

Overview of service delivery

Since April 2018 Citizens Advice Northumberland (NCAB) have assisted 628 clients from Prudhoe Town Council wards, with 1,149 issues. Of these, 50% of the clients helped have been since we re-instated appointments on a regular basis back in the town through our new operating base of the Manors 3 months ago. This shows an increase in the support delivered to the town as the previous 4 ½ months we support a similar proportion of residents. Since we opened the doors on 15th August we have seen a steady growth in the number of clients we are seeing face to face via appointments covering generalist, specialist welfare benefits, debt, fuel poverty, employment and health and our current plan is to re-launch the drop-in service in time for Universal Credit roll out in the Tynedale wards on 12th December.

What problems are we helping with?

Advice workers assisted Prudhoe clients with 1,149 different problems, of which 50% related to welfare benefits and tax credits and 26% related to debt. The other main subject areas in Prudhoe included financial capability (5%), employment, housing at 4% and utilities/communication and relationships/family at 3% respectively.

The top 3 areas of welfare benefits advice for Prudhoe residents were -

- Personal Independence Payments (particularly eligibility and making claims)
- Employment Support Allowance (particularly challenging decisions and appeals).
- Other Benefits issues including Universal Credit

The top 3 areas of debt advice for Prudhoe residents related to -

- Debt relief orders.
- Council tax arrears.
- Unsecured personal loans and Credit, store and charge card debts

Outputs:

£135,404 of income maximisation generated

£37,172 of debts written off

Outcomes:

Case Study 1: Client A aged 60 has had a heart attack and a stroke which has led to memory problems. He has other health issues – cervical spondylosis, degeneration of the lumbar spine, depression, a sight problem and an abdominal problem. He cannot walk very far, it takes him a long time to do anything. Client came to us for help as his Employment and Support Allowance (ESA) had been stopped and he received 0 points from a work capability re-assessment.

We completed a mandatory reconsideration request on the client's behalf and this overturned the decision without the need for client to go to appeal which is exceptionally rare. He was re-scored and awarded 15 points and placed in the support group which is an acknowledgment by DWP that he is not well enough to work and not well enough to be helped to improve his chances of getting work in the immediate future.

He received £1772 arrears of benefit and £110.75per week ESA was reinstated.

We also helped client claim housing benefit (HB) and council tax reduction (CTR). Client stated that he had not realised how much more expensive his rent & Council Tax would be in his new house, but was just able to manage until his ESA was stopped. He had previously been in receipt of some HB/CTR when living in previous accommodation in Newcastle and due to his health difficulties he has been unable to deal with this until now with our support.

Outcome of Citizens Advice action

Client has received a lump sum of £1772 to support with clearing his bank overdraft and repaying debts to family members who have lent him money, and his benefit reinstated in a timely manner. This all contributed to helping the client's health and wellbeing by avoiding the unnecessary distress of an appeal and helped maximise his income by obtaining help to pay his rent and council tax.

Case Study 2 - Client B lives alone in a 2 bedroom private rented property and is in receipt of Universal Credit. The client was paying £108 per month direct from his UC for court fines which were leaving him in significant financial hardship; his income consisted of £602.29 per month, £450 of which was payable to his rent leaving £152.29 for other expenditure. After the deduction for court fines the client was left with £44.29 to pay for food and household bills for a month.

We contacted the court to see if they could reduce the deduction but they responded that the deduction rates were fixed under UC and no change could be made – which is a very common issue. We then contacted the DWP who also refused to reduce the deductions citing that this was the correct amount under the regulations.

We advised and supported the client to request a "means enquiry hearing" at the court in front of a Magistrate and further assisted by providing client with a full financial statement to highlight his hardship. The request at the hearing was to reduce the deduction from his UC to the previous lowest acceptable repayment which was £5.00 per week.

Outcome of Citizens Advice action

At the means hearing, due to the detail within the financial statement, the Magistrate agreed to reduce the deduction to £10 per fortnight based on financial hardship. This reduced the deduction to £21.67 per month leaving the client with £130.62 for food and household bills, a net £86.33 increase.

The impact of our intervention meant the client could afford to heat his property and buy food without resorting to food banks.

Case Study 3 – Telephone based - Client C aged 60 years approached Citizens advice to help with a PIP mandatory reconsideration request. The client had received a letter which confirmed she had not been awarded PIP. The client was very confused and didn't understand the letter, she asked for help.

The client read out the letter which stated she had been awarded a total of 17 points for daily living, this would indicate the client would clearly qualify for PIP at the enhanced rate

of daily living. The letter confirmed the points but stated that no award was due. No written statement explaining the reasons for the DWP's decision.

We held a conference call to DWP to establish the situation. DWP checked the letter and the points, they advised that an error had occurred. DWP agreed that whilst the client qualified for the enhanced rate of daily living this has not been applied correctly and no award was made.

Outcome of Citizens Advice action:

DWP apologies for the mistake and confirmed they would rectify the situation. The client's case would be passed onto the decision maker to make the necessary adjustments regarding the award and payments.

The impact of our intervention was huge. The client was not aware that she had received enough points to receive a PIP award. Without our intervention the client would have gone through a mandatory reconsideration process which was unnecessary. Alternatively she may have accepted the DWP letter and not taken any action regarding the award and missed out on payments she had qualified for.

Updates and Future Developments

During the last quarter we embedded the changes to the delivery of our support in Prudhoe, and the reinstatement of face-to-face appointments ensures that people from Prudhoe who would otherwise struggle to access the help they need are fully supported from our premises in the town.

We are ensuring we are fully bedded in and will then commence drop-ins at the Manors, whilst closely monitoring the impact of this and ensuring we are fit to respond to the specific local needs of the town and will continue to ensure we maximise the support offered where it is most needed, whilst remaining within our available resources and targeting those who need us most.

As a local charity we are grateful to continue to be in receipt of core funding from the County Council, and also for funding from specific specialist contracts, along with various awards from Town and Parish councils including Prudhoe. We will continue to look to develop and enhance our offering through additional revenue streams and continue to monitor the impact of the Universal Credit roll out and it's relating impact very closely.

Abi Conway
Chief Executive