



2020 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

National Lottery Community Fund

Burnham Town Council for provision of accommodation

Essex Community Foundation

Turncole Wind Farm Community Benefit Fund,

Students at Ormiston Rivers Academy,
First Give

Charity of William John Cook

All clients and supporters who have been generous in making donations

Tim Steele of Palmers Solicitors for providing free monthly surgeries for our clients

West Maldon Community Centre

Catherine Garrett for design and publicity services



Chair's Report 2020



At the Trustee Board meeting in February, our last meeting in the "old world", we considered how we could develop services in the year ahead to manage the challenges facing our clients, including of course Brexit. Within two weeks the world looked very different.

The work of the Bureau over the preceding ten months and previously provided the resilience and capability to deal with the subsequent crisis. Central to our approach was the updating of our Business Plan and strategic objectives including:

- securing our funding renewals; c60% of our funding is sourced externally to the District Council
- continuing to improve service and efficiency
- flexing our service to meet increased and changing demand

We made a positive start to the Plan by successfully requesting that Maldon District Council reinstate funding to enable core services and fund raising to be fully resourced. We are very appreciative of this decision which will make a difference to people across the District. Similarly,

we must thank our other funders including Essex County Council and The National Lottery Community Fund.

Service quality is vital and it is pleasing to see not only the overwhelmingly positive endorsement of our work by our clients but also a very high mark in the national Citizens Advice Leadership Assessment which gives everyone associated with us including clients, funding partners and staff confidence that we do a highly professional job. Additionally, this was recognised locally by winning the Pride of Maldon 2019 Community Impact Award.

2019-20 was therefore shaping up to be a strong year and then the lockdown began. We immediately had to cease face-to-face meetings with clients and over a weekend move to a working from home. That we achieved this successfully with no disruption to clients is a tremendous achievement by our Chief Officer, Lucy Bettley and her team, many of whom had to rapidly learn new IT skills and show immense adaptability and commitment to make the change possible. They all deserve our sincere thanks.

Philip Wakeling
Chair Trustee

Chief Officer's Report

In September, Citizens Advice celebrated 80 years of giving advice, starting as it did on the second day of the war in 1939, operating from 200 locations. In the early years, the range of issues included evacuation, what to do if you lost your home and how to get a new ration book.



Citizens Advice is still a quick moving, flexible service, responding to the needs of local residents as evidenced by our transition to telephone, email and webchat advice in response to Covid 19 at the end of the year. Volunteers quickly adapted to working from home, providing advice to a largely new group of clients, about the rapidly changing world of work and furlough and all the associated problems.

This report though, rightly concentrates on the eleven and a half months prior to lockdown, and

our service to the community during that time, giving free, confidential, independent and impartial advice.

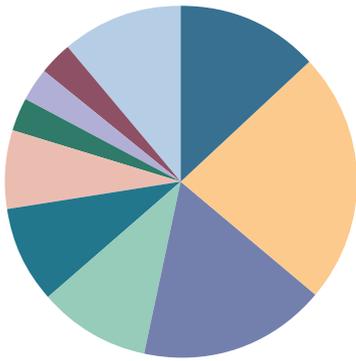


An important addition was the introduction of “Help to Claim” in April 2019. This is a dedicated service, funded by the DWP, to assist people with Universal Credit applications. For many people, particularly those without access to or ability to use IT, it can be a daunting process without support and guidance.

Our volunteers continue to provide much appreciated help to residents who are often facing problems that seem unsurmountable, enabling them to find a way forward. The anonymised client stories in this report offer a snap shot of the range of work carried out and the difference our advisers make to people’s lives, whether it is in preventing them from becoming homeless, significantly increasing their income or giving them the confidence to face up to and deal with debts. Some of stories also illustrate how we work with other organisations and charities in the district to the benefit of clients.

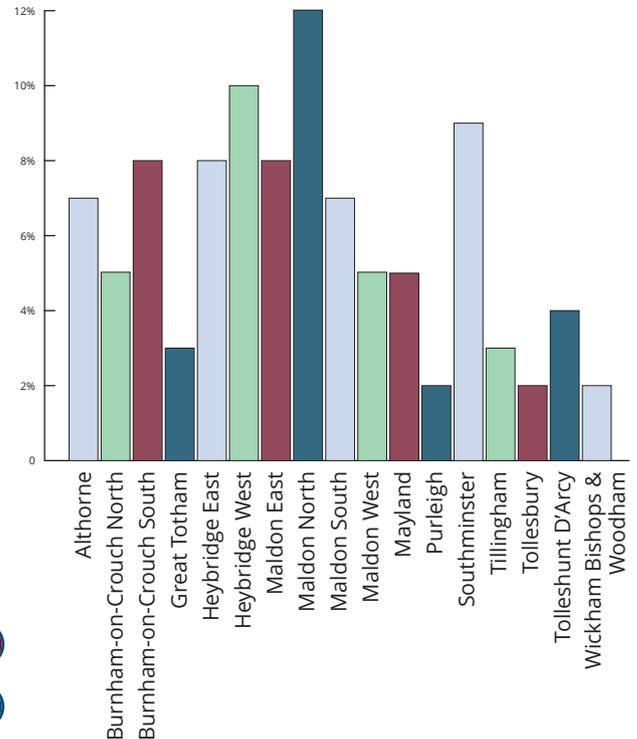
Lucy Bettley

Advice Categories Summary

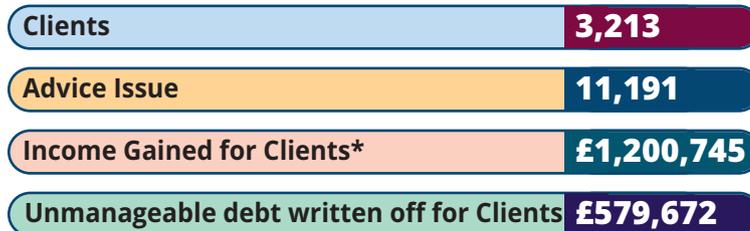


- **13%** - Universal Credit
- **23%** - Other welfare benefits
- **17%** - Debt
- **10%** - Housing
- **9%** - Employment
- **7%** - Relationships and Family
- **3%** - Financial Capability
- **3%** - Legal
- **11%** - Consumer
- **11%** - All other

Percentage of Issues by Maldon District Ward



Key Statistics



* much of which will be spent in the Maldon District, supporting the local economy



Employment



This report on employment could not have a greater contrast between the start and end of the reporting year. Early in 2019, the economic forecast for the UK was optimistic with only 3.9% 'unemployed'. At the start of 2020, without warning, the CV pandemic hit the world and 'work' became an alarming casualty. It will have unforeseen consequences on how people go about their working lives and present businesses, with new and difficult challenges to resolve!

This period has seen a continuing and, seemingly, increasing demand for employment advice. Such enquiries often involve clients having several advice sessions particularly if their job is at risk and this year a number of clients have taken action in making an Employment Tribunal claim. We try extremely hard to avoid such situations, always aiming to achieve a negotiated settlement with the employer as a tribunal hearing can place a great deal of stress and anxiety on claimants. Striving for resolutions before the 'official' tribunal process starts is our aim if at all possible.

In every employment enquiry, we always look for any matter that might involve discrimination and this year, for whatever reason, has seen a rise in such cases. Previously, we have helped several disabled clients – those with physical and/or mental health issues – in resolving discriminatory problems particularly where employers have not made 'reasonable adjustments' to help them carry out their work. Early intervention with employers, before any tribunal action is undertaken, has usually resulted in positive and amicable results. This year, however, has seen us help clients with many other discriminatory concerns - including cases involving age, pregnancy, racial abuse and sexual harassment. Such cases are often very distressful and require sensitive but firm handling; and unfortunately, in most situations, take a lengthy period to conclude. Nevertheless positive outcomes have been reached whenever we have been called upon to help.

Like other aspects of the work we undertake, it is crucial that our technical knowledge is kept up to date; and this has been tested to the limit in dealing with the 'Covid 19' pandemic and its impact on work. Ensuring that we continued to provide appropriate and accurate advice in ever changing scenarios was a challenge that we succeeded in meeting. The job retention scheme with its frequent and beguiling adjustments will long remain in our memories.



Annie, aged 20, took up a job with a small call centre for a local company that sold gardening products. She worked full time, 5 days a week, and was paid the National Minimum wage. She received her pay direct to a bank account (no tax/NI deducted) and was given 20 days unpaid annual leave. Annie did not question any of her conditions as this was only the second paid job that she had done since leaving school. Annie enjoyed the job, performed well and didn't take much notice of the high turnover of staff. Her employer appeared to treat her well.

After 6 months, Annie became pregnant and told her manager who, in turn, congratulated her. At this point, Annie had not thought about any details regarding her maternity period. However, about 10 days later, Annie received a text message from her manager saying that because of a downturn in work and a query over her throughput she would no longer be required to attend work. She was paid up to date but received no notice or holiday pay.

Annie came to Citizens Advice for help in respect of her maternity issues. Of course, a study of the case revealed a number of issues! Employment status – was she an employee? Tax implications – what were they? Holidays – what was her entitlement? Notice – no payment received? Maternity allowances – what happens? Pregnancy discrimination – did this apply?

We took up all these matters with the employer who stated that Annie was self-employed and therefore claimed that none of the issues that we raised applied to her. We disputed this and the case went along the tribunal route. Before being heard, an 'out of court' settlement was reached for an appreciable sum. It seemed the employer had sought employment advice and then recognised that his ways of working were incorrect and potentially illegal.





Help to Claim Project

Who would have thought that less than 12-weeks into the New Year Britain would be locked-down, with millions of people faced with claiming benefits to survive? Between mid-March and the beginning of June nearly 3-million individuals in Great Britain claimed Universal Credit. No one could have imagined how important this means-tested benefit was going to become for so many people.

Maldon's DWP funded Help to Claim project, delivered face to face from locations throughout the Maldon District or by phone and webchat, had been up and running for 11-months prior to the lockdown, providing crucial advice and support for individuals claiming Universal Credit, from the initial claim through to the first full payment.

Many clients need support with multiple issues

Kim is a single woman close to retirement living with two siblings both of whom have learning disabilities and receive Personal Independence Payment (PIP) and Employment Support Allowance. Kim looks after her sister and brother and receives £67.25 Carer's Allowance each week.

Kim doesn't have a computer and is not computer literate. Besides her Carer's Allowance Kim's only income is a small pension of less than £40.00 a month. They had not been claiming Housing Benefit, nor do they have any

such as debt, housing, employment and relationships and are referred for this additional advice to our own office specialists or, if they are calling from out of the area, to support services close to where they live.

A significant number of Help to Claim clients report mental health issues. Recent research suggests that around 40% of the UK population's mental health is at risk because of the COVID-19 crisis. Anecdotal evidence drawn from clients using Maldon's Help to Claim Service seems to bear this out.

The lives of individuals can be profoundly affected by a change of circumstance sometimes leaving them feeling powerless, isolated, and unable to cope with what is happening to them. Applying for Universal Credit can seem an immensely difficult task in itself. Maldon's Help to Claim service provides the support clients sometimes need to take the first step towards managing their lives in the way they want.

savings. Kim and her siblings were pooling their benefits to cover rent, council tax, food and other bills. Kim needed to speak to someone and sounded overwhelmed by the digital claim process.

A benefit check showed Kim should receive £141 Universal Credit and £33 Council Tax Reduction each week. After talking her through the process, I called the Universal Credit priority line, explained Kim's situation, and arranged for her to be called back to make a telephone application.



Reaching Communities Project

Our project, funded by the National Lottery Community Fund, tackles poverty throughout our district by providing debt advice, financial education and specialist help with benefits and housing problems. It is the only advice service of its kind in the area.

The elements are closely linked and will directly impact each other. Our teams and specialists work closely together ensuring that every aspect of a client's problem is addressed to ensure the best possible outcomes.

Housing and Homelessness

Our specialist adviser has many years' experience and an excellent relationship with Maldon District Council. She may become involved with clients at various stages including when indebtedness is threatening housing security, when clients have received eviction notices or when they are already homeless. As well as trying to avert threatened homelessness or alleviate actual homelessness, she will help clients look at the root cause of their situation and offer support and advice. We see many clients who are "hidden homeless" or "sofa surfing". There is not enough social housing locally to meet demand and many private

landlords are prohibited from accepting tenants who receive help with housing costs from benefits by their mortgage providers. We would like to see this policy changed to open up the private rental housing market to all prospective tenants.



Jane was awarded Personal Independence Payment (PIP) following a car accident which left her with serious injuries. Her husband was her carer and received Income Support and Carer's Allowance. After a review Jane lost the daily living component of PIP, which in turn led to the loss of her husband's Income Support and Carer's Allowance entitlement- a total loss of £263.80 per week. Jane challenged the decision to no avail. Their income was now just £23.60 per week and needed to rely on family support. We assisted Jane to make an out of time appeal to HM Courts and Tribunals Service and to gather relevant supporting evidence. After looking at the case, The Tribunal decided that Jane was in fact entitled to PIP at the enhanced daily living rate and the enhanced mobility rate. The couple's income has increased to £218.65 per week, with the potential for a further £161.35 per week if and when Income Support can be restored. We continue to assist them.



Peter was a 61 year old man living in a one bedroom housing association property, working full time and with no health issues. Various changes in circumstances occurred resulting in a considerable loss of income and accumulation of debt, including rent arrears. His daughter and grandson returned to the UK from abroad and moved in with him. Peter's Council Tax therefore increased but his daughter made no contribution to living costs. At the same time, he was made redundant but did not initially claim benefits believing he would soon find new employment. As rent arrears increased, the housing association started possession proceedings. Peter brought the court papers to Citizens Advice and we discussed how possession could be prevented. We spoke to the housing association about a plan to pay off the arrears and produced a financial statement to show what was affordable and sustainable. The financial statement could only balance however if Peter's daughter made a contribution to costs. She refused and moved out. New adjustments to benefits were required.

Peter took out the maximum Universal Credit advance to pay his rent. Council tax repayments made the rent unaffordable for him so expenditure had to be reduced to make any offers sustainable.

We made a successful Warm Home application to British Gas and reduced his tariff. A DHP helped with top up payments. Our application to the Trust fund associated with Peter's former career cleared half of his rent arrears. Council tax payments were extended beyond the end of the financial year with no further penalties. The housing association adjourned the court hearing whilst the DHP and grant decisions were made and to accommodate the delays in receipt of Universal Credit. Help from the food banks saw him over the critical period. Repayment terms were agreed with the housing association before the court hearing which reduced the stress of appearing in court and a suspended possession order given on affordable, sustainable terms. Peter is now happy in a new job living comfortably and securely in his home.

Welfare Benefits

Our specialist team continues to help clients with complex benefit issues and has maintained a very impressive success rate for appeals against benefits incorrectly discontinued or disallowed. We support clients throughout their appeals, helping them collate evidence and formulate their cases and preparing them for what to expect at a tribunal. As well as the benefit of feeling validated, correcting poor decisions has direct

financial implications. Many clients say they would not feel able to embark on the appeals process without our support.

Although Universal Credit replaced six income related benefits, existing claims will continue. Our advisers will have to maintain good knowledge of two separate systems, awareness of what changes precipitate a new claim and its consequences, and, if clients have a choice, under which system a specific client may be better off.



They will have to deal with complex cases, challenges and appeals under both systems for the foreseeable future.

We have started to see more challenges in relation to Universal Credit awards. Several clients, who have lived and worked in the UK for many years, have had claims rejected incorrectly because they were unable to prove their right to



reside to DWP's satisfaction. The only way to challenge a Universal Credit decision initially is for the client to leave a message on their account. So far this appears to be a fairly cumbersome process

and, unlike other benefits, we are unable to act as intermediaries at this stage. This is hard for the clients who most need support from us and in at least one case led to significant life changes and potential homelessness.

Debt

During the year, costs of living including rent, utility bills and council tax, continued to increase at a greater rate than wages or earnings replacement benefits, leading to continued demand for support from our debt advisers.

When we first see a client we look at their case holistically- if we can give a client confidence in us to disclose a debt issue before it has become a

crisis they will have more options for resolution. When a client first discloses debt problems we take a general background and identify any debt emergencies. We look at income/expenditure, income maximisation including checking benefits are at correct levels, liability for debt, priorities and overall indebtedness. We can then discuss options with the client – it is always their decision. We never judge. We will support them along their chosen path to resolution. The outcomes are far reaching – getting finances under control has a huge impact on health, well-being and family relationships. Our specialists offer the only free, independent, face to face debt support in our district.

Financial Capability

This year we continued to offer group sessions and were delighted to work with our first youth group as well as Brownies and Guides again. We work closely with other local agencies who are aware of this service and can make direct referrals for families and individuals who might benefit from help with budgeting.

We offer all clients advice and support on budgeting and income maximisation as part of our general advice. We have a dedicated financial capability specialist with whom clients who wish to, can work on a one to one basis. Our goal is to give clients the confidence to manage their finances positively in the future.

Outreach

Until mid-March 2020 Outreach surgeries took place weekly in Southminster and Burnham with home visits made to more vulnerable clients. These include the elderly and less mobile, and those with mental health difficulties who struggle to go out.



***Mr P** lives alone in warden controlled property and was referred to us by the Community Agent. Mr P had been in receipt of Disability Living Allowance but failed to complete the transfer to Personal Independent Payment a year earlier. We were told that he had not been out for 2 years. At a home visit, an out of time appeal was discussed with Mr P but this would involve the stress of going to Tribunal. An alternative was for Mr P to claim Attendance Allowance, a paper application not requiring a medical assessment. Mr P chose to apply for Attendance Allowance and was assisted in completing the form. This resulted in an award of the higher rate (£89.15 per week). Mr P was then able to apply for the Severe Disability Premium which increased his Pension Credit (£66.95 per week). We also gave him information about local groups including Harbour Club and the Maldon Shed.*

Help given at home visits this year has included completion of benefit forms, phone calls to benefit agencies, benefit appeals, online applications for Universal Credit and help with debts.

***Mr B** moved into a room in a local pub after being homeless for some time. It took some prompting to discover that he was in receipt of Universal Credit but not getting any help with housing costs. He was also approaching state retirement age when his benefits would change again. He could not remember the mobile number or email address used for his Universal Credit and he also had no details of his bank account as his only means of accessing his benefit monies was via a cash card. Phone calls were made to Universal Credit and his bank and after many attempts to pass the security questions his change of address was recorded and his bank details obtained. This allowed a further call to be made to the Pensions Service and his state retirement pension claimed. Mr B was further assisted with a food voucher and referral to Peabody. We continued to liaise with Peabody to provide missing information needed for a Pension Credit claim. After almost 5 months Mr B is now in receipt of all the benefits he is entitled to (£293 per week).*





Research and Campaigns report

It has been a busy year for Research and Campaigns in Maldon. We have led two local campaigns and added our weight to national campaigns by providing evidence of cases. Our first local campaign was focused on the Blue Badge scheme. This scheme allows easier and free parking for those with limited mobility. An update to the scheme to include people with hidden disabilities had coincided with a rapid increase in the number of people seeking our help with their application.

The change to include hidden disabilities is a major step forward for many, but our research showed it was changes to the application process, made at the same time as the extension in eligibility, that had led to the increase in people calling Citizens Advice.

The new process had been made significantly more complicated and through talking to our clients and our own research we gathered evidence to show that the new application process was too hard for many people to complete. Maldon & District Citizens Advice headed up the drive for change, alongside other local Citizens Advice offices. A detailed report was written and sent to Essex County Council and local MP John Whittingdale, OBE. This was

forwarded to the Department of Transport by John Whittingdale and a reply was received in due course.

Whilst the reply from the Department of Transport was not what we had hoped for, the campaign is ongoing and was only interrupted by the Covid-19 pandemic.

Our second campaign was completed much closer to home. As part of a Universal Credit application the claimant may be asked to regularly visit the Job Centre in Chelmsford. Public transport costs for this can be more than a whole day's worth of benefit payments.

Job Centre staff have been seconded to work within Maldon District Council's offices. A very productive meeting was held with the Manager where he iterated his commitment to providing an ongoing service within Maldon, with possible expansion if necessary. We offered to support claimants with problems outside the Job Centre staff's remit. This would free up their time to focus on the job they should be doing, allowing them to interview more claimants in Maldon. We are also ensuring our clients know they can ask to be seen in Maldon, by informing them individually and advertising on social media. With all the changes we have seen in the last three months, all we can predict is that campaigning in support of our clients will be more important than ever.

Staff

Chief Officer

Lucy Bettley

Advice Service Manager

Fiona Nelmes

Outreach Workers

Fiona Nelmes
Derek Hall

Benefits Caseworker

Justine Southgate
Phil Watkins

Training Supervisor

Anne Cramphorn

Homelessness Prevention Specialist

Christine Wakeling

Project and Debt Advice Manager

Justine Southgate

Financial Capability Worker

Judy Norton

Advice Session Supervisor

Sarah Lornie
Justine Southgate
Sally Babbage

Debt Caseworker

Jenny Phillips
Caroline Halfacre

Help to Claim

Paul Street

Volunteer Research and Campaigns co-ordinator

Sally Babbage

Volunteer Administrator

Sabah Ebrahimi

Volunteer Receptionists

Joan Fish
Jean Harrod
Linda Keyes
Tessa Watkins
Anthea Balmford
Stella Curran
Jill Buschor
Lorraine McHale
Lorraine Jeapes

Volunteer Advisers & Gateway Assessors

Diana Adams
Mike Canter
Geoff Bull

Terry Canty
Janet Carden
Irene Chapman
Karl Davies
Paul Dellar
Sheri Dines
Cliff Ellams
Mike Gibson
Michelle Gill
Jean Grant
Alan Hale
Amy Hall
Martyn Hodges
Richard Holland
Paul John
Rita Kyria
Michael Lofthouse
Sarah Lornie
Judy Norton
David Ogburn
Catriona Potter
Lynne Pursell
Paula Stanbury
Gill Stone
Susie Tomlinson
Emily Woloszczuk





Legal and Administrative Information

Trustees

Philip Wakeling (Chair)
Peter Dollery (Treasurer)
Peter Boddam-Whetham
Christine Dove
Deborah Fraser
Chris Thurston
Wendy Reading
Valerie Stealey

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Maldon
CM9 5ET

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1141869

Company No.

7582667

Here to help

Contact us at:

In Person

(temporarily suspended from 23rd March 2020 due to Covid 19)

Maldon

Council Offices, Princes Road, Maldon, CM9 5DL
Monday, Tuesday, Thursday, Friday 10.00am - 4.00pm
Wednesday 10.00am - 1.00pm

Burnham-on-Crouch

Station House, Station Approach
Burnham-on-Crouch, CM0 8BQ
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



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