

Key Statistics - Citizens Advice Cheshire North in Macclesfield

Q2 2022-23

citizens
advice

Cheshire North

Summary

Clients	837
Quick client contacts	
Issues	1,760
Activities	1,923
Cases	860

Outcomes

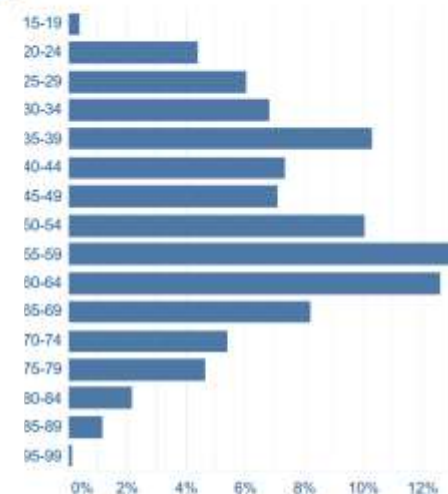
Income Gains - £175,422

Debts Written Off - £18,000

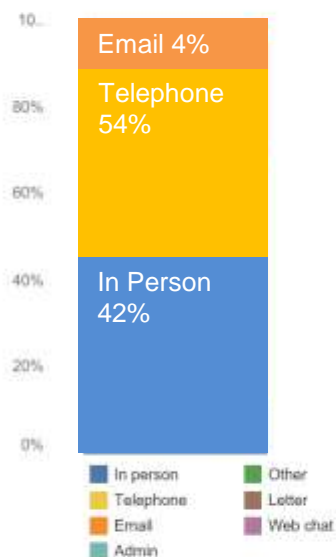
Issues

	Issues	Clients
Benefits & tax credits	516	252
Benefits Universal Credit	195	112
Charitable Support & Food Ban..	78	55
Consumer goods & services	59	50
Debt	265	128
Education	8	7
Employment	76	54
Financial services & capability	21	19
GVA & Hate Crime	7	7
Health & community care	41	34
Housing	178	125
Immigration & asylum	23	19
Legal	79	60
Other	9	9
Relationships & family	116	89
Tax	16	15
Travel & transport	23	16
Utilities & communications	52	33
Grand Total	1,760	

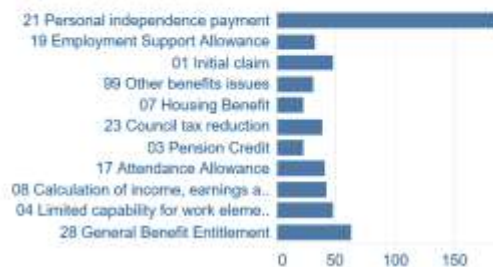
Age



Channel including follow up work



Top benefit issues



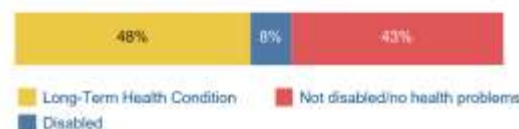
Top debt issues



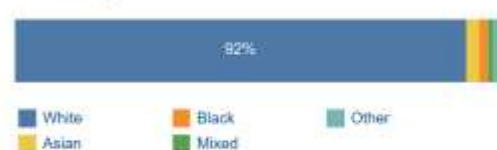
Gender



Disability / Long-term health



Ethnicity



**Q2 2022-23**

Citizens Advice Cheshire North provides 10 sessions in Macclesfield every week from our offices on Sunderland Street

Clients

837 Clients
64 Clients per week

Issues

1,760
Issues dealt with

Money worries

We have seen an increase in people approaching us for assistance to claim disability benefits, many of whom are doing so simply because they are struggling to pay the bills and do not in fact have a qualifying health condition. While there has been a slight reduction in the number of people we are helping with debt issues, across the enquiries that cover welfare benefits, housing and utilities, we are seeing more people who are worried about paying their bills.

While we can help people to maximize their income through welfare benefits, as well as advice on managing their non-essential expenditure, some people are still having to make some very tough choices around their spending.

Outcomes

“Nevil was so patient and considerate, he explained it in such a way that even I understood” **Client couldn’t understand how the increase in their fuel bills had been calculated**

“You [Citizens Advice] are a life line for me, if you are sick of me you wouldn’t know it and I tell my family the same when they have something they can’t sort, go see CAB” **Client with mental health problems and multiple issues following the breakdown of his relationship**

“Paul Daniels could learn a thing from you, that was incredible” **Client had been contacted about a debt that he did not actually owe**

Macclesfield – Housing

We have been contacted by private tenants and landlords alike who are seeing the increase in mortgages affecting their ability to pay the bills.

Landlords are dealing with mortgage interest increases while many tenants are having this rise passed on to them with rent increases.

Most private landlords in the UK own four or fewer properties (85% of all privately rented properties), while just under half of all private landlords, (45%) own just one rental property. Many private landlords therefore have rental property as an addition to regular earned income; over 70% of private landlords are below 65 years of age.

If interest rates continue as they are or indeed increase further, there are indicators from local small scale private landlords that they will seek to sell their rental properties, unable to offset mortgage increases, as many tenants will simply not be able to afford such an increase in rent. 24%, (720,000), of all households where Housing Benefit was payable, are in the private sector. If many private landlords sell their properties to owner occupiers, there is the potential for a housing crisis in an already very pressurised sector.

Enquiry areas in Macclesfield:

	Quarter 3	Quarter 4	Quarter 1	Quarter 2
Benefits	790	854	661	711
Consumer	60	67	72	59
Debts	95	129	232	265
Employment	93	104	97	76
Housing	121	122	152	178
Legal	52	54	73	79
Relationships	70	89	96	116
Tax	5	17	20	16
Health	27	47	45	41
Education	8	7	7	8
Immigration	20	18	19	23
Utilities	35	43	68	52
Financial	19	25	32	21
Travel	21	17	28	23
Discrimination/GVA	0	0	6	7
Other	29	45	65	85
Total:	1,445	1,638	1,673	1,760

Case Study 1

Client contacted Citizens Advice for support to challenge rent arrears of £2,300. Client is not sure how to manage this debt.

From the outset the Citizens Advice Adviser could not make sense of why rent arrears accumulated as the client on the surface appears eligible for full benefits throughout Client's tenancy.

We have been working with this client since July 2022 on this matter. The client has attended appointments with their Mother, who is a full time worker. The client was subjected to harrowing events from which Court action was taken. The client is receiving support from Cheshire East Council Adult Social Services. The client had been living in fully supported accommodation and with support from Citizens Advice, the client was able to move into partially supported accommodation with Adult Social Services commissioning Richmond Fellowship to provide the 16 hours per week support that was deemed necessary for a step towards independent living. The partially supported accommodation was with a housing group who only rented to those who were in receipt of commissioned support. Meetings took place with a multi-disciplinary team to discuss the support that would be needed as the client moved into more independent living.

Citizens Advice made multiple attempts to contact the 3 groups who were in place to support the client, with very limited responses received.

Citizens Advice then initiated a back to basics benefit evidence trail. It appeared that the client had received a letter via their Universal Credit digital Journal that suggested that all rent costs would be covered by the client's Universal Credit claim. With the client present, the Adviser telephoned the DWP Decision Maker team and sought information as to why the DWP letter stated that rent costs would be paid by the client's Universal Credit award, but no money had transferred to the Housing Group. The client was promised a response by 6.00pm the following day. On contacting the client a week after this appointment to check on progress, the client advised that DWP had never contacted client.

This case is ongoing, although there is a strong expectation that the rent arrears will be removed from the client's name once this case is concluded. The Adviser continues to help the client challenge the non response by DWP.

The client had discussed how these rent arrears had affected his mental health, and how he had lost faith in agencies who would promise assistance but did not deliver on their promises. Client explains how thankful he is in the work that Citizens Advice have already completed and their continued offer of support to resolve the issue.

Case Study 2

The client attended the Citizens Advice appointment with the support of their Stepson and Stepdaughter. The client is in their late 80's and due to personal circumstances has recently found themselves homeless. The Stepson and Stepdaughter have been very active in securing a new home for the client and making arrangements for the client's independent living. The client would like a benefit check for advice as to whether the client is accessing benefits that the client is eligible for.

The adviser was able to explore which benefits that the client appears to be eligible for and what actions had been taken so far. The Adviser supported the client in a number of calls to understand the client's active claims and those actions that were still to be completed. The stepchildren are happy to continue to help the client. The party expressed their thanks for the breadth of advice that had been given and the depth of benefit knowledge that can be offered by Citizens Advice.

Case Study 3

Client is 76 yrs old and was struggling to make ends meet. Client owns her own home. She called CACN after getting our number from the library. The client was seen in a face to face appointment. The client is in receipt of State Pension, Pension Credit, and Council Tax Reduction. The client has a number of health issues which makes her very vulnerable, especially to Covid. The client's boiler was inefficient and needed replacing, her bills had gone from £69pm to £198pm. Advised that Cheshire East Council has Affordable Warmth Grant for 75% towards cost of repairing or replacing boilers for those 'extremely vulnerable to Covid' as defined by NHS - applied online with the client and confirmation was received that this had been accepted. Explored with the client her and her late husbands circumstances to establish if any other source of funding was available. Client's late husband had served in the military and had also been a Freemason. With the clients permission we contacted Cheshire Freemasons who put us in touch with support for partners of Masons. From this we were able to access the remainder of the cost of the new boiler along with new radiators where required and a smart controller/thermostat.

CACN Adviser also suggested that the client could apply for Attendance Allowance and the client was given the number to apply for forms and book an appointment for help to complete the forms. The client has since had an appointment to complete forms with the expectation that her income will now increase by £240 per month.

Case Study 4

The client has lived in a property owned by his Mother most of his life. The client's Mother has now gone into a nursing home after a fall. The client's brother has Lasting Power of Attorney (LPOA) for Mother and has sent the client a letter to move out of the property in 2 months time, so the property can be rented or sold to pay for Mothers care. The client is estranged from his brother. The client is on Universal Credit and cannot afford the proposed rent of £1,350 per month. Client wanted to know his rights.

We outlined to the client that in certain situations councils will defer charges on a property so someone can continue to live there and a charge is set against the property. We also made the client aware that where a member of the family had been living in the property with the person who had moved into care, that the property would be disregarded for assessment of care costs by the Local Authority and that his circumstances would have a very good case for the property to be wholly disregarded.

Cheshire East may ignore the value of the home if it is occupied by your spouse, a relative who is aged over 60 or incapacitated or a child under 16 for whom you are responsible. Client is not yet 60 and has no known health problems.

We assisted the client to register for Social Housing via Local Authorities Home Choice scheme. We advised Home Choice of the client's imminent risk of homelessness. We also advised the client that he needs to consider the cost of living in the property he shared with his Mother as by his assessment it was difficult to heat and maintain.

The client is currently receiving Universal Credit without housing costs and cannot afford household bills and Council Tax. The client could seek 30mins free advice with a solicitor if he wants to challenge the LPOA. CACN could arrange this should he wish. He could also try and negotiate on existing bills for the property with his brother through a third party if he agrees to find alternative accommodation.

The client noted that he has a sister and that he would approach her to try and negotiate with his brother, however the client conceded that he could not realistically afford to carry on living in the property without his Mother's income.

The client was informed that he could have further help with managing the bills he is liable for from CACN if needed. The client has a further appointment with CACN to contact Home Choice with client about his situation, as they are asking for evidence of a Section 21 notice which he will not get as he is not a tenant.

Case is ongoing but the client is aware that more help is available and that his focus would be best served looking for a place to live that is within his limited budget.

**Will McKellar
Chief Officer
November 2022**