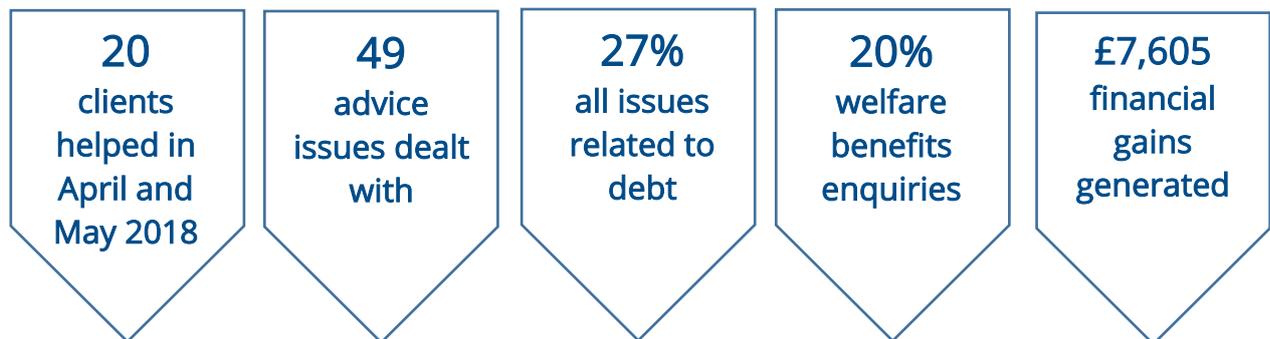




Citizens Advice at the Caring Town Information Exchange

Report to Totnes Town Council
29th May 2018

Headlines



Summary

In the first eight weeks of this project we have helped 20 people with nearly 50 advice issues. The number of debt issues presented is significant – almost a third of all enquiries – significantly higher than our core service where around 15% are debt related enquiries.

One of the aims of the new service was to make the Citizens Advice more accessible to those with mobility and other issues that would prevent them accessing our service at Follaton House. More than 30% of people helped through the new service reported a disability or long term health condition and anecdotally many reported they had not accessed our service before either due to mobility or other factors making the service inaccessible.

More than £7,000 of financial gains have been achieved for clients using this service since the project launched.

Report

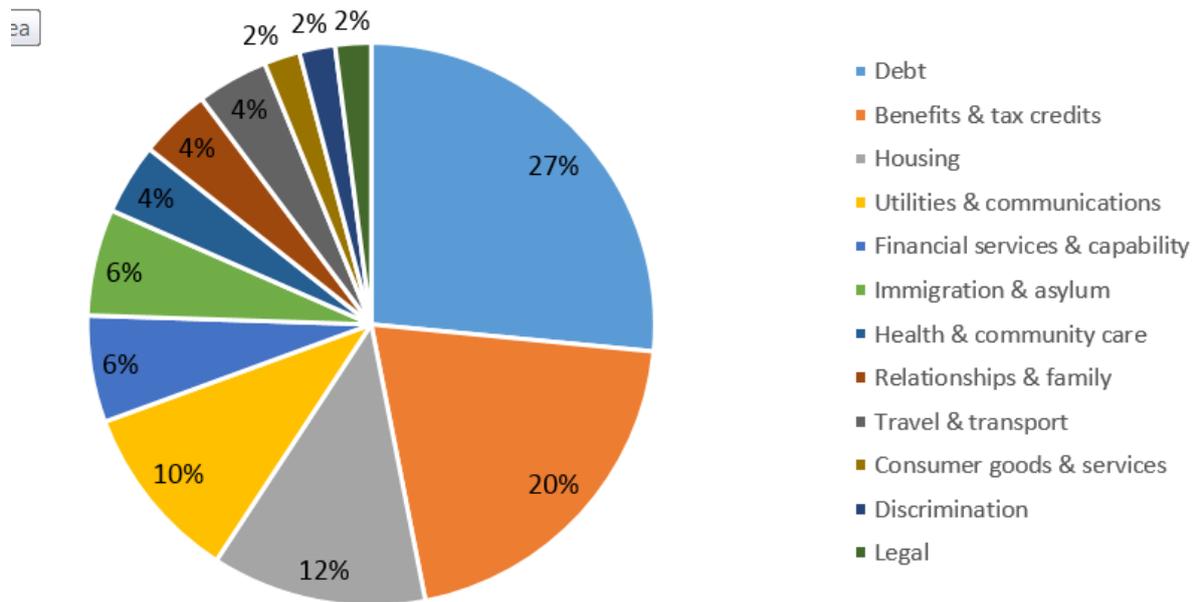
The new service opened at the Mansion, Totnes, on April 6th 2018 and prior to opening was advertised through a leaflet drop across Totnes, in the local media, via partners and our own social media channels.

In the first eight weeks the number of people using the service each week has fluctuated significantly, ranging from 1- 8. In total we have seen 20 clients, some on more than one occasion, and we have helped with nearly 50 advice issues.

The largest enquiry area is debt, which ranged from council tax arrears and parking charges to insolvency.

Welfare benefits have accounted for a further 20% of enquiries and these have mainly been around eligibility and applications for PIP (Personal Independence Payment) and ESA (Employment Support Allowance.)

A full breakdown of all enquiries is below, with further detail in the appendix.



Outcomes

When we help clients with a benefits claim, to manage their debt or to resolve other issues we calculate the annual benefit to the client. In the first two months of this project clients accessing this service have achieved over £7,000 of financial benefit:

	Energy Switch/ Warm Home Discount	New welfare benefit awarded	Benefits appeal	Debt written off	Total
Income gain	£150	£3,801	£2,808		£6,759
Debts written off				£846	£846
					£7,605

Case Study: Michelle's story

When Michelle came to see us she was suffering from a long-term leg ulcer that was not healing. Due to ongoing mental health problems and suicidal tendencies she was not able to have her medication prescribed on a weekly basis. She was having to walk three miles every day to her local GP surgery to get the wound dressed and to collect her medication. This was painful, time consuming and aggravating the wound.

Michelle used to run her own business but had not been able to work for over a year due to the leg injury. She told us she was claiming work related benefits but not meeting the eligibility for these and struggling to make ends. Since her injury she had accumulated debts of over £6,000.

Michelle explained that she had not been able to seek help any earlier because her poor mental health and mobility issues meant it was too difficult for her to access Citizens Advice at Follaton House.

Our Actions

We spoke to Michelle's medical practice who agreed to prescribe her medication twice weekly, reducing the need to walk on her sore leg daily. We did a welfare benefits check and identified that Michelle was claiming the wrong benefit. We explained that because she was unable to work she did not meet the legal requirements of the benefit for which she was in receipt. We helped her make a claim for the correct benefit - Employment Support Allowance (ESA).

We undertook an income maximisation check and have started work to address the debts she had accumulated. We are liaising with her creditors to try to reduce the debts or to establish affordable repayment plans.

Outcomes

Michelle is much happier now that she has been awarded ESA, reducing her concerns about receiving incorrect overpayments.

The ongoing debt work will continue and to date we have managed to get some of the debt written off and we have put a freeze on other accounts. Michelle now feels that she is beginning to address her problems and hopes this will help her cope better in the future.

Her long term aspiration is to return to work when both physical and mental health improve.

Appendix

1. Breakdown of issues – all clients helped

		April -May 2018
		Total
Debt	04 Fuel debts	2
	09 Council tax arrears	2
	13 Credit, store & charge card debts	1
	16 Water supply & sewerage debts	3
	17 Unpaid parking penalty & cong. chgs.	4
	50 Bankruptcy	1
Benefits & tax credits	19 Employment Support Allowance	3
	21 Personal independence payment	3
	99 Other benefits issues	4
Housing	05 Access to & provision of accomm.	3
	08 Private sector rented property	3
Utilities & communications	02 Fuel (gas, electricity, oil, coal etc.)	2
	03 Water & sewerage	2
	06 TV including cable, digital & satellite	1
Financial services & capability	20 Financial capability	3
Immigration & asylum	04 Family, dependents & partners	2
	07 Students	1
Health & community care	05 General Medical Practice	1
	06 Residential Care	1
Relationships & family	05 Social Services & support	1
	10 Death & Bereavement	1
Travel & transport	03 Driving	1
	10 Parking charges on public land/on-street parking	1
Consumer goods & services	27 Practical Energy efficiency Advice	1
Discrimination	11 Discrimination: Religion or belief	1
Legal	03 County & High Court proceedings	1
Grand Total	Total	49

2. Client Profile

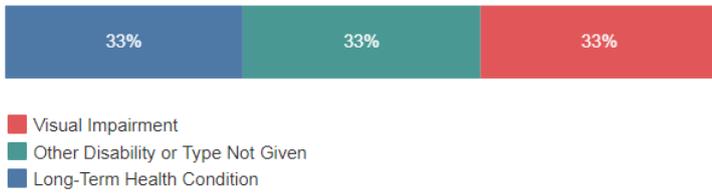
Gender



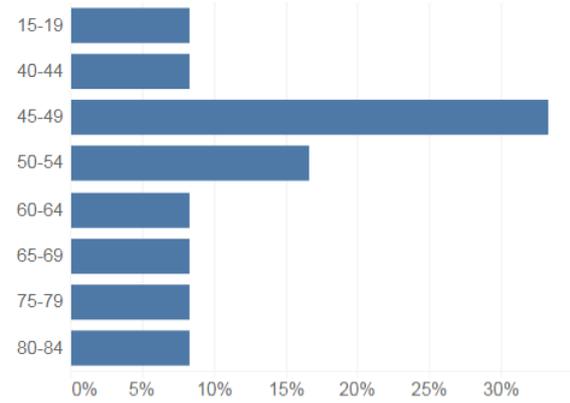
Disabled / Long term health condition



Type of disability (% of disabled clients)



Age



Ethnicity

