

Citizens Advice Leek

Annual Update 2018-2019



Community Overview and
Scrutiny Panel

2nd December 2019

Who Are We?

- Charity providing free, independent, confidential and impartial advice
- Promote equality and diversity and challenge discrimination
- Services 4 days/week for face to face interviews, home visits, telephone advice
- Represent clients at Tribunals and County Court
- Open 9 hrs per week for new enquiries (drop in sessions)
- Operate with 5 paid staff (2.5 FTE) and 15 volunteers (varies)
- Board of 9 Trustees

Current Financial Resources

Core Services – SMDC £25,012

Leek Town Council £10,700

Universal Credit - £23,000

Energy Advice Programme- £24,000

European Social Fund - £15,000

Value For Money 2018/19

- **1,187** Clients ✓
- **6,057** Client issues ✓
- **£183,652** secured in Government Welfare Benefits
- **£140,340** saved by housing providers by preventing homelessness
- **£152,222** fiscal savings generated to SMDC
- **£4.88** generated for every £1.00 invested by SMDC
- Volunteers worked **8,944** hours valued at **£185,510**

Value for Money 2016/17

For every £1 invested in our service in 2017/18 we generated:

- **£13.99** savings to government (total **£627,714**)
- **£51.14** in wider economic and social benefits (total **£2,433,615**)
- **£150** in value to clients (total **£7,165,155**)

Range of Advice Provided

- Benefits & Tax Credits
- Utilities
- Debt
- Housing
- Employment
- Relationships & Family
- Legal
- Miscellaneous
- Financial Products
- Travel & Transport
- Health & Care
- Tax
- Immigration & Asylum
- Discrimination
- Education
- Consumer Services

Training and CPD

- Certificates in Money Advice – Staffordshire University
- Certificate of Proficiency in Insolvency
- Institute of Money Advice Training – Accredited Staff (x2)
- Income Maximisation and Welfare Rights
- Housing Benefit & Council Tax Reduction applications
- ESA, PIP, DLA and AA (Sickness and Disability Benefits)
- Complex welfare rights appeals and Upper Tribunal appeals
- Universal Credit applications, problem solving and appeals
- National Energy Action training for combating Fuel Poverty

Partners Satisfaction Survey - 2018

- **82%** rated the effectiveness of our information advice and advocacy as very effective and **18%** as effective
- **82%** rated the effectiveness of our partnership working as very effective and **14%** as effective
- **64%** rated their satisfaction of overall experience as very satisfied and **32%** satisfied
- **82%** felt very satisfied and **14%** as satisfied with us as a delivery partner

Trends

- Universal Credit issues escalating with the importance of initiating new claims on the day due to backdating stringency.
- Increasing numbers of Homeowners facing possession action and potential eviction.
- Continual sickness and disability benefit re-assessments.
- Increasing numbers of family law enquiries – Contact, Residence, Relationship Breakdown and Divorce.
- The rights of EU Nationals following continuing Brexit delays.

Terry and June's Story

June was forced to quit work after developing an aggressive form of Rheumatoid Arthritis that contributed to the softening of bones and changes in structure. The client had been in an abusive marriage that was characterised by a catalogue of physical, emotional, psychological and financial abuse.

Mortgage arrears developed because the client was unable to pay the Mortgage due to benefit delays, additional debts and issues surrounding the pending divorce and financial settlement. The estranged Husband refused to contribute to the Mortgage and vowed to make her life as difficult as possible.

The client was forced to claim UC when she moved in with a new Partner who was also providing continuous care. This led to further delays in receiving benefits and the client agreed an unaffordable arrangement with a visiting Solicitor acting on behalf of the Mortgage Lender. The Mortgage Lender had failed to address many of their obligations under MCOB 13, which forms a strong component of the FCA handbook.

Outcomes:

- Successful applications for the Limited Capability for Work and Work Related Activity component for the primary client in addition to a successful Personal Independence Payment Claim.
- This enabled the new Partner to claim Carers Allowance and a Carers Premium to increase household income further. Additional income maximisation techniques facilitated the creation of a small budget surplus that facilitated an affordable and legally acceptable offer, to be made to the Mortgage Lender.
- The Mortgage Lender initiated possession action and obtained a Possession Order and a Warrant of Eviction that was to be executed within 24 days. Assistance was by setting aside the warrant and obtaining the suspended possession order on terms of mortgage plus £22.57/month per month for 19 years.

Thank you

Lindon Parr – Deputy Manager Leek Citizens Advice

