

# Ashington Town Council - Half Year Report 2022

## Summary of our service in Ashington Quarter 1 April - June 2022

### Key Statistics

01/04/2022 30/06/2022



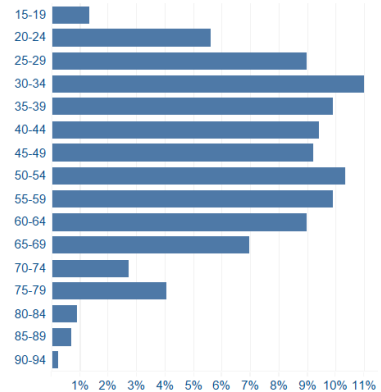
#### Summary

Clients	973
Quick client contacts	
Issues	2,089
Activities	2,390
Cases	534
<b>Outcomes</b>	
Income gain	£172,471
Re-imburements, services, loans	£90
Debts written off	£3,057
Repayments rescheduled	£1,044
Not recorded/not applicable	£44,457

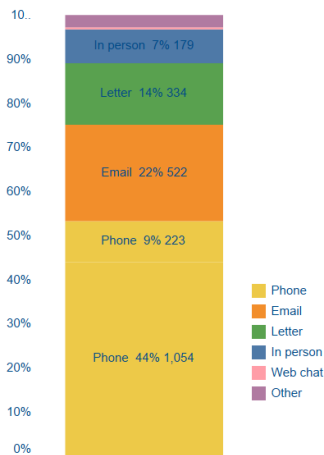
#### Issues

	Issues all	Clients
Benefits & tax credits	360	161
Benefits Universal Credit	318	85
Charitable Support & Food Ban..	237	115
Consumer goods & services	87	70
Debt	408	99
Education	3	3
Employment	38	17
Financial services & capability	102	63
GVA & Hate Crime	3	3
Health & community care	9	6
Housing	53	32
Immigration & asylum	4	4
Legal	21	13
Other	36	27
Relationships & family	48	30
Tax	4	4
Travel & transport	13	10
Utilities & communications	345	104
<b>Grand Total</b>	<b>2,089</b>	

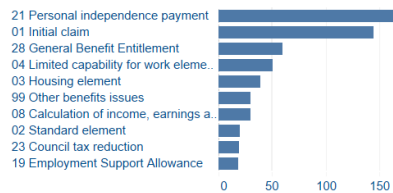
#### Age



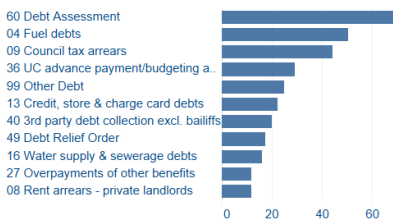
#### Channel



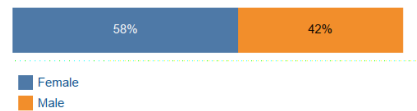
#### Top benefit issues



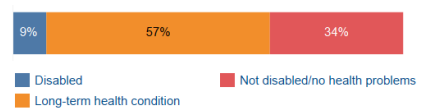
#### Top debt issues



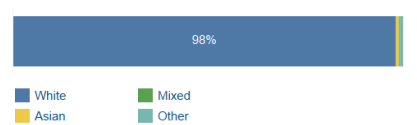
#### Gender



#### Disability / Long-term health



#### Ethnicity



In quarter 1 we supported 973 individuals with 2,089 issues to gain £172k of income and £45k of debt written off and non direct award financial gains.

In the half year to date (below) we've supported 1,727 clients with 4,209 issues with the main areas of support being debt and financial capability, closely followed by utilities (fuel poverty) claims for welfare benefits particularly universal credit, charitable support and food bank referrals, consumer goods and services and housing. As a result of the support we have provided, we have helped clients gain income accruing to more than £298k and have written debts and gained additional financial gains equating to £145k. Of those we have supported from Ashington, more than 62% have classified themselves as being disabled or having a long-term health condition.

# Ashington Town Council - Half Year Report 2022

## Key Statistics

01/04/2022 30/09/2022



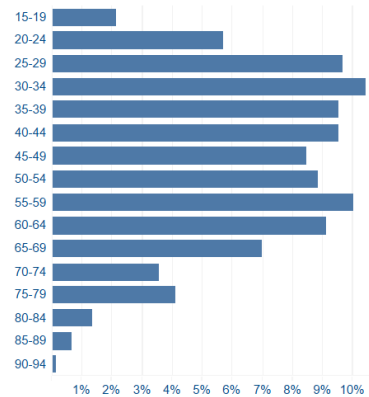
### Summary

Clients	1,727
Quick client contacts	
Issues	4,209
Activities	4,736
Cases	1,077
<b>Outcomes</b>	
Income gain	£296,476
Re-imbursements, services, loans	£145
Debts written off	£27,431
Repayments rescheduled	£52,895
Not recorded/not applicable	£116,314

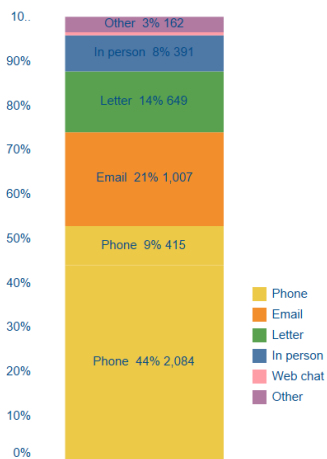
### Issues

	Issues all	Clients
Benefits & tax credits	697	301
Benefits Universal Credit	553	150
Charitable Support & Food Ban..	468	194
Consumer goods & services	168	146
Debt	795	184
Education	10	7
Employment	68	35
Financial services & capability	197	127
GVA & Hate Crime	10	8
Health & community care	63	21
Housing	149	85
Immigration & asylum	13	11
Legal	37	24
Other	80	57
Relationships & family	85	53
Tax	5	5
Travel & transport	32	23
Utilities & communications	779	195
<b>Grand Total</b>	<b>4,209</b>	

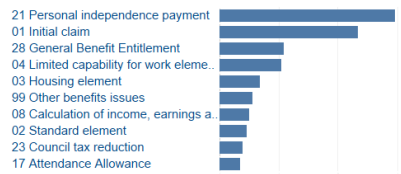
### Age



### Channel



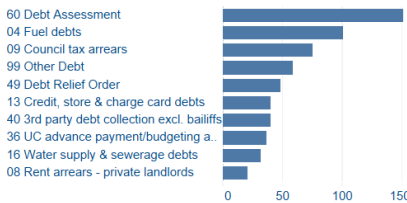
### Top benefit issues



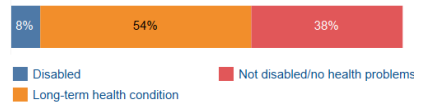
### Gender



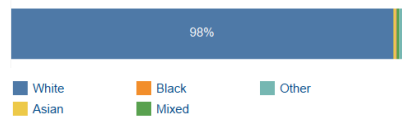
### Top debt issues



### Disability / Long-term health



### Ethnicity



## Client stories

**Client A** lives with her partner and 12yr old son. She had her own business, which she lost as a result of covid and landlord is being unreasonable around rent payments.

Client didn't get the small business grant during covid and was left with no alternative than to give up her business which she loved and her partner also lost his job as a result of covid.

Client getting Universal Credit and Child Benefit but struggles to pay bills - client's family has helped but she was reluctant to ask again. Client said she felt ashamed to ask for help, but was reassured that there is no shame in coming to us, we are here to help.

Client experiencing high levels of anxiety due to the situation and was quite distressed, and had sought the help of her GP due to depression/anxiety.

Client has prepayment meters and was running out of credit, client fears debt of any kind.

### Action taken by Citizens Advice

Client was given £49 Emergency Fuel voucher, during the conversation it was apparent that the household was running low on essential food items. We made a referral to Wansbeck Valley Foodbank and the client was provided with some essentials to see them through to the next UC payment.

## Ashington Town Council - Half Year Report 2022

The CAB energy team also sought the support of Northumberland County Councils Household Support Fund who supported the family with a payment of £190 to help with fuel costs and other essentials.

We also referred the client to the Bridge projects CAB worker for advice/support which could help her on a pathway to return to work in the future. .

The impact of our intervention (on the individual, their family and other relationships, and the wider social and environmental aspects)

The client was very emotional and said she was still uneasy at having to reach out for help but the CAB team had all been so easy to talk to and fully appreciated the situation the family were experiencing.

Client A expressed her family's appreciation of everything we have done to help and support them and reported reduced levels of anxiety and improved outlook for the future.

**Client B** is a single mum of 4 children aged 2,6,8 and 17 years living in a 3 bedroomed link house. Client had been working full time and was now seeking help from a Money Advice Worker to manage debts by token payments. Client and all the children tested positive for Covid and had to quarantine.

Clients' circumstances then changed due to issues with hips and knees and has now finished full time work. Due to this change their income changed and they were unable to manage their monthly repayments. Energy and Money Teams worked together and the client's preferred option was to look at Bankruptcy.

### **Action taken by Citizens Advice**

- Register for Priority Services Register and ask about Warm Home Discount.
- Contacted new supplier with form of authority signed by client to check account/tariff/Arrears
- Applied to Local Fund for 2 £49 Energy Vouchers whilst Client and her 4 children all had covid and were quarantined.
- Spoke to Energy Company re some extra support till benefits were received.
- Also checked that the client had Food Parcel and access to further parcels.
- Sign posted client to Green Homes Grant
- Discussed how the client could save money at home and gave energy efficiency advice.
- Completed EPC rating and advice given to the client.
- Bankruptcy Fee applied for from Local Fund.

### **Outcome of that action.**

- Warm Home Payment received
- Client added to PSR
- Extra support from Energy Company with top up until benefit was paid.
- 2 Energy Vouchers received when the whole family were ill with Covid.
- Food Parcels during Covid arranged to be delivered.
- Bankruptcy Fee secured
- Energy Efficiency Advice to help keep costs under control

## Ashington Town Council - Half Year Report 2022

### **The impact of our intervention (on the individual, their family and other relationships, and the wider social and environmental aspects)**

Client is now able to make a fresh start for her and her family due to being able to be declared bankrupt.

The Client and family due to swift action have been able to remain in the family home as there was threat of eviction.

The client and her children had food and fuel vouchers delivered to their home when they were all quarantined due to all testing positive for covid.

The client now feels empowered to look at better deals for energy and due to change in circumstances applying for Warm Homes Discount.

The client has a better understanding of budgeting which will help her and her family to manage better in the future.

**Client C** came to CAB via the County Councils Northumberland Communities Together after seeking help from them to look at a boiler replacement, but they were unable to offer a solution. Client is an owner occupier, currently in receipt of state pension of £125.37 per week and NCC works pension £374.77 per month.

Not in receipt of Pension Credit, and not diagnosed as disabled, but has a Blue Badge for her car, not good at walking, has meds for Underactive Thyroid, Chronic Kidney Disease, and Pernicious Anaemia, uses an inhaler to help breathing, and has difficulties using a spiral staircase in her home;

Discussed grants for home improvement via NCC, and potential for Occupational Therapist visit and support/eligibility of the scheme, and clt is happy for information to be sent to her about this, to see if it might help.

Client has been advised she falls below the criteria for pension credits and is led to understand that this means a lot of options for help may be closed to her.

Client was awarded the Warm Home Discount this year.

Property has Gas Central Heating but client says the boiler isn't a Combi - Clt is not sure what the boiler is, it's in the kitchen, doesn't get immediate hot water; It is 25 years old and needs to be replaced so client is seeking help to fund the replacement. Property was built in the Eighties, and clt has lived here for 23 years, she thinks, semi-detached, 2 bedrooms, two storey. Double glazed, and clt replaced this a few years ago, and has CW insulation, and thinks there might be loft insulation.

Supplier for Gas is British Gas and Electric is E.On.

Clt has been in touch with BG about her situation and they have not been helpful.

Boiler is currently working and not malfunctioning.

ECHO Agility discussed, but this scheme is currently suspended, owing to a lack of funds;

ECO3 Scheme, which is handled by the larger energy companies.

Greener energy options discussed. Adviser will send information to clt about this.

No savings over £6K.

Green Homes Grant - NCC Climate Change Team and E-On scheme discussed, but no information at the time of the referral to the Energy Project on the referral pathway.

Clt said she has received a letter from the Council re what will be due for Council Tax next year, and has the Single Person deduction, and has worked it out that she might have £11+ a week over State benefit levels, she understands.

## Ashington Town Council - Half Year Report 2022

Maximizing Income - Attendance Allowance discussed, and information was sent to clt about how to claim the benefit.

### **Action taken by Citizens Advice:-**

Green Homes Grant: Once we had information on the NCC/E-On scheme, Adviser has referred clt to it for assessment on eligibility and suitability but they are working through a considerable backlog of applications

ECO3: Clt was referred to British Gas, for help from their Third Party Engineers, to look at her needs.

Generalist Support: Adviser arranged for client to have a Generalist Appointment with Citizens Advice for a Quick Benefits Check, and another appointment was made for client to have help completing the forms she received for Attendance Allowance.

### **Outcome of that action:-**

The impact of our intervention (on the individual, their family and other relationships, and the wider social and environmental aspects)

*This case is still in progress, but outcomes to date are as follows:*

Attendance Allowance: she was awarded Attendance Allowance, and is beside herself and could barely speak she is so happy. Just wanted to say thank you to all involved and she couldn't get her words out she was so emotional!"

Clt has reflected that, if her income can be maximised, then she feels she could save up towards any contribution she might need to make towards having her boiler replaced.

ECO3 - As a result of fear of not having enough funds to meet any contribution required by a homeowner, client told me she has not yet enquired about the open Boiler Replacement schemes, many of which are subsidised, which are currently on the market.

Adviser will continue to monitor client's progress with the Green Homes Grant through E-On and NCC, and will continue to ensure clt is well supported to explore her options.

She is also looking through Homefinder to be allocated a home which may be more suitable for her health needs, and has been offered support from Cit Adv. to do this.

**Client D**, is a 21 year old single man, living alone in a Bernicia rented flat in Ashington. He was referred to the Energy Project for support by his Support Worker at Northumberland Recovery Partnership, in June 2021, and has disclosed significant issues with his mental health, including personality disorder, and possibly substance use issues.

He has been living at his parents' home for six months, owing to having acute care needs, so has been living away from his own property, but British Gas has suggested there are reported to be significant Gas arrears of £1100, in spite of the fact that clt has had tenancy of the flat for only about a year and a half, and tells us that everything has been switched off for at least 6 months. Issues are complicated by the fact that clt cannot remember some things, such as when he last made payment to his energy supplier, and when there was an exchange of his meter, for a Pre-Payment Meter, for example. He knows he is in receipt of Universal Credit and PIP, but cannot confirm what level of PIP is received.

He is with Scottish Power for his Electricity, and reports no issues there.

### **Action taken by Citizens Advice**

Exploration of the issues, and the detail of the property, in liaison with clt and his support worker. Consent forms are issued and returned, and there are delays in exchanging information, owing to clt's health issues. Adviser writes to British Gas about the enquiry.

## Ashington Town Council - Half Year Report 2022

I ask whether the Support Worker will be able to take a photo of his meter for me, so that we can try to bring his account with British Gas up to date.

There is no Smart Meter. Client thinks his arrears may relate to the previous tenant of the flat. We organised a debt appointment at the Ashington Office, giving careful directions that he will be able to follow, as he has rarely seemed to venture out of doors for many months.

British Gas respond that they believe the arrears have built up owing to bills having been estimated over some time since March 2021.

BG added client to their Priority Services Register, however, seem not to have responded sensitively to his considerable vulnerabilities, as they make a calculation, using the average usage, and using his tenancy start date of 21. They subsequently issue an amended invoice, noting that there has been a disparate payment history, and have applied debt charges to the account totalling £247.53.

They suggest that the previous occupier's account was also billed to estimated meter readings, and say that if the client disagrees with this, then it will be a third party dispute between himself and the previous occupant. This is poor customer service response, particularly as this suggestion would be more than the client can manage, given his fragile health.

We pursued BG for fuller information on when the information they are referring to with client's account date from and implored them to consider his fragile mental health, and to take steps to ameliorate the impact of their often threatening communications on him.

In the interim, and following his appointment for money advice, we supported him to seek Council Tax Reduction, as we believe Johnny's severe mental health diagnosis means that he should not have been having to pay CT in his home and we get Johnny's GP to help complete the forms.

In attempting to bring the account up to date with BG in order to make an application to British Gas Energy Trust, for charitable funds to help pay towards his arrears BG try to throw as many barriers in our way as possible using lots of average consumption and estimations.

With consent, we contacted his landlord, Bernicia, to inquire into the meter readings they might have for the property, so I can see if there is any discrepancy between their information and that held by BG. Bernicia was able to send me evidence relating to the household meter readings, when Johnny moved in, which appear to differ from those held by BG.

In the background of this work, I speak to client's Money Adviser, to ask whether they can complete an Income and Expenditure form with client, and his Support Worker, and also physically obtain medical evidence about client's mental health diagnosis. This information will be required for me to make an application to BGET, for charitable help towards his arrears.

### **Outcome of that action**

I took the case to the Energy Ombudsman, regarding poor service from British Gas, and a lack of clarity on how the figure for his arrears has been arrived at, when our Complaint has been outstanding with them for about 8 weeks.

### **The impact of our intervention (on the individual, their family and other relationships, and the wider social and environmental aspects)**

The Ombudsman arrived at its decision, and ensured BG implemented its actions. British Gas apologised for the shortfalls in customer service we have experienced. They:

- Amended the opening reading on the account
- Amended the removal reading for the meter
- Sent an apology

## Ashington Town Council - Half Year Report 2022

- Reviewed the late payment charges applied to ensure that they were added correctly for the balance owed at the time they were applied.

The rebill left a credit of £72.85 on the account which they issued via cheque to the client who has now moved permanently to live with his parents.

This decision has left client with clarity on his situation, and has removed the debt on his account. As he is living with family, he is no longer responsible for his energy account, and has been spared further worry about this.

We secured the Council Tax reduction for him, and his debt advice case was also closed.

Overall, our tenacious and doggedly determined approach with British Gas has enabled us to arrive at an acceptable resolution of client's energy enquiry, and some justice has been achieved in the wider sense.

### **The value of your support**

Citizens Advice Northumberland are extremely grateful for the support of Ashington Town Council in 2021-22. The financial support offered by the Council has enabled us to restart face to face services supported by our Advice Session Supervisor for our Ashington Office, which has facilitated the drop-in service opening again. Our Advice Session Supervisor remains of the utmost importance to the running of our appointment and drop-in service in Ashington as they ensure the smooth running of the service, help train/support staff and volunteers within the office, and are responsible for the opening and closing of the building to let clients/staff/volunteers in. Without the funding provided by Ashington Town Council, we would have had to try and fund from other sources to secure this role to ensure the successful operation of our appointment/drop-in face to face service from our Ashington Office or we would have limited our ability to see all of those who require our support.

In addition to the recruitment and ongoing costs provided, your financial support was used for the IT and telephony equipment which allows for case checking of advice to ensure they meet the Advice Quality Standard.

At present, our generalist service operates on a Monday, Tuesday and Thursday. We have 4 volunteers currently providing advice to the public through our morning drop-in sessions and afternoon appointments. These volunteers currently give us approximately 40 hours per week but we are recruiting extensively to support the increase in demand on our services due to the cost of living crisis.

### **Client feedback**

Last year, Citizens Advice Northumberland helped to solve the problems of 9 in 10 of the people who we gave advice to directly. 9 in 10 said that our advice had helped them find a way forward and 9 in 10 would recommend us to a friend.

### **Research & Campaigns**

An equal aim of the Citizens Advice service is to use our evidence to bring about change for our clients and society as a whole. No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today.



## Ashington Town Council - Half Year Report 2022

Citizens Advice Northumberland, as the holder of the NCC commission for VCSE support, "Thriving Together" has been working with key stakeholders in 2021-22 to support the development of a Poverty Plan, Inequalities Plan and support the infrastructure change and collaborative working supporting the Health and Wellbeing Strategic Plan for Northumberland

### **Thank you**

We would like to further our thanks to the whole of Ashington Town Council for supporting the work of our organisation in 2021-22. This has allowed us to offer the support local residents have needed, at the time they need it most; many of whom are the most vulnerable and disadvantaged within society. Given the challenging times we are facing our support is never more needed and without your support we would not have been able to re-open our offices and help as many people as we have from the community.

As a local charity, we hope that Ashington Town Council will be able to support us again as we head into the winter. We know this is going to be a very challenging and difficult time for local residents with this energy and cost of living crisis and we expect the demand on our services to rise further. Your support has never been more needed by those residing in Ashington and we as a service would be most grateful to receive a grant to help us maintain our current level of provision from our Ashington Office.

Yours sincerely,

A. Conway

Abigail Conway  
Chief Executive Officer  
Citizens Advice Northumberland