

# Key Statistics - Citizens Advice Cheshire North in Macclesfield

## Q3 2021-22

citizens  
advice Cheshire North

### Summary

<b>Clients</b>	<b>844</b>
<b>Quick client contacts</b>	
<b>Issues</b>	<b>1,445</b>
<b>Activities</b>	<b>1,401</b>
<b>Cases</b>	<b>795</b>

### Outcomes

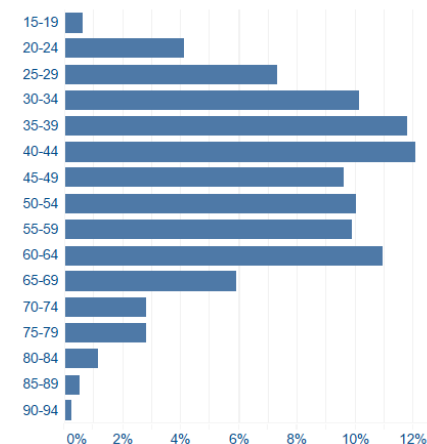
Income Gains - £44,423

Debts Written Off - £21,985

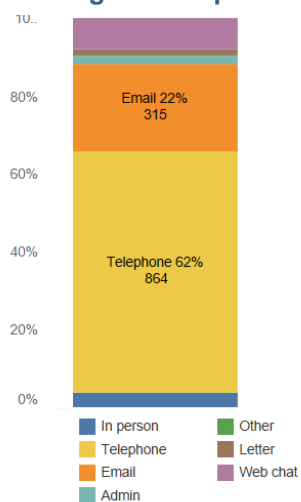
### Issues

Issues	
Benefits & tax credits	339
Benefits Universal Credit	451
Consumer goods & services	60
Debt	95
Education	8
Employment	93
Financial services & capability	19
GVA & Hate Crime	6
Health & community care	27
Housing	121
Immigration & asylum	20
Legal	52
Other	23
Relationships & family	70
Tax	5
Travel & transport	21
Utilities & communications	35
<b>Grand Total</b>	<b>1,445</b>

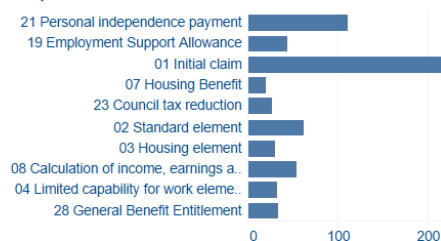
### Age



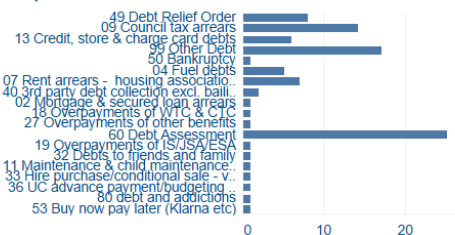
### Channel including follow up work



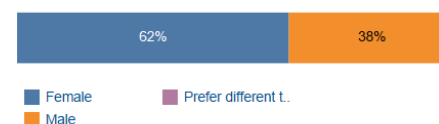
### Top benefit issues



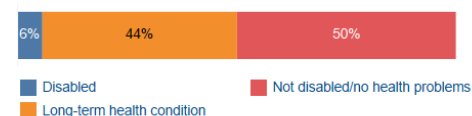
### Top debt issues



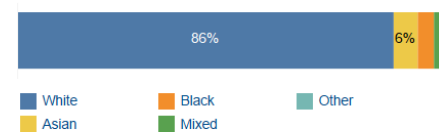
### Gender



### Disability / Long-term health



### Ethnicity





Cheshire North

## Macclesfield Q3 2021-22

Citizens Advice Cheshire North provides 10 sessions in Macclesfield every week from our offices on Sunderland Street and a half day session at Just Drop-In every Thursday afternoon – Pre-Covid

### Clients



**844 Clients**  
**70 Clients per week**

### Issues



**1,445**  
**Issues dealt with**

The problems that people are bringing to us still have aspects of Covid behind them. Welfare Rights, Employment along with Domestic Fuel, all increased in the last quarter, while Housing, Relationships and Healthcare remained at the same level. Once again however, Debt enquiries are noticeably low in comparison to previous quarters. This downturn in Debt enquiries is something that has been seen by other advice agencies, where people are not yet seeking the assistance they require regarding debts.

Citizens Advice Cheshire North is aware that the recovery action from Bailiffs and Landlords that had previously driven people to seek our assistance is still not happening at the levels we saw pre Covid.

Indications from debt enforcement agencies and larger landlords however strongly suggests that the reluctance to take action against debtors is changing and that debt enforcement is set to rise and with that, more requests for our help with them.

### Outcomes

“I was thinking really very bad thoughts, I really was, but you have lifted all that, thank you” – **Man living with anxiety and problems at work**

“Well, I think we can put the heating on when we get home” – **Retired couple who had been supported with an award from our Fuel Poverty scheme**

### Macclesfield

Our service operating out of Macclesfield continues to provide the bulk of the response to the requests for help we receive.

While we have continued with some face to face advice, this was scaled down following the Governments advice to “work from home where possible”.

Nonetheless the demand for our help in Quarter 3 has been very high in comparison to the previous Quarter and when compared to previous years. In Quarter 2 we saw 786 clients with 1,371 problems and would then usually expect an overall reduction for Quarter 3, as people tend to “park” their problems for Christmas. This was not the case as 844 clients approached us for help with 1,445 problems.

Over the Quarter our volunteers have been very keen to get back to helping people and get back to the office.

As well as advisers coming into the offices supporting clients with their problems, we have also been able to provide additional training as we gear up to having more people in the office and so being able to support more clients.

**Enquiry areas in Macclesfield:**

	Quarter 1	Quarter 2	Quarter 3
Benefits	782	597	790
Consumer	49	57	60
Debts	235	230	95
Employment	99	76	93
Housing	114	129	121
Legal	55	66	52
Relationships	87	72	70
Tax	9	12	5
Health	25	21	27
Education	4	6	8
Immigration	27	15	20
Utilities	13	12	35
Financial	12	19	19
Travel	15	23	21
Discrimination	3	0	0
Other	18	36	29
<b>Total:</b>	<b>1,547</b>	<b>1,371</b>	<b>1,445</b>

**Case Studies****Case1**

Client had experienced a life changing diagnosis 4 years ago and had received surgery that is hoped will lengthen client's life expectancy. The client had no experience of the benefits system before the diagnosis.

The client contacted Citizens Advice initially with a question on the Motability Scheme eligibility rules. This area was explained, and web links were emailed to the client.

The client was happy to continue the discussion and allow Citizens Advice to explore further into their personal situation. Through further exploration, it was raised with the client, that they appeared eligible for the Blue Badge scheme. The client was happy to take up the application process directly, and links were emailed to the client on how to access the local application route.

During this exploration it was identified that there were additional benefits that the client appeared eligible for. The adviser set up a 3 way call including the client, the adviser and DWP (Department of Work and Pensions). It was confirmed with DWP the benefits that the client currently receives. This allowed us to confirm other benefits that client appeared eligible to claim. Additional assistance was offered to the client, to initiate the benefit claim, due to client's ongoing health challenges. The client preferred to initially work through tasks and was happy to return to Citizens Advice should they start to struggle. An email was sent to Client with the links to initiate this additional benefit claim.

The client was very grateful for the assistance that had been received from Citizens Advice. Client felt empowered to act on the additional knowledge that Citizens Advice had given the client. The client explained that Client's health challenges would be made a little easier to deal with on a day-to-day basis because of these additional resources identified.

## **Case 2**

The client called for advice on actions she could take after finding extensive structural problems in her newly purchased house.

The property had been made just affordable to the client by the stamp duty holiday, which removed stamp duty for purchases under £500,000 up until 30<sup>th</sup> June 2021. The client was keen to buy because they had been asked to leave previous rented houses when the landlords had decided to sell, and the client wanted to provide stability of housing for her children.

As the property dated from the 1930s, the client organised and paid for a full homebuyers survey. This highlighted a few issues but nothing serious or urgent, for example maintenance on the outside, and the roof would need replacing but not imminently.

The survey stated the surveyor could not access the roof lining due to the refurbishment of the property; the house had had a loft conversion fitted, but this did not meet building regulations. The vendor said her father had carried out the refurbishments. Our client struggled to access the property prior to the sale; after receiving the homebuyers report she requested to visit with a builder so they could take a closer look. This visit was refused by the vendor, with Covid cited as the reason.

Due to the stamp duty holiday ending and the need to provide a stable home for her children, the client went ahead with the purchase. In the following months extensive problems were found. Roofers were called after a leak into one of the bedrooms; the roof had been bodged and the leak hidden with waterproof paint. The client arranged for the roof to be redone. When the roof was taken off they realised that it was just resting on the top four rows of bricks at the back.

There was no lintel, and the back of the house was entirely unsafe. Asbestos was also found in the roof, tightly packed into a corner and skimmed over to hide it. The client estimated remedial work would cost upwards of £60,000, which the client was going to struggle to afford.

The client wanted to know if there was any mechanism to complain as these were major issues that had been missed. The estate agent had sold the property as four bed roomed but it was only three as the loft did not meet building regulations, the unsafe structure was missed by the surveyors and the solicitor was unsupportive throughout.

The client was talked through her options to complain, using the official procedures on the websites of the solicitor, surveyor and estate agent. If unsatisfied with the response the client was informed she could escalate the complaints to the legal ombudsman for the solicitor, the Royal Institute of Chartered Surveyors, and the Property Ombudsman or the Property Redress

Scheme for the estate agent. The client was aware that she might have little comeback against the surveyor as they said in the report that they could not access the roof lining.

The client was advised that complaint emails/letters should list the relevant issues, the costs to client, and a date she would like them to respond by. The client was also informed she could find a solicitor using the Law Society website and access free 30min legal advice; a solicitor could advise the client further on taking the vendor or surveyor to court. The client was also going to contact her buildings insurance company.

### **Case 3**

The client came to CACN for help because she was in receipt of PIP Daily Living but with no mobility element. Her mental health had deteriorated to such an extent that she asked for a review of her PIP award. She did this herself and when she was refused she asked for a Mandatory Reconsideration which was also refused.

The client contacted CACN for help with an appeal. The client was advised of the risks involved and the time it could take to get to a Tribunal Hearing. The client chose to go ahead with the appeal. Client was asked to get any medical evidence available and a copy of the full assessment report carried out by PIP. This she did and an appointment was set up to draft reasons for appeal. The appeal was submitted online at the appointment.

Less than two weeks later the DWP revised their decision and the client got Enhanced Mobility in addition to her existing award. The client was pleased that this change of heart by PIP was backdated and cancelled the need for a Tribunal Hearing.

**Will McKellar  
Chief Officer  
January 2022**