



## Report to Prudhoe Town Council July 2017

*Figures in brackets relate to the previous quarter and are for comparison purposes*

### Overview of service delivery

In Quarter 1 of 2017-18 Citizens Advice Northumberland assisted 4,142 (4,981) clients across the county. Of these clients, 21% (19%) were helped through our Hexham office (including the Prudhoe and Haltwhistle offices). 201 (171) clients helped by the service were from Prudhoe wards.

### What problems are we helping with?

Advice workers assisted Prudhoe clients with 480 (538) different problems of which 50% (46%) related to welfare benefits and tax credits compared to 42% (42%) for Citizens Advice Northumberland as a whole. 22% (17%) related to debt compared to 26% (26%) for Citizens Advice Northumberland as a whole. The other main subject areas included employment and housing both at 4%.

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).
- Working and Child Tax Credits (particularly eligibility).

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

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

### Case Study

At the time he contacted Citizens Advice, Mr A had been recently diagnosed with significant mental health issues and, as a result, had given up his business. He had no earned income, was not in receipt of any benefits and had accumulated a large amount of debt, including mortgage arrears. He was unable to pay his bills and was at significant risk of losing his home.

In order to stabilise his situation, Mr A was advised and supported to claim a number of benefits including Personal Independence Payment, Employment and Support Allowance, Council Tax Reduction, Help with Mortgage Interest Payments and Severe Disability Premium.

These benefit applications were successful and provided Mr A with a regular weekly income. He also received a backdated lump sum for Personal Independence Payment and for Severe Disability Premium.

Once his income was stabilised, Mr A was also referred to a specialist debt adviser who worked with him and his creditors to agree a sustainable debt repayment plan. As a result, Mr A has begun making regular payments to his creditors and his property is no longer at risk.

## **Updates and Future Developments**

### Casebook

During 2017 Citizens Advice is rolling out Casebook, a new case recording system which will work more efficiently with modern technology and provide easier access to client case records wherever or however clients choose to contact the service. Citizens Advice Northumberland is in Phase 2 of the rollout which began in early July. Further information about how this affects our statistical reporting during 2017-18 will be provided in the next report.

### Universal Credit

Citizens Advice supports the aim of Universal Credit to simplify a complex benefits system, however, client based evidence from across the country shows that at present the system is forcing people into debt and leaving them unable to make ends meet. For example, our research shows that more than 1 in 3 people Citizens Advice helps with Universal Credit are waiting more than 6 weeks to receive any income, including 11% who are waiting for over 10 weeks.

In its new report 'Delivering on Universal Credit', released this month, Citizens Advice is asking the Government to pause the roll-out of Universal Credit and fix 3 significant problems that have been identified:

1. People are waiting weeks for their first payment without any income.
2. Universal Credit is too complicated and people are struggling to use it.
3. People aren't getting help when the system fails them.

Although the full roll out of Universal Credit in Northumberland will not begin until the summer of 2018, partial roll out has already begun and our own work with local residents reflects the national findings.

### Scams Awareness Month

Citizens Advice and Trading Standards Services are leading activities throughout the month of July for Scams Awareness Month. The campaign is all about supporting partnerships nationally and locally to give consumers the skills and confidence to identify scams, share experiences and take action by reporting suspicious activity. As with previous campaigns, we want to reduce the risk and impact of scams by raising awareness and encouraging people to take action – recognising, reporting, and talking about the issues.

Scams aren't just a minor inconvenience to people. Aside from financial loss, they can cause distress, misery, and even if a scam has been avoided, it can lead to a widespread loss of consumer confidence. They can also happen to anyone.

## Reorganisation

Over the last 3 months the Trustee Board and senior management team have continued their internal discussions with staff and volunteers about a model of service delivery which will ensure the continued reach of Citizens Advice Northumberland across the county in a sustainable way. The proposals being discussed have regard to where the organisation is now and the predicted pressures on both our finances and demand for our services over the next 3 years.

The interests of clients have remained central to our discussions and for this reason the new model of delivery will continue to provide face-to-face support across Northumberland but will also increase the scope of our telephone and digital services to maximise the number of clients who can access our help wherever they live.

As internal discussions about the strategic direction of the organisation are now drawing to a close we will begin to talk about our plans in more detail with external stakeholders.

Moira Macfarlane  
Chief Executive

July 2017