

2015 Annual Report



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

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 2015



During 2014/15 the Bureau enjoyed a stable management team which brought measurable benefits. We were audited in 2014 and it is pleasing to report that the outcome was very successful. Compared with the previous financial year we also increased the level of

funding from other sources which ensured that our outreach, specialist and home visiting services were maintained.

The Bureau is subject to audit by National Citizens Advice to ensure the service meets the standards set down in the Quality Assurance Standards Membership Agreements, as well as the Community Legal Service Quality Mark. The audit also examines the governance of the Bureau.

The Trustees can confirm that applications for additional funding continue to be made and this is a policy that we will maintain so that we can fund a diverse range of specialist services for our community.

During the financial year 2015/16 the bureau will move into the main building of Maldon District Council. We will need to ensure that we maintain our own identity and independence such that this is recognised by the public. Branding will be important. The move will however deplete our reserves as a result of the capital expenditure that we will have to make so cash management will be important during this period.

The age of austerity, far from winding down, remains with us and is firmly on the agenda. The forecast that interest rates will rise in 2016, changes to Tax Credits announced in the budget in July 2015, plus the freezing of working age benefits for four years is a cut in real terms. The effect of these changes is yet to be felt, but it is anticipated they will impact upon many. Additionally there are people who have interest-only mortgages and do not have a plan to repay it when their term ends. We would encourage them to seek advice.

Maldon District Council has determined that they will commission advice services and there will be a competitive bidding process during 2015. We will be supported by the Bid Commissioning team from Citizens Advice who will assist in writing our submission and offer advice.



The Maldon Bureau continues to concentrate on building partnerships with key funders and charities and to review the way in which we deliver services within our community while ensuring that we make every effort to meet any unmet needs as they are identified.

I would like to thank the members of our community and Maldon District Council plus the other supporters of Maldon Citizens Advice 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, our bureau Manager, Staff and Volunteers for all their hard work and without whom we would not be able to provide our service; plus, of course, my fellow Trustees for all their support.

David J Pickles
Chair Trustees





Manager's Report

Service delivery

During the year, after consultation with local residents, we looked at the way people are able to access our service to ensure that we reach as many as possible.



The Maldon District is both large and, in places, rural with limited public transport. Coming in to Maldon during the working day is, for many people, not a possibility. This could be due to travel costs and availability; work and caring commitments or disabilities. With this in mind:

- we have increased our use of telephone advice- every call is answered or, if a client leaves a message, they are rung back the same day.
- clients are able to make initial contact with the bureau by email and be given information.
- we have continued with our weekly outreach surgeries in Burnham and Southminster.
- we provide home visits throughout the district

for those whose health problems make them unable to travel.

- the bureau is open in Maldon every day for drop-in advice and appointments.
- we provide holistic advice across all subject areas making this, wherever possible, a one-stop shop and preventing clients having to make visits to multiple agencies.
- we can offer evening appointments for clients who are struggling with debts but are in employment: the last thing someone wants to do is be absent from work in order to get advice.
- 2,500 visits are made to our website by local residents every month to get information.
- Pensionwise appointments are available in the bureau for residents to obtain guidance about how they can use their pensions under the new government reforms.

Moving Home

This will be the last annual report written from St. Cedd's House which will have been demolished and turned into a car park by next year! Plans are well under way for our move to Maldon District Council, scheduled for November 2015. It will be a priority to make local residents aware of our new location and understand that we will still be



acting independently, as we give free, confidential and impartial advice.

Volunteers

Our bureau's greatest asset is its team of highly professional, committed volunteers who are always prepared to make an extra effort to give the best possible advice. They make it an enjoyable place in which to work, supporting colleagues as well as clients.

I would like to thank them very much for all that they put in during the year to making the bureau what it is.

Staff

I am particularly grateful to Mary Edwards with whom, until March, I shared the role of Bureau Manager. She has contributed greatly to the success of the bureau during recent years and continues to provide me with support and help.

Funding

Maldon District Council provide a substantial part of the funding necessary to run the bureau but this by no means covers all our costs.

We have received some very generous grants this year to support our outreach services

including Fowler Smith Jones Trust, Yellow Car Charitable Trust and the Essex Rural Fund. We have also been chosen to be one of the main beneficiaries for the 2015 and 2016 Maldon Mud Races. This is great news and confirms the high regard in which the work of bureau is held by residents.

We continue to go out to give presentations to groups, spreading the word that we are the local charity for our community and are reliant on donations, legacies and grants. During the year volunteers took part in a sponsored walk in aid of the bureau and a local resident bravely abseiled down a water tower for us!

Working with others

The best outcomes are achieved for clients when agencies all work well together. We have put emphasis on this during the year taking every opportunity to improve communication between local organisations. We are actively involved in the Health and Wellbeing Partnership, the Homelessness Forum and the Advice Forum.

Lucy Bettley
Bureau Manager

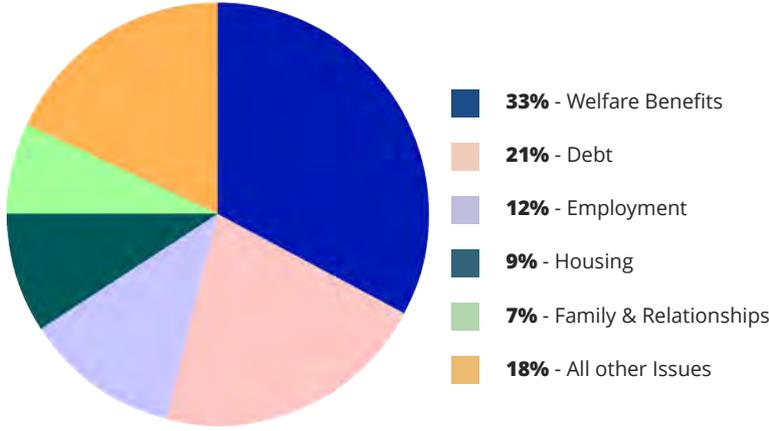


Essex County Council

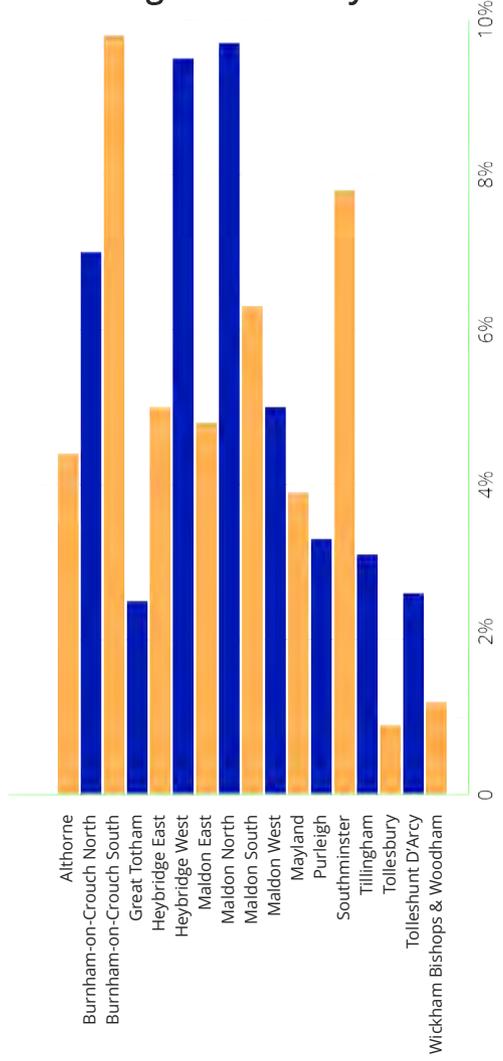




Percentage of client issues dealt with



Percentage of Issues by ward



| | |
|-------------------------------|----------------------|
| Unique clients | 2,400 |
| Issues | 7,500 |
| Income gained for clients | over £572,000 |
| Debts written off for clients | over £161,000 |



Research and Campaigns Report



The official Maldon CAB twitter feed, launched in January last year, has continued to grow from strength to strength. Now numbering over 530 followers, the twitter account is regularly updated by the Research and Campaigns team and provides a great platform with which to push campaign message and news about the local area. It was recently utilised for the General Election and Scams Awareness Month, with tweets encouraging people to register and vote, and offering advice for how best to combat scams.

As part of Scams Awareness Month, our Research and Campaigns co-ordinator, Danny Tatlow was interviewed on local radio and in the press to raise awareness of the dangers of scams and the need for all to report them. One of our Trustee Board members has given presentations to a variety of community groups such as U3A to encourage people to keep an eye out for elderly or vulnerable neighbours to prevent them being

taken in by rogue traders or scammers.

The Research and Campaigns team have also tackled letting agents, as part of the Settled and Safe: A Renters Right campaign. Recent government legislation has made it mandatory for letting agents to publish fees on their websites, so we phoned up every letting agent in the local area and asked them a series of questions about their policies. Maldon CAB now has an up to date reference of the fees, and housing benefit policies of all local letting agents, which will be useful for clients in the future.

The use of foodbanks in the local area has also been a central theme for this year, the Research and Campaigns team running a survey to understand the reasons behind people needing them. These findings are now available to view in a report.

The Research and Campaigns team are already looking towards the future. Much like last year, we intend to focus more on distinctive localised campaigns on issues that primarily affect the Maldon community. As well as this, there are some national campaigns in which we intend to take part. One of these is the Ask about Abuse Campaign, which launches on the 16th September and focuses on communicating a clear message to encourage ordinary people to look for signs of domestic abuse among friends and family.



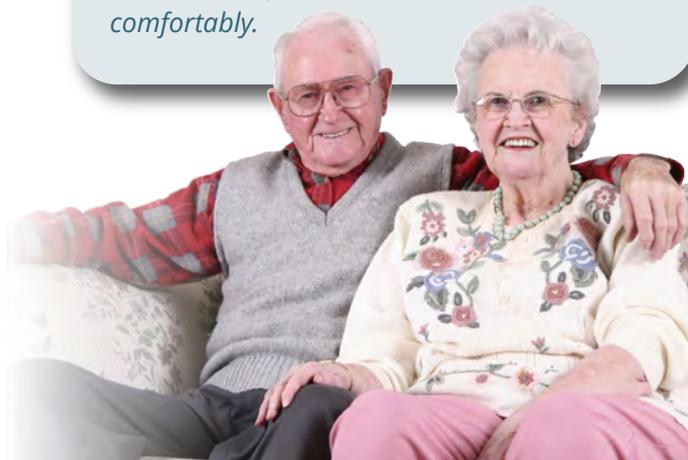
Outreach Services

We continue with our very busy Thursday mornings at Burnham Town Council Offices and have introduced a second adviser in order to reduce the time clients have to spend waiting to be seen. In the autumn of 2014 we moved our weekly outreach surgery in Southminster to the Library in Queenborough Road which has proved to be a pleasant venue for clients.



Our surgeries are very important to clients as the journey from these towns to Maldon is long and expensive and bus journeys can sometimes be difficult to arrange. Home visits are also offered to those whose disability makes it difficult for them to come to us, but who would benefit from face-to-face rather than telephone advice. Many of these clients are referred to us by Essex County Council, working with the Community Agents.

Mrs A suffers from Parkinsons disease and her husband has dementia. They both look after each other as each has differing needs. We visited their home and completed an Attendance Allowance form for Mr A. While there we carried out a benefit check which showed that the couple would qualify for Pension Credit if they also both claimed Carer's Allowance for each other. We made a number of home visits and made telephone calls on the couple's behalf to assist in the completion of various forms. Mr A was eventually awarded Attendance Allowance of £54.45 per week and Pension Credit of £87.92 per week was also awarded. Their total weekly income was increased by £142.37 per week enabling them to live more comfortably.





Employment

Employment enquiries have continued to increase during the year. Our specialist adviser takes on cases forwarded by our generalist staff; and these concern all aspects of employment law – from non payment of sick or holiday pay to ‘whistleblowing’ on employers asking staff to undertake work of a ‘very dubious’ nature.



The case studies herein provide a snapshot of two enquiries completed during the year. They illustrate examples of different outcomes – one requiring an employer to meet costs from an unfair dismissal; and the other demonstrating how recent changes regarding fees have dissuaded people from progressing legitimate claims.

Employment Tribunal fees.

Mrs Y, 52 years old, had worked 12 years for her employer, as a cook in a shop located in North Essex which prepared meals for delivery to nearby customers.

Her employer often lost his temper and our client had become used to dealing with his outbursts. However, early this year, the employer became very annoyed with Mrs Y about some problems with deliveries and ended up assaulting her. The police were called and the employer was arrested. During this altercation, Mrs Y asked if she was being sacked - which was confirmed in no uncertain terms.

Mrs Y turned to the bureau for help with her employment issues. After listening to her account of the incident, we explained how a case might proceed; and it was hoped that a financial settlement might be agreed without the need of going to a tribunal. We helped Mrs Y go through the pre claim conciliation stage but unfortunately the employer did not want to negotiate an early agreement. This left Mrs Y with no option but to continue with a claim through an Employment Tribunal.

In April 2012, fees were introduced to make a tribunal claim and this, in Mrs Y's case, would have amounted to at least £1,200. She was not able to afford this sum and unfortunately was not eligible for remission. Therefore, despite having a strong claim, a case was not taken forward because of the fees now applied.



Pregnancy related dismissal.

Ms P, 24 years old with a six month old baby, was on maternity leave from a local employer. She sought help from the bureau having unexpectedly received a P45 dismissal notice. She worked as a part time cleaner and was very upset about her employer's action as she thought she would be returning to former work at the end of her maternity period.

We examined her situation and came to the conclusion that the employer had, on the information available, dismissed her unfairly. It is automatically unfair to dismiss a female employee for certain reasons connected with her pregnancy.

Her manager had maintained that she had not kept the company fully informed about her maternity position as required by regulations; and as such was no longer eligible for return to her former job.

Our adviser undertook an in depth examination of all documents and contacts with the employer during the maternity period; and considered that our client had complied with the necessary formalities. An Employment Tribunal claim commenced; and at a pre-claim hearing a judge determined

that there was a case to answer. The case proceeded to a full tribunal hearing.

We helped the client prepare her case and a tribunal hearing was arranged for March 2015. The employer engaged Employment Law specialists and negotiations continued to see if the parties could agree an out of court settlement. The day before the hearing after refusing several 'low' offers, Ms P accepted an offer of £5,000 in full and final settlement.





Homelessness Prevention

Referrals for homelessness prevention have come almost entirely from in-house cases this year.

Discussions continue with both Moat Housing and Maldon District Council (MDC) with the aim of improving links and direct support.

One particular case this year has shown the benefits of integrated support:



Background

A client first came to our bureau for help and guidance about court action and threatened eviction from a housing association property.

The history of her case was extremely complex.

Action

We were instrumental in mobilising multi-agency support for the client to prevent an eviction which had the potential to break up a family. We worked closely with MDC, One Support and Shelter.

Outcome

The housing association was persuaded into negotiations and an agreement was reached whereby:

- the court action was stopped
- the rent arrears were partially cleared
- a manageable repayment schedule was arranged
- most importantly, a new tenancy was secured keeping the family together in their home.

It has become apparent this year that the different housing associations in our district do not all work to the same guidelines. By creating better links we have aimed to encourage a more standardised service. Generally, provided a client can show that they are able to make full rent payments either themselves or through benefits, and make a contribution towards arrears, agreements can be reached for them to stay in



their home. Difficulties may, however, arise where a client is seeking a Debt Relief Order (DRO) and has rent arrears. We have encountered some, less progressive, housing associations that are unwilling to accept arrangements outside of the DRO for clearing rent arrears, instead adopting a blanket policy to seek repossession.

Where we have had to deal with bailiffs we have also experienced the different companies varying in their approachability and flexibility with regard to negotiations.

We have dealt with an increasing number of clients who, for one reason or another, are particularly vulnerable. Where they have been

unable to address problems as they arise, their situations have become complex. Where clients require additional support we are able to, for example:

- help them access special departments within utility and mortgage companies
- access new tariff schemes created by the water companies to help people in financial difficulties
- refer them to Essex County Council's officer for homeless 16 and 17 year olds
- obtain additional help from One Support for them.





Benefits

Disability benefits including Personal Independence Payments and Employment and Support Allowance continue to represent a significant workload for the bureau, both in terms of assistance with the initial application or renewal and support with the appeals process. A common theme with both of these benefits is the poor way the associated medical assessment is carried out. Clients consistently report that the health care professionals who carry out the assessment spend most of the interview staring at the computer screen and do not even look at the client when they respond to the questions. An addition problem is that when the health care professional finds out that the client is in pain and defers any physical examination, this is often recorded as 'client refused examination' which obviously has a detrimental effect on the client's claim.

A major part of the case work is writing to the



Department of Work and Pensions or HM Revenue & Customs to elicit further information regarding a client's case or to request a change of decision. An increasing trend is that letters written to these organizations often do not result in a reply and even follow up correspondence is ignored. The nature of the departments involved usually means that there is no nominated individual that can be contacted by telephone or email. This can delay a client's case by many months resulting in additional hardship.

One of the major planks of the government's revision of the benefits system is the new benefit, Universal Credit which will replace a number of existing means-tested benefits. This is being gradually introduced to the Maldon area in September this year and all the bureau staff have been undertaking training to prepare for the advice clients will need. The aim is to have universal credit fully introduced for all new claims in 2017 and most current claims for means tested benefits transferred to universal credit in 2017 to 2019.





THE BIG BENEFIT SHAKE UP



what you need to know about
UNIVERSAL CREDIT

Universal Credit is administered by the Department of Work and Pensions. It will remove the responsibility for tax credits from HM Revenue & Customs and the responsibility for housing benefit from the local authority (they will retain the management of council tax support).

Universal Credit is intended to reduce the barrier to work found under the present benefit system where people employed for a few hours per week can be worse off in work than claiming benefits.

In a major change, Universal Credit is calculated and paid monthly, not weekly or multiple weeks, as for all present benefits. Claims will have to be made on-line and it is foreseen that some people will need help with this and also to gain the additional budgeting skills needed to cope with managing a monthly income.



Debt

Background to debt

Although there are reports of improving economic conditions, a significant proportion of clients attending our bureau find themselves facing some form of financial difficulties or debt problems.

Their problems range across:

- relatively simple consumer credit debt
- significant multiple debts
- rent and council tax arrears
- bailiff and court action.

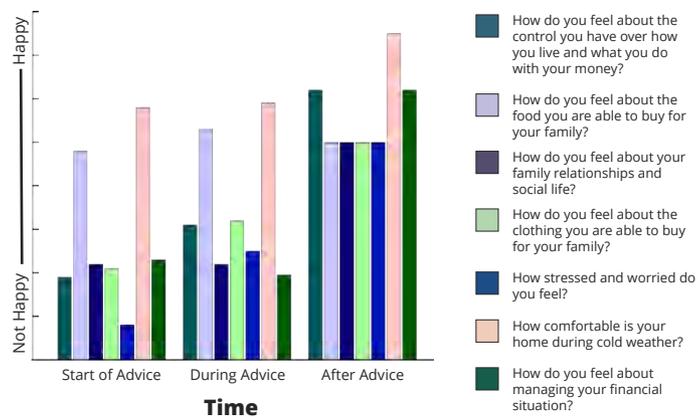
Many cases reveal that financial problems are accompanied by other concerns, either as the cause, as an effect, or both. It is clear that this has an adverse impact upon the wellbeing of clients.

All of our advisers have received training on the basic debt solutions available and are able to provide money advice. They are supported by a team of specialist advisers, knowledgeable and experienced with both unregulated negotiations and formal insolvency procedures. In March 2015 we recruited a specialist insolvency professional to provide the debt team with additional guidance. This also enables us to provide full advice on all debt solutions and support clients from negotiations through to petitioning for bankruptcy.

How our advice affects lives

We have been surveying our debt clients at three stages during the course of their advice to monitor the improvements they feel in their lives as a result of our help. The results show greater confidence and feeling of control from the help we provide.

How debt intervention has improved clients' lives



Prevention as well as cure

We are putting increased emphasis on prevention of financial problems – helping clients to understand how to make best use of their money, prioritise payments and budget effectively. We want to stop the need for clients returning, once we have helped them with their debts and, give them the tools to help manage their money in the future. We encourage other agencies to refer their clients to us for this help.



Legal and Administrative Information

Trustees

David Pickles (Chair)
Martin Say (Treasurer)
Peter Boddam-Whetham
Christine Dove
Mike Irwin
Anne James

Independent Examiners

Pocknells LLP,
Henry Brake House,
46 Hullbridge Road,
South Woodham Ferrers,
CM3 5NG

Bankers

HSBC
72 High Street
Maldon
CM9 5ET

Charity No.

1141869

Company No.

7582667

Here to help

Contact us at:

In Person (no appointment necessary):

Maldon

St Cedds House, Princes Road, Maldon CM9 5NY
Monday; 10am - 4pm
Tuesday, Wednesday, Thursday & Friday; 10am - 1pm

Burnham-on-Crouch

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

Southminster *(until March 2016)*

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

Telephone: 01621 841195

Fax: 01621 841282

Email: bureau@maldoncab.cabnet.org.uk

Website: citizensadvice.org.uk/maldoncab

Twitter: @MaldonCAB



From November 2015 our address will be:

Council Offices, Princes Road, Maldon
Essex CM9 5DL

Telephone: 01621 875774



Staff

Bureau Manager

Lucy Bettley

Advice Service Manager

Fiona Nelmes

Debt Advice Manager

Ashley Colombo

Outreach Workers

Fiona Nelmes

Derek Hall

Benefits Caseworker

Phil Watkins

Training Supervisor

Anne Cramphorn

Finance Officer

Barbara Gale

Gateway Assessors

Janet Allison

Lynne Pursell

Pennie Carlton

Janet Carden

Volunteer Advisers

Diana Adams

Mike Canter

Terry Canty

Robin Dukes

Ruth Hamborg

Richard Holland

Jill McGregor

David Lenz

Michael Lofthouse

Sarah Lornie

Jenny Phillips

Chris Roberts

Justine Southgate

David Spiceley

Gill Stone

Geraldine Stratford

Hilary Taylor

Sue Voyce

Christine Wakeling

Gill Woods

Trainees

Tony Moynihan

Judy Norton

Receptionists

Pat Charlton

Joan Fish

Jean Harrod

Linda Keyes

Tessa Watkins

IT Support

Cyril Platman

Research and Campaigns co-ordinator

Danny Tatlow

Administrative Volunteers

Sabah Ebrahimi

Edwina Child



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™



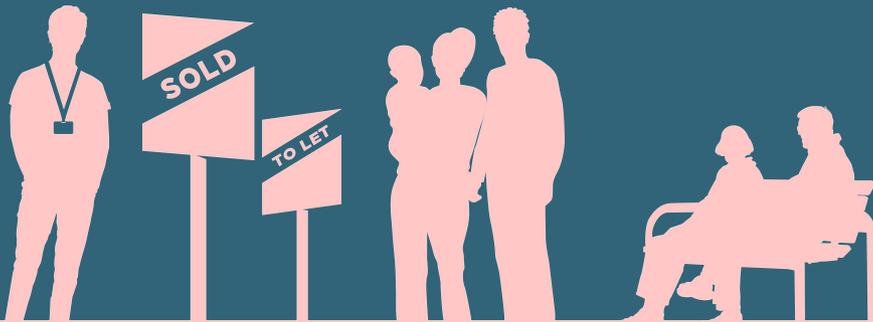
Give as you Live™

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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