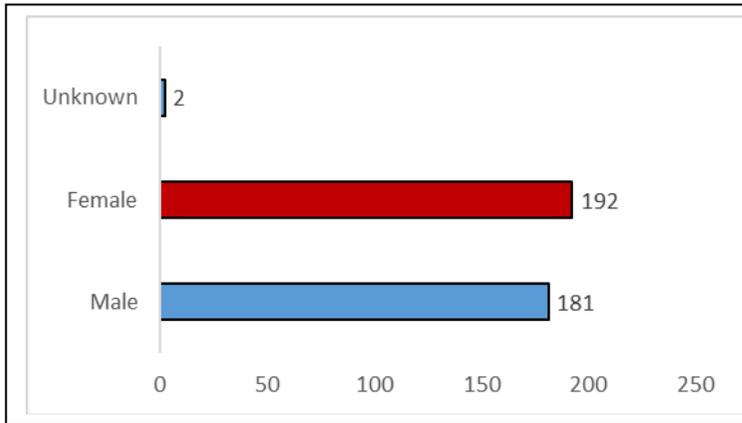


# Leek Citizens Advice Bureau

Q1 2016/2017 – April to June

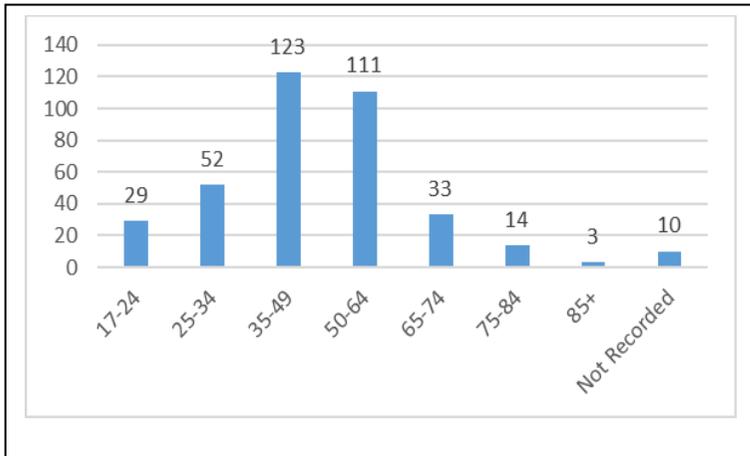
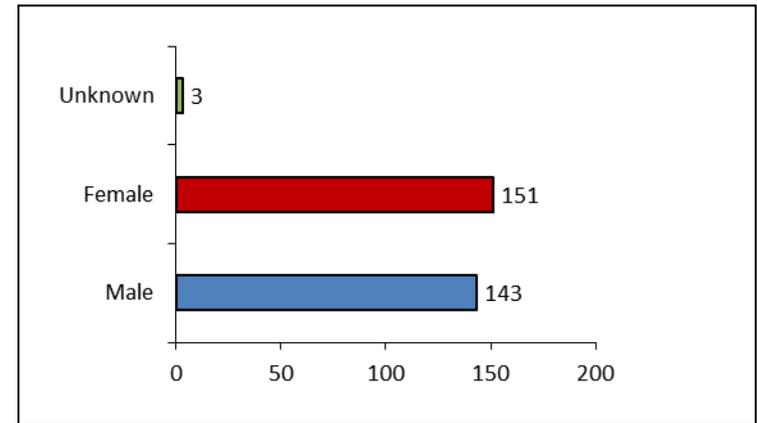
375 Clients



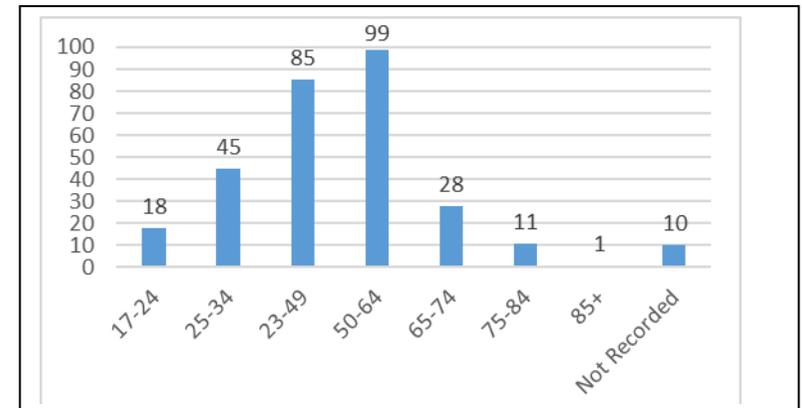
Client Gender

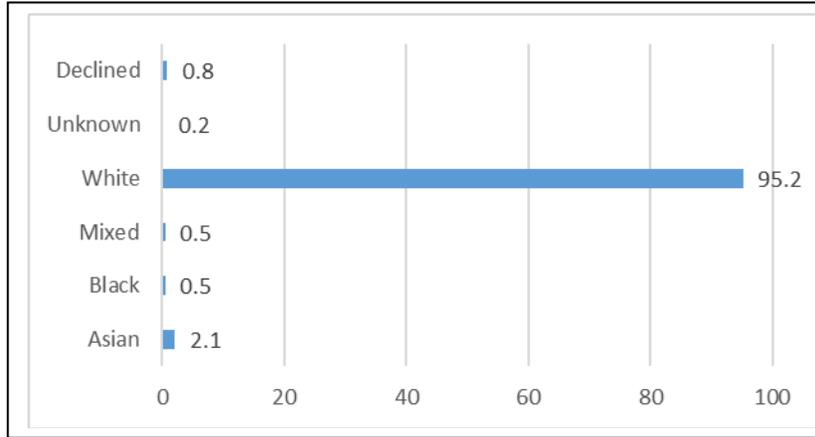
Q1 2015/2016 – April to June

297 Clients



Client Age Range

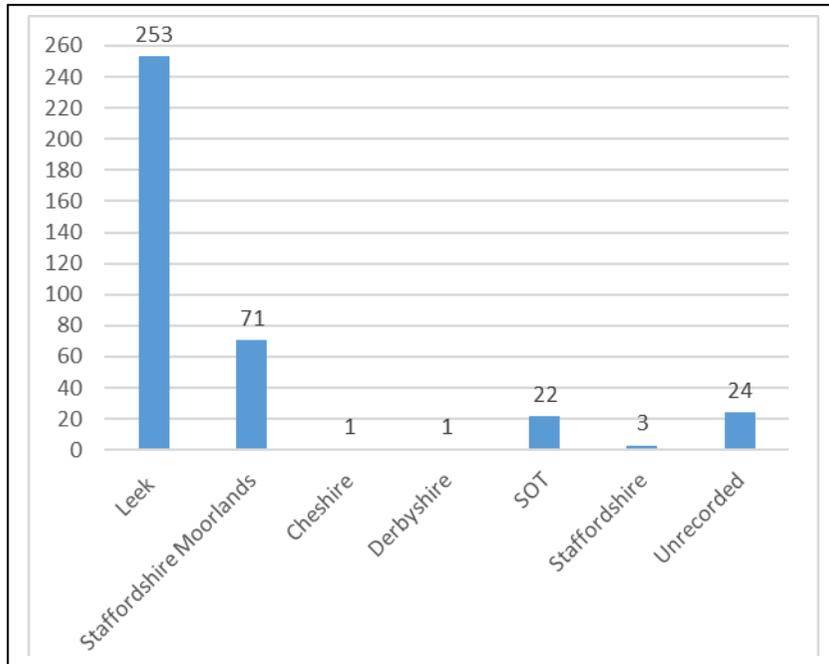
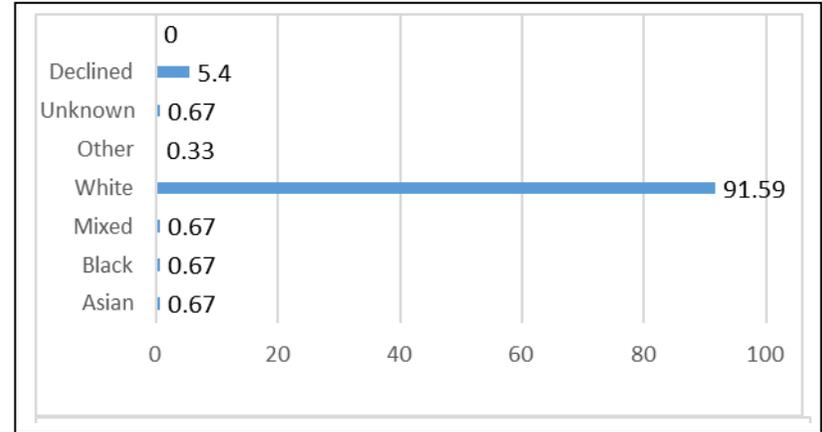




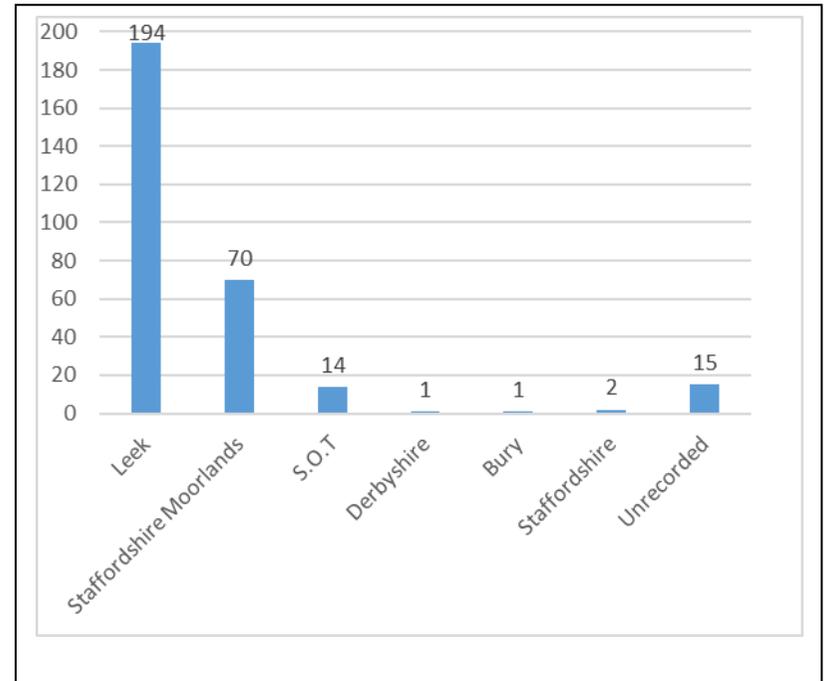
Q1 2016-17

Q1 2015-16

## Client Ethnicity

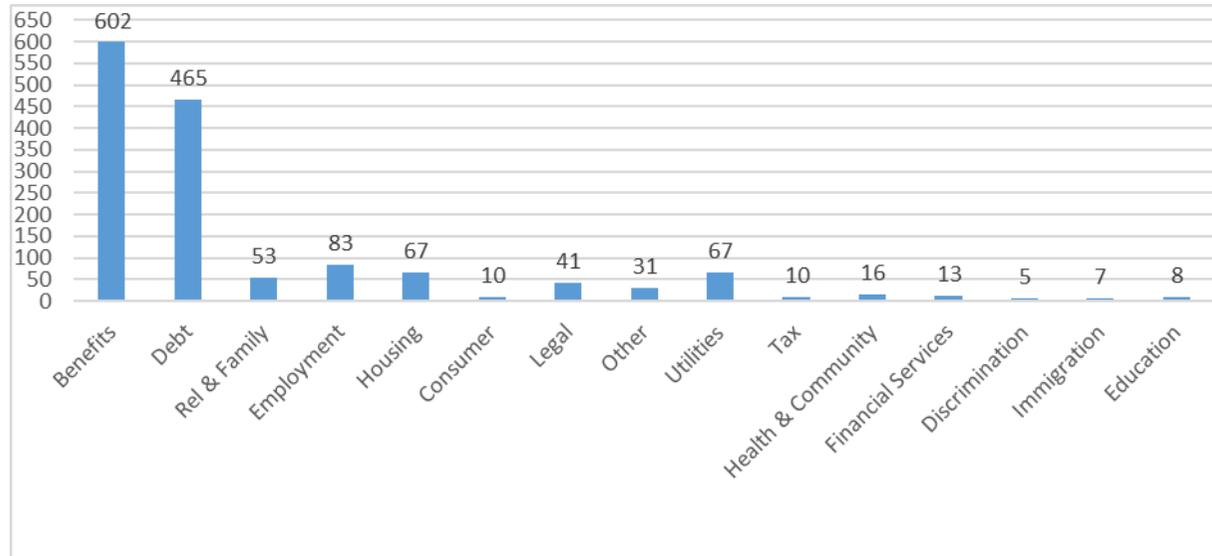


## Ward

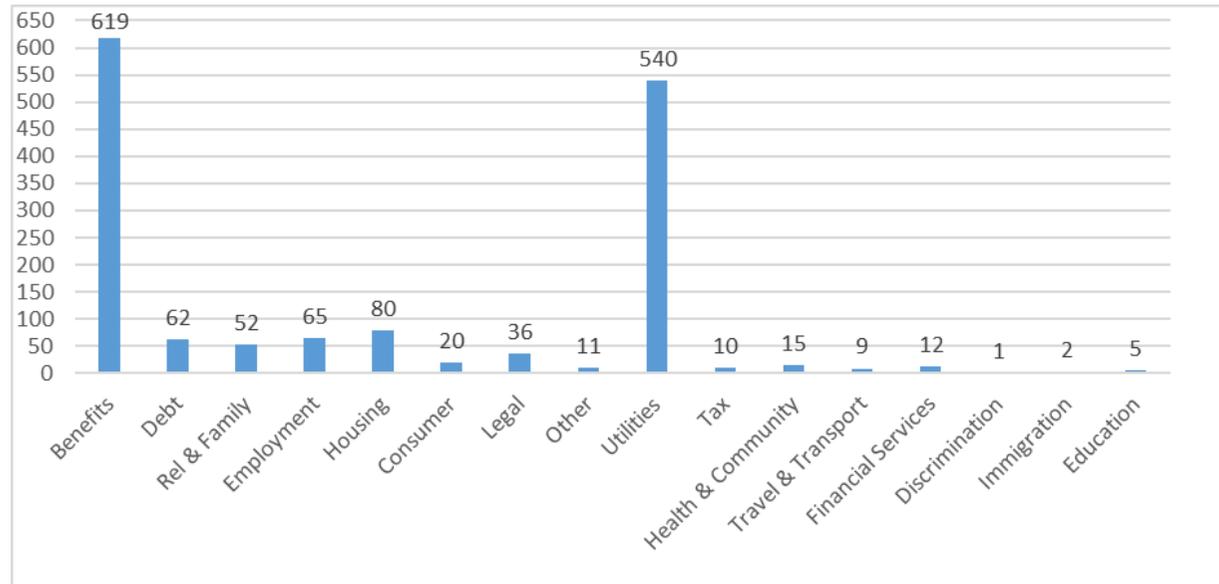


# Client Issues

Q1 2015-16



Q1 2016-2017



# **CITIZENS ADVICE LEEK**

## **CASE STUDIES**

### **Case Study 1**

#### **The Problem**

Client attended Bureau with his Wife after a Nervous Breakdown. Client previously ran a successful business and employed numerous people over a 25 Year Period. Unfortunately, Client's business failed and he was subject to an IVA. The total level of indebtedness was ~£260,000 and 10 local jobs were lost. The client had no income and attended Bureau when he was at serious risk of defaulting on the IVA and Possession Proceedings from his Mortgage Lender.

#### **Actions**

Client received full benefits advice to maximise income. This increased income from £73.10/Week to £453.46/Week. Client also received advice relating to reducing utility expenditure which saved ~£350 per year through switching supplier and a successful application to a Social Tariff, known as the Big Difference Scheme, through Severn Trent Water. The MASDAP Caseworker also identified that the 'Mortgage' was actually a Consumer Credit Act 1974 regulated Secured Loan. The Client was advised to apply for a Time Order. However, the Creditor was willing to negotiate once this intention was indicated. The proposed £1000 per month repayment arrangement was switched to £350 per month by extending the term of the agreement due to the circumstances of the case. This was now affordable and both the Client and his Wife remain in the matrimonial home to this date. The Client and his Wife required a significant Bureau intervention.

### **Case Study 2**

The Client is a Single Social Housing Tenant who was largely unable to manage his affairs. The Client suffers with multiple Mental Health problems including a Personality Disorder. The Client fared badly under the recent tranche of Welfare Reform. The Client was previously in receipt of LT Incapacity Benefit and DLA Higher Rate Care and Lower Rate Mobility. The Client had his Incapacity Benefit downgraded following reassessment under the ESA Regulations and his Disability Benefit downgraded under the PIP Regulations. This was unsuccessfully appealed at a FtT where he appeared as a Litigant in Person. It also transpired that the Client had been a victim of Benefit Fraud which also reduced the amount of money received through ESA Premiums.

## **Actions**

Client received specialist benefits advice and an error of law was successfully identified. Although leave to Appeal was refused by District Judge Thomas at first instance, the Appeal was accepted by Judge Ward when presented to the Upper Tribunal. During this period the DWP assessed the Client for PIP and found he had no entitlement to PIP. The Bureau launched a separate appeal to the FtT. This created severe financial hardship in the interim period. The Bureau provided ongoing support during the difficult six Months that followed which included elements of debt advice, help with applications for charitable assistance, and advice in relation to reducing expenditure on utilities in a similar manner to the Client discussed earlier. The Upper Tribunal remitted the initial case to the First Tier Tribunal for a re-hearing with directions. The Client attended a total of two separate hearings and received full Bureau support. The Client won both of his appeals and was awarded the Enhanced Rate of both the Daily Living and Mobility Components of PIP. This was backdated to 2014 and the award would run for a period of 6 Years until 2022. The award was worth a total of £201.60 per Week going forward and backdated Benefits of ~£10,000. The Bureau also identified that the client had been a victim of Carers Allowance Fraud for a period of 3 Years after he was bullied during a period spent in lodgings. There is currently ongoing court action with a view to convicting the perpetrator of Fraud and recovering lost ESA entitlement.

## **MASDAP Debt Casework – Money, Money, Money!**

The MASDAP Contract for the Staffordshire Moorlands is held by Citizens Advice Cheadle. Therefore, there appears to be a big difference in the debt issues addressed in Q1 of 2015/16 and Q1 2016/17. This is not the case as the figures provided by Cheadle Citizens Advice will show. The MASDAP Caseworker provided full Money Advice to 54 Clients during Quarter 1 of 2016-17. The Caseworker addressed £276,997.35 worth of debt during this period. A total of £53,406.33 was written off largely through Debt Relief Order applications but also successful through successful liability challenges. The MASDAP Caseworker also secured a total of £54,902.60 in Benefit gains for debt clients. Therefore, the MASDAP Caseworker has increased available income by ~£108,000 in the first quarter of 2016/17.

## **Severn Trent Water and the Big Difference Scheme**

In some cases it is obviously not possible to maximise income because the client is receiving all of the benefits or other sources of income that they are entitled to. This is especially poignant for people who are

working low hours, reduced hours, or are generally in receipt of a low household income. Our Advisors are trained to know what charitable assistance is available at any given moment. Severn Trent Water established the Big Difference Scheme in 2015 after a prolonged consultation. Each Bureau has an online application portal. Citizens Advice Leek has submitted a total of 227 Applications and 225 applications have been successful. The average saving for each successful application is £296.10. This has reduced the essential expenditure burden on Leek residents by £66,622.50 during this period. The scheme is anticipated to continue and it is a useful tool for Advisors looking towards progressing a client's financial circumstances. Citizens Advice Leek finished 3<sup>rd</sup> in the Small Bureau Competition for successful applications in 2015/16 and 2 of our Advisors topped the Table for the number of successful applications throughout the entire first Year and quarter 2 of Year 2. This is a great achievement for such a small Bureau since much better resourced Bureaux, such as Wolverhampton and Mansfield, are in the 'small' bureau category.

### **Energy Best Deal Extra**

We received some additional funding to deliver substantive energy advice to the people of Leek and the Moorlands. This is represented in the statistics. The number of clients seen under the EBDX project has increased the visibility of utility issues from 67 during Q1 2015/16 to 540 during Q1 2016/17. This has led to significant savings to clients by reducing essential expenditure and increasing available income. Hopefully, these savings have trickled into the local economy through increased non-essential expenditure. The project is scheduled to continue until December 2016 but may continue beyond this date. We have our fingers crossed!

### **Closer working with Social Services, Families First, and the Local Support Team**

The move to Moorlands House provided Leek Citizens Advice with a number of new Neighbours. This has provided multiple statutory and non statutory bodies located in Moorlands House with an additional avenue of support. We are frequently contacted by various Local Authority Employees for assistance in a wide range of matters. The issues cover a wide range of issues. One notable area of increased demand has been in relation to family law which has been negatively impacted by the Legal Aid cuts. This is a relatively complex area of law but we have responded to this demand and have been able to successfully progress each client's presenting issue by completing Court Forms, drafting particulars, applying for help with fees, and helping client's access suitably qualified legal advice. We have

developed a good working relationship with each of these agencies over the past 18 months or so and this has undoubtedly benefited the delivery of local services.

### **The Value of Volunteering**

We are extremely grateful to our volunteers for the hours of work that they provide to our Bureau. We are fortunate in that we have a relatively low turnover of volunteers. Our volunteers show a strong commitment to continuing professional development. This benefits all stakeholders directly through better advice, better service, and better training. We have a total of 21 Volunteers. We have 2 Welfare Rights specialists, 2 Debt Specialists, 2 Housing Specialists, and 2 Consumer Rights specialists. Our Volunteers work a total of 14,144 hours per year and this has a financial value of £278,999. Some of our volunteers benefit by obtaining tangible professional skills with a view to obtaining paid employment. We have a good track record of developing Volunteers and helping them to find paid work. We have particular skills in working with and developing the skills of young disabled adults with a variety of barriers to sustainable employment.

### **Gains**

During 2015/16 the bureau addressed a total of £4,287,251 in debts and secured benefit gains of £1,366,478. This figure obviously has wider financial implications for the micro-economy of Leek and the Moorlands.