



## **Financial Well-Being, Debt & General Advice Service Tamworth Borough Council Quarter 2 2019-20 Report**

### **Overview of Service**

Citizens Advice Mid Mercia (Camm) are working together with Tamworth Borough Council (TBC) to assist with the council priorities:

- Living a quality life in Tamworth
- Growing strong together in Tamworth
- Delivering quality services in Tamworth.

The delivery of an inclusive Financial Well-being, Debt and General Advice Service that is accessible to all through flexible methods of service delivery for an improvement in the health and well-being of local people through effective advice.

### **Overview of the quarter**

Following the staffing challenges faced in Q1 we are pleased that the generalist and debt caseworker has had an impact on the number of clients helped at face-to-face appointments. We have helped fewer people via a 'simple query' or signposting but have been able to offer more face-to-face support instead. The volunteers who are supporting the debt and generalist service have continued to assist in seeing clients as well as answering the line for those calling through from reception.

Of the 5 new volunteers that joined the Tamworth office in Q1 we have 3 remaining (others left due to ill health/employment). These volunteers are training and working through our training packs, observing interviews and answering the calls coming through from reception. We hope to recruit more volunteers in the coming months and using the local library in Tamworth as a base from which to do this.

As previously discussed we ask local clients to contact our local advice line number at CAMM, 0300 330 9002 in order to make appointments as well as accessing us via the internal phones from reception. In addition to this, we have installed 2 advice line phones in our Tamworth office to increase the number of clients we can help. The telephone system used by Citizens Advice has its limitations and therefore we cannot presently count all clients who have been helped, especially those who call using a mobile. We are working with Citizens Advice to see if there is a way around this.

The new pull up has arrived and is currently situated in reception along with a new designed leaflet, which provides updated information regarding service provision. We hope that these leaflets are used when referrals are made to Tamworth Advice Centre, this may help clients understand our service and our independence and reduce the number of no shows.

Clients failing to turn up to their appointments continues to affect the service. We do call clients prior to appointment to remind them of their appointment time and to provide opportunity for them to cancel.

The issue regarding case recording has been resolved and all staff and volunteers have received refresher training on recording debts and outcomes. The positive impact the training has had is reflected in the report, in particular the improved recording of client's outcomes and debts.

## **Satisfaction Surveys**

Given to clients following advice with the following results:

95% said they found it easy or very easy to access the service.

100% said they were happy or very happy with the information and advice they had received.

100% said they were happy or very happy overall, with the service they received.

'Kay has been very approachable and dealt with our case with sympathy'

'I found Merleena very helpful would never have been able to fill the form by myself very grateful nice lady'

'very helpful understanding and patient'

## **Digital inclusion**

We now have a volunteer coming into Tamworth twice a month delivering digital inclusion. As well as assisting clients to get online safely and with confidence, we are also able to empower individuals to complete basic forms online.

## **Volunteers**

We have had two new volunteers join the team in this quarter. One started but the second volunteer changed their mind due to personal circumstances. Our Volunteer Support Mentor is continuing to recruit into Tamworth Advice Centre on a rolling basis and will be in the library on 29<sup>th</sup> October.

## **Case study**

Clients are a couple with 2 teenage children. They are in full and part time employment. They have a 5 year Assured Shorthold Tenancy from 24/10/2016 from Waterloo Housing Association; this followed a 1-year probationary tenancy. Clients advised that they moved to this property after contacting Tamworth Borough Council (TBC) to move to a 3-bed property as their children got older. Their home is a privately owned property acquired by Waterloo Housing Association to rent out to people in 2014.

Clients received a letter dated 13/6/2018 to advise end of their lease on 10/3/2019 and Waterloo were working with TBC to secure alternative property. Clients have now received a section 21 Notice seeking possession on form 6A dated 2/4/2019 to give possession by 02/06/2019 and were referred to us for an affordability check and to look at the Sect 21 Notice and check its validity. We advised client that it was unclear why Waterloo had issued them with a s21 notice as this would not be valid as they are still within their 5 year fixed term agreement. We checked the Tenancy Agreement to confirm also that there was no break clause either. The housing association would only be able to use a s8 notice and rely on grounds for breach of the tenancy agreement, of which there appeared to be nothing.

We contacted Waterloo Housing and spoke to a Housing Officer and were advised that these tenants and some other families were housed in an agreement with TBC to house TBC residents in privately owned properties, where the lease is now expiring. Waterloo advised that they would like to speak with someone at Tamworth BC regarding these families and we were able to contact Daniel and Sue in Housing

for ongoing further assistance in this matter. We understand they are now speaking with Waterloo to sort out this matter.

We have now advised our clients of what is happening and hope to be updated by them and Tamworth BC shortly.

### **CASE STUDY 2 IN MARCH 2019 – UPDATE MAY 2019**

We advised you of the issues our housing association client was facing in Case Study 2 in March 2019 and felt that you would be interested in an update. Following on from the issues, she was facing regarding the DWP admitting to numerous errors in her claims and admitting they had made a mistake advising her to stop her claim for UC.

Clients Housing Assoc did apply for Possession and we assisted her with her Court Papers and submitted information letters etc to show that we had contacted the HA to supply evidence of the issues and complaint made to DWP. The Judge agreed to adjourn the Hearing.

We then assisted client in to receive a backdated claim of her missing Housing costs.

We contacted DWP escalation department to prompt them to get this matter sorted and were assisted by a Complaint Resolution Team Manager who pushed the issue through on our behalf

This has resulted in 1 years housing costs being paid to Clarion Housing of approximately £5.5K and £337.21 pcm ongoing.

Our client is 'over the moon' (her words) and stated she would not have been able to do this without our help and feared she would lose her home.

### **Case study debt and generalist**

Client is a single 52-year old woman living on her own in private rented property which costs £525 per month. Our client works 14 hours per week and is in receipt of £570 per month wages, she cannot work more hours due to her suffering from anxiety and depression and is stressed because she is having problems making her contractual rental payments as her benefit income leaves her with a shortfall of £272 rent to have to fin. As client is on limited income this is a real struggle for her to find, client also has council tax arrears of £500.

We put in a discretionary housing payment (DHP) for the client alongside a letter explaining our client's health and vulnerability issues. The client was originally refused this as she has made an application for DHP before, but following liaison with the housing officer and having further explained how concerned we were for the

client's mental health and stress regarding the short fall of rent, this is now being looked at again.

DHP was awarded to the client at £50 per week for the next 12 weeks giving our client £600 towards her rent shortfall; the council are also considering writing off the £500 council tax debt from the section 13a discretionary council tax payment. Client has now received support from her doctor and is considering making a claim for PIP with our help to maximise her income. Our client felt much better having sought our advice and support.

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