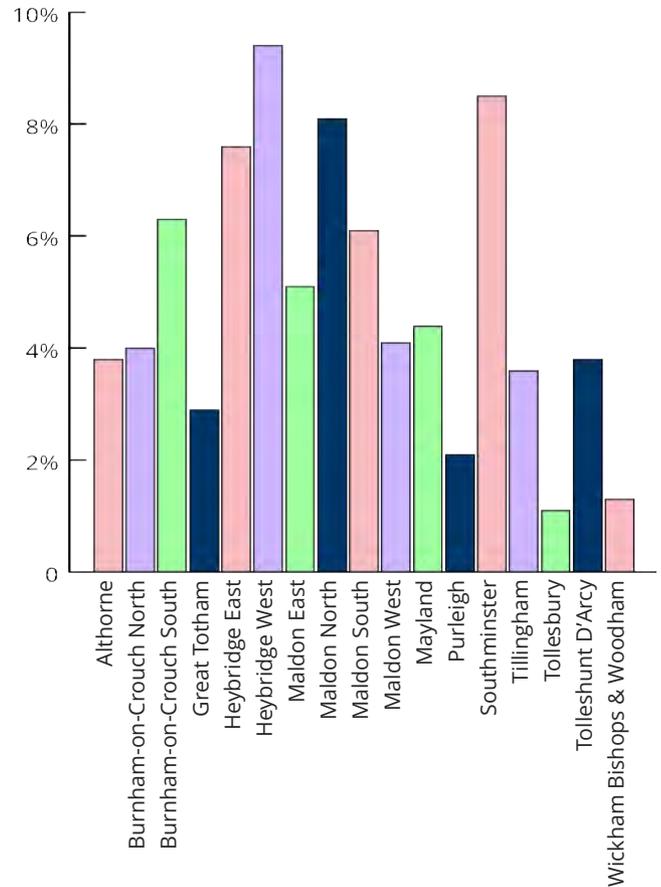
Key Statistics



Advice Categories summary



Percentage of Issues by ward

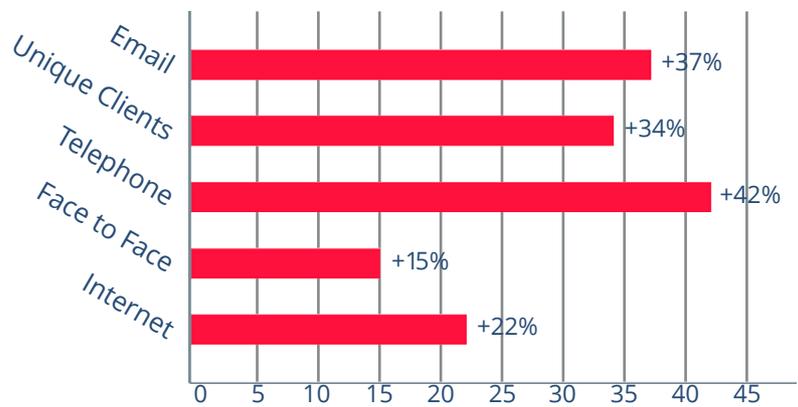




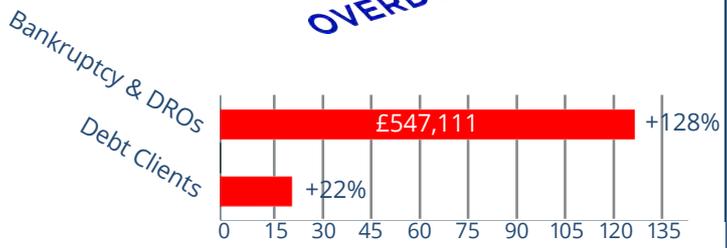
Increased activity compared with last year



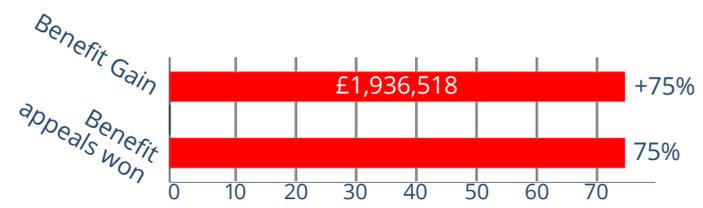
Means of Contact



Increases in Debt Activity



Benefit Activity





Outreach Services

As the Maldon District covers a large area, it is important that people living further away, or in areas with infrequent transport, are not disadvantaged when accessing our advice services. Some clients do not want to discuss their problems on the telephone and prefer to talk to an adviser face to face. Their enquiry may also require studying copious amounts of paperwork or helping them make online applications. Therefore we continue to place great importance to our weekly surgeries in Burnham on Crouch and Southminster and on being able to make home visits, generally to those whose physical or mental health makes it difficult to go out.



Jack and his wife Elizabeth live in a mobile home. Both are disabled and Elizabeth uses a wheelchair when going out. Jack has multiple, complex conditions including heart disease, diabetes and significant chronic obstructive pulmonary disease.

We have helped with various issues over the years, most recently when Jack lost his entitlement to the mobility element of Personal Independence Payment (PIP). This meant that their mobility car, on which they have relied to retain their independence for many years, would be taken away and they would no longer be able to continue in their home.

We requested a mandatory reconsideration of the decision, providing evidence in support of this. The decision was overturned and they are able to keep the vehicle. We also identified an entitlement to two severe disability premiums (SDPs) as Jack and Elizabeth are both in receipt of qualifying benefits and no one is claiming Carers Allowance for looking after them. We claimed Pension Credit for them based on this and an award has been made of £136.06 a week.

This couple are now significantly better off financially as well as being able to stay in their home, remaining independent.

A decorative header featuring silhouettes of a family, credit cards, a person on a phone, and real estate signs. The silhouettes are in shades of purple and blue against a light background.

Employment

Employment cases have continued to provide a constant stream of work over the past year. Our employment specialist ensures that our advice reflects, as far as practicable, changes in legislation and case law through regular attendance at seminars and study of written briefings from expert sources and relevant

institutes. Updates to our generalist advisers are provided at our regular staff meetings.

Our most frequent issues concern disciplinary hearings, unfair dismissal, unpaid wages and disputes over holiday pay; and we have seen an increase in discrimination issues – particularly involving disability problems - during the year. Many of these arise from employers taking action without reference to the required process or legal obligations. Often, with early action and consultation, we can prevent problems escalating to a tribunal.

The recent Supreme Court ruling that deemed

tribunal fees as unlawful might well result in an increase in employment work and we will be monitoring the situation accordingly. However, we remain committed to providing practical and reliable advice to all that request it.

Case Study

Mrs M worked as a waitress for a well known pub/restaurant chain for 17 years. She worked part time - working 25/30 hrs over 3 days and was paid minimum wage. During her whole period of employment, she had never had any problems with her work attendance or performance.

A new manager was appointed to pub in April 2016 and there had been no significant problems until an issue arose over the Christmas working schedule. Mrs M's employment contract stipulated that employees would need to work over specific periods when the restaurant was expected to busy – especially during the Christmas period. Mrs M had worked the previous 2 Christmas days and she was again informed that she was needed for the 2016 Christmas day and accepted this.

However, at the end of November, Mrs M's husband received details regarding a knee operation which was due to take place on 23/12/2016. Mrs. M immediately advised the



Case Study cont'd

manager that she would be unable to attend the Christmas day shift because of her husband's care needs.

The manager asked Mrs B to contact other staff to see if they were prepared to swap shifts – unfortunately no one was available. She informed the manager of her position and was told that she would have to attend work.

Mrs M was very upset by the manager's lack of understanding and asked him to reconsider. He refused. Mrs M, in the circumstance, felt she had no other option but to confirm that she would not be able to attend the shift on Christmas day because of her husband's care needs.

Consequently, Mrs M received a letter from her manager stating that there was to be an official investigation regarding her refusal to work over the Christmas period. As a result of the investigation, Mrs. M was informed that a disciplinary hearing was to be arranged and pending this she was suspended on full pay. The disciplinary hearing was to consider 'gross misconduct' in relation to Mrs M's action for not following a 'reasonable' instruction. She was now extremely worried about the situation; and due to the resulting worry she went to see her GP who gave her a medical note covering 2 weeks absence for 'work related stress'.

This caused problems with arranging the disciplinary hearing. Mrs M sought advice from our office and we helped her draft a grievance letter about her situation. Eventually a grievance meeting was held in January 2017 which upheld the manager's decision to proceed with a disciplinary hearing. This followed and resulted in dismissal.

Mrs M attended a further meeting with our employment specialist who helped her draft a formal appeal against the manager's decision. This, of course, would be considered by an independent manager from the organisation.

This manager upheld Mrs M's appeal in every respect. She is now happily working at the same place; her husband has a successful operation; and the former manager was transferred to another branch after further training.



Reaching Communities Project



LOTTERY FUNDED

In 2016 we were successful with a bid to the Big Lottery Fund to deliver a Specialist Advice service in the District.

This project started

on the 1st October 2016 and its objectives are to support clients with:

- Complex Benefit Issues
- Welfare Benefit Appeals
- Specialist Debt Advice
- Homeless Prevention advice and support
- Budgeting and Financial Capability Advice

This funding has enabled us to take on more staff and volunteers to expand and enhance the work we were already doing in these subject areas and to promote the new project far and wide.

We have gone out into the community speaking to partners and referring agencies to promote the service. We visited schools, GP surgeries, housing

associations, Children Centres and other organisations, making new contacts and strengthening existing links.

Welfare Benefits

An increased number of clients approach us for support with complex benefit issues and appeals and as a result we are training an additional specialist adviser.

Very few benefit decisions are overturned at Mandatory Reconsideration stage and clients also experience long waiting times for tribunals - many cases taking about six months. These delays mean people are living on reduced incomes for considerable periods leading to accrual of arrears and debts.

Clients describe very negative experiences of medical assessments for Employment and Support Allowance and Personal Independence Payment. Unfair decisions are often made for clients with complex medical issues where the medical examiners downplay their difficulties during the assessment and afterwards, in the report.





Tax Credits Case Study

Nigel and Sue came for advice as HMRC claimed that the family had been overpaid tax credits for two years from 2013 to the sum of £9,300. This was being deducted from their current award, leaving a family already suffering as a result of an accident at work and lack of income, in severe financial difficulties.

Our benefit specialist listened to all the recordings of telephone calls made by Nigel and Sue to HMRC and found that they had provided the relevant information at the correct times. A mistake had been made by HMRC which had not been noticed at the time by the couple. While HMRC can legally recover overpayments of tax credits however caused, they have a policy of not recovering where they “fail to meet their responsibilities”. Following a complaint made to

HMRC by our benefit specialist, the overpayment has been written off in its entirety. This is a great relief for them both.

We have also worked with Nigel and Sue to ensure that the correct benefits are now in place while he is out of work.



Debt

Our Debt advice service has been expanded upon and we are now able to assist more clients than ever with their debt issues. Additional volunteers have joined the debt team and all advisers have completed extra training in line with new FCA requirements by whom this area of our work is regulated.

We help clients with a full range of debt solutions, from making payment plans through to insolvency when there would be no prospect of a client repaying their debts.

Clients experience difficulties of rising living costs coupled with poor wage increases and frozen benefit rates. We do our best to support our them to make their money stretch as far as possible and we refer them to our Financial Capability service for practical advice and support during and after their Debt Advice journey.

We have developed good working relationships with Maldon District Council's council tax department and local housing associations, informing them of our work and case progress.





Our aim is for issues to be resolved or action delayed so as to reduce court costs being added to clients' debts.

An increasing number of clients are receiving large Tax Credit overpayments. These often occur as a result of changes in circumstances e.g. new relationships or relationship breakdown and HMRC claim back money previously paid.

A procedural change this year was the introduction of online bankruptcy applications. It is now a much simpler and less daunting process as clients no longer have to attend court, though application fees are still high and, in many cases, prohibitive.

Housing and Homelessness

Since our Reaching Communities project started, the working links between our debt and homelessness specialists have strengthened. We share knowledge and improve practices that support our casework and outcomes.

Increased joint working and successful negotiations with Maldon District Council and housing associations have, in some cases, resulted in maintaining existing tenancies.

In several cases we identified incorrect notices for Assured Shorthold tenants or failure to place deposits in secure government schemes. This has



delayed repossession and therefore clients have had more time in which to find suitable alternative accommodation.

Our clients are experiencing severe difficulties with the shortfall in privately rented properties available to people in receipt of housing benefit. Only a tiny proportion of landlords will accept tenants on benefits. This, coupled with an inadequate supply of social housing, results in an increasing number of people 'sofa-surfing' between friends and young families living with their parents in over-crowded accommodation. Our more vulnerable clients are describing very long waiting times for securing suitable social housing despite having additional priority on their Gateway to Home choice applications.

The Local Housing Allowance has been frozen for several years now and the rate payable is well below the current private rented market rate. This is making affordability in the privately rented sector a huge factor. Also, as landlords increase rents annually, families who could once afford their homes can no longer and this leads to people being threatened with homelessness.



Homelessness Case Study

Mary is 57 and has both mental and physical health problems. She has lived alone in a housing association property since her children left home and is subject to the “bedroom tax”, due to under-occupying the property. Mary was already on a very low benefit income due to recovery of a previous overpayment and could not meet the payment terms of a suspended possession order. She was therefore sent a notice of eviction.

Mary saw our Homelessness Prevention Specialist. Our adviser made a successful grant application to an occupational benevolent fund which cleared her rent arrears and this stopped the eviction action. Without rent arrears, she became eligible to transfer to another property and the housing association have found her smaller accommodation and assisted with the move. She is no longer subject to the “bedroom tax”. The benevolent fund also helped her with some monies for living costs for a further year. We have successfully reduced the benefit overpayment recovery rate and supported her with reducing expenditure through budgeting advice enabling her to live within her means in her new home.



Financial Capability

We now offer clients support with making their money stretch further and empower them to look at their expenditure with money saving in mind. We are able to offer home visits to those struggling with the travel costs into our offices or with caring responsibilities.

Our advisers meet clients, look at their income and personal/ household expenditure and find ways try to work out ways to save money. Examples are:

- Comparing energy tariffs to find a more competitive rate for clients. We can help them go through the switching process
- Comparing home/car insurance thoroughly to find more competitive rates
- Assessing clients actual mobile/home/phone/ TV/broadband requirements and seeing if there is a more affordable deal
- Training on the tactics supermarkets employ to encourage extra spending.
- Promoting meal planning and listing what food items are actually in the cupboards/freezer to prevent double buying.



- Encouraging savings to help with less regular expenses e.g. Christmas, MOT, road tax.
- Finding appropriate grants or support schemes to assist with certain expenses.

We draw up a weekly/monthly /annual list of all expenses so clients have a clear idea of what they need to budget for, and make sure clients know when annual contracts/insurances/energy tariffs are expiring so that they can be ready to compare again next time.



Financial Capability Case Study

Mrs. C. has recently separated from her husband and has 3 children at home. Now that she is on her own she is struggling with some of the household bills on her current income.



Having been through her Income/Expenditure, we identified that her home insurance, gas/electric and mobile phone costs were quite high.

She had never compared her home insurance before- we were able to assist her with this and found the same level of cover with another insurer for £500 less per year. Similarly, we helped her to provide meter readings to her fuel supplier; then awaited an updated bill and compared with other energy companies and found her another tariff with a different provider that was £50pcm less than her current deal. Finally she had already paid off the balance of her mobile phone and we were able to find a sim-only deal that saved a further £15pcm.

As a result of our advice, Mrs. C. says she has much more confidence in looking at her bills and making her money go further from now on.

In total, we assisted her to save £106pcm which greatly helped her balance her budget.



Staff

Bureau Manager

Lucy Bettley

Advice Service Manager

Fiona Nelmes

Outreach Workers

Fiona Nelmes
Derek Hall

Benefits Caseworker

Phil Watkins

Training Supervisor

Anne Cramphorn

Homelessness Prevention Specialist

Christine Wakeling

Project and Debt Advice Manager

Danielle Lawrence

Advice Session Supervisor

Sarah Lornie
Justine Southgate

Volunteer Research and Campaigns co-ordinator

Irene Chapman

Volunteer Administrators

Sabah Ebrahimi

Volunteer Receptionists

Stephanie Say
Joan Fish
Jean Harrod
Linda Keyes
Tessa Watkins
Anthea Balmford
Stella Curran
Jill Buschor
Mel Flaxman

Volunteer Advisers

Diana Adams
Mike Canter
Terry Canty
Robin Dukes
Ruth Hamborg
Richard Holland
Jill McGregor

Michael Lofthouse
Sarah Lornie
Jenny Phillips
Justine Southgate
David Spiceley
Gill Stone
Geraldine Stratford
Sue Voyce
Christine Wakeling
Gill Woods
Janet Carden

Volunteer Gateway Assessors

Maggie Dow
Sally Babbage
Jean Grant
Janet Allison
Lynne Pursell
Susie Tomlinson

Jean Upson
Irene Chapman
Judy Norton
Paula Stanbury
Paul Dellar
Martyn Hodges
Sheri Dines
Alan Hale
Helen Bennett





Legal and Administrative Information

Trustees

David Pickles (Chair)
Martin Say (Treasurer)
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Christine Dove
Peter Dollery
Alan Mack
Angela Noonan
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South Woodham Ferrers,
CM3 5NG

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HSBC
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Maldon
CM9 5ET

Charity No.

1141869

Company No.

7582667

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

Telephone: 01621 875774

Email: bureau@maldoncab.cabnet.org.uk

Website: citizensadvice.org.uk/maldon-district

Twitter: @MaldonCAB





Maldon & District
Citizens Advice

**Will you support our
volunteers**

to help over 3,000 local
people in distress each year...
...solve their problems?



Give as you Live™



Give as you Live™

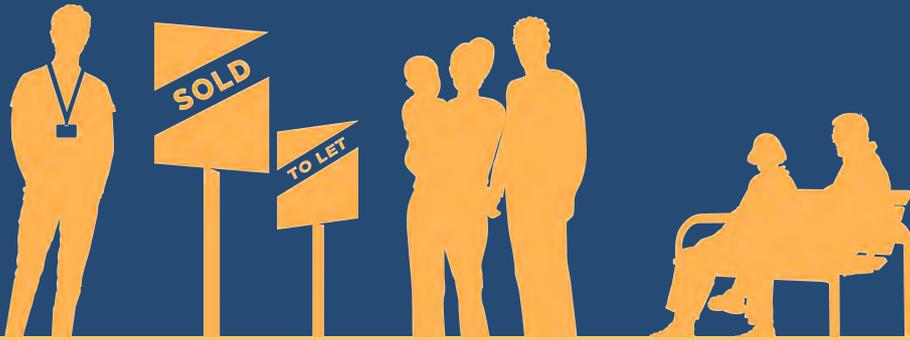
Turn every pound you spend
online into funds for us.

It will cost you nothing just go to:

www.giveasyoulive.com/join/maldoncab

Click on 'Join Now' and it's as simple as that.

Each time you shop on the internet you make a contribution to us **AT NO COST TO YOU**



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