

January 2021



Spotlight



On Research and Campaigns

Hello and welcome to another issue of Spotlight.

It remains a remarkably busy period for Citizens Advice South Lincolnshire and our communities. We continue to deal with the impact of COVID and know that people will be facing additional challenges in the coming months. In 2020 we helped 12,930 people with 39,794 issues— often dealing with problems that we have never faced before.

You will see in one of the articles in this edition that rent arrears have significantly increased for people over the last year. Our specialist advisers are on hand to provide support and prevent homelessness.

We are also taking preventative actions to help people manage their money in these difficult times. Our energy campaign will help people to reduce costs and get help to pay their bills, allowing them to keep their homes warm throughout the winter. Please support our campaign where you can.

We are continuing to deliver our much-needed services through lockdown and making our advice more accessible – our Adviceline is now available on a Freephone number. We also have our new service supporting vulnerable people to apply for EU Settled Status. Please do signpost people to us for help.

Thank you to the Research and Campaigns Team for producing another useful and insightful edition of Spotlight. Please do contact us if you would like more information about any of the issues covered – or anything that you would like us to investigate.

*Simon Richards
Chief Officer
Citizens Advice South Lincolnshire*



Big Energy Campaign

(Juliet)



Citizens Advice South Lincolnshire are pleased to announce that, during January and February, we will be receiving additional funding from the Utilita Energy High Five scheme to extend our programme of activity to help clients with energy savings.

Our trained advisers will be available to provide information and advice to those struggling with energy bills. We are peppering our social media sites with posters, tips and videos on energy saving and encouraging clients to contact us if they need help. And we have invited local and parish councilors from across South Holland and South Kesteven as well as community groups and charity representatives to attend a Zoom meeting on the topic of 'Promoting Ways of Tackling Fuel Poverty'.

Citizens Advice and Utilita energy saving message for **everyone** during January and February is focused on savings tips around the home:

HIGH FIVE - SAVE £163 A YEAR!

We can make these five simple and free-of-charge changes to the way we use energy at home:

£80

Turn your heating down by just one degree

£14

Turning lights off in unoccupied rooms

£9

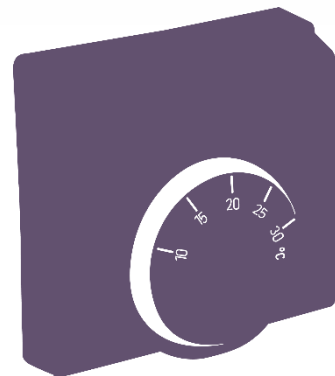
Using a 30C wash instead of 40C / 60C

£30

Avoid using standby mode

£30

Unplug inactive electrical items

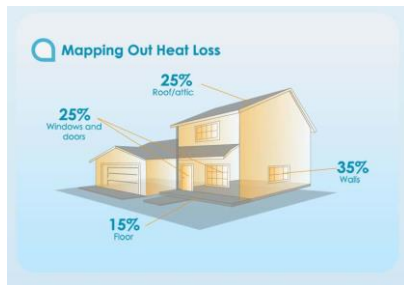


Energy Matters.

(Peter)

At this time of year our energy supply is vital to keep our homes light and warm. Some of our clients struggle to pay for energy due to low income. Unfortunately, switching supplier or taking advantage of grants to better insulate homes is not always an option for our clients.

- Lack of access to the internet can be a barrier to getting a grant. A pensioner from the Holbeach area wanted to apply for the Warm Homes Grant to insulate the walls of her home. As the house does not have cavity walls this is an expensive job. The client tried to apply by phoning the Government helpline number but was told that only online applications were being taken. The client has no internet access or knowledge of how to use it. She came to Citizens Advice and we were able to help make the application. However, we have had to contact the client by phone or post whenever an email about the application



comes through as there seems to be no other ways of communicating with the organisers of the scheme. When an adviser phoned the helpline to challenge the exclusively online application process, he was told that they were considering accepting other methods of application in the future but have yet to put this into action.

- A Warm Home Discount of £140 was denied to a young single mother due to delays in EON establishing that they were the supplier. By the time this was done new applications were closed for the year.
- High bills were the problem for an Adviceline client from the Boston area. She had moved into a newly built house but despite it being very well insulated, the gas and electricity proved expensive. The client contacted EON to complain and asked them to check her meter. However, no action had been taken by the time that the client contacted Citizens Advice. She cannot afford to pay the bills.
- A pensioner contacted Citizens Advice for a food voucher. She said she was struggling to pay off her energy bills and was worried losing her gas and electricity supply if she defaulted. She was excluded from applying for the Warm Home Discount grant which would have helped her as her energy company does not participate in the scheme. She cannot change her supplier until she clears the arrears.
- A Grantham client was with Green Star Energy but was automatically migrated to Shell Energy after Green Star ceased trading. This was in April 2020, but the client reported that he had not received a bill more than 6 months later. He is very worried about potentially receiving an exceptionally large bill that he cannot afford. The client contacted Shell Energy without result.



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- A client using the Trussell Trust helpline reported that she was struggling to top up her gas and electricity meters so as to avoid cutting herself and her family off. The client said that, as she had a debt with N-Power, her prepayment meter was set such that 70% of her payments were being used to pay off the debt. This meant that the actual energy bought with each top-up was small and top-ups very frequent. The client was helped with a Fuel Voucher to provide temporary respite for the problem.

- A pensioner from the Lincoln area phoned Adviceline to report problems with his Scottish Power bills. He had been with the company since June 2019 and initially had no problems, paying £134 per month. Scottish Power reduced his payments to £120 and sent a £100 refund which he had not requested. Recently Scottish Power have contacted the client to say that he is in arrears and will have to pay £160 per month to put things right. The client has since discovered that his smart meter was faulty and needs replacing, possibly the source of the inconsistent billing. The client contacted Scottish Power but received no satisfaction.



Advice on resolving problems with energy supply can be found on our website at <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>. In addition to Adviceline, expert advice on energy matters can be obtained by phoning our Consumer helpline 08082231133.

New lockdown business grants.

(Nick)

The government announced additional grants which may be available for eligible businesses to help them through the current lockdown which was announced on 4th January. The announcement and details of the scheme can be found on the government website here:

<https://www.gov.uk/government/news/46-billion-in-new-lockdown-grants-to-support-businesses-and-protect-jobs>

The grants of between £4000 and £9000 are for businesses in the retail, hospitality and leisure sectors which have been legally required to close during the lockdown. See the following page for a list of the businesses and venues which must close:

<https://www.gov.uk/guidance/national-lockdown-stay-at-home#businesses-and-venues>

As with previous grants, they will be administered by local councils, so businesses in south Lincolnshire should apply via South Kesteven or South Holland district council as appropriate.

The following links are to the relevant pages for both councils:

South Kesteven: <https://investsk.co.uk/businessgrants/>

South Holland: <https://www.sholland.gov.uk/covidsupport>

Both these pages should be updated during the week beginning 11th Jan with further information on how the grants will be administered and the application process.

Fixing Universal Credit - Campaign

(Peter)

Nationally, Citizens Advice have helped over 820000 people with Universal Credit issues since the benefit was introduced. The evidence that we collect locally helps Citizens Advice inform politicians and has influenced policy. As a result, Universal Credit is working much better to support families than in the past, although our clients continue to encounter difficulties. The level of income provided is proving inadequate for many families, resulting in increased food bank use. This is the reason why Citizens Advice is campaigning for the temporary £20 supplement to Universal Credit to be made permanent rather than being phased out in April of this year.



Evidence forms written by advisers in our office highlight the main problems experienced by clients claiming Universal Credit. There are several reports of problems getting through to the Universal Credit helpline and of being promised call backs that never materialise. These problems caused delays in claims being processed or errors being corrected. Some clients reported that delays in processing a claim or incorrect calculation of their benefit was causing hardship. A number of EU migrant workers were experiencing difficulties with claims despite having settled status.

It is worth noting that DWP did a remarkable job in processing nearly 2 million new Universal Credit claims during the Spring of 2020. It is hoped that they will endeavour to further improve the service they offer, especially regarding the helpline issues.

The Anatomy of a Scam.

(Juliet, Amelia)

Please click onto the following link - our reminder, during a time when people are especially vulnerable and therefore also vulnerable to scams, of the main features of a scam.

(either click on link or if that does not work on a PC or laptop try pressing Control when you click; you do not need to be a Facebook user to see the video)



<https://www.facebook.com/103782237861968/videos/399345874657132/>

Rent Arrears: National Campaigning.

On January 5th Citizens Advice released these statistics about private rented housing:

- In December, Citizens Advice helped someone every two minutes with an issue to do with their privately rented housing.
- Average amount owed on rent is over £700, with an estimated £360 million owed across the UK.
- One in four private renters in arrears have been threatened with eviction or cancellation of contract by their landlord.

Half a million private renters in the UK are behind on their rent, often due to the economic effects of the pandemic on incomes.

For the majority struggling with their rent, this is a new challenge - 58% of those behind on rent had no rent arrears in February 2020. For people already struggling with rent before the pandemic hit, their arrears have got worse for 40% of them. On average, people who have fallen behind on rent now owe £730, which would mean around £360 million is owed across the country. Mortgage payers have been able to benefit from formal payment holidays, but renters have been forced to fall back on negotiating month-by-month with their landlords.



A quarter of those the charity surveyed who have rent arrears have already been threatened with eviction, termination of their rental contract, or handed an eviction notice despite the current rules.

Citizens Advice is calling for:

- A legal ban on bailiff action and pause on all possession proceedings during the national lockdown in England.
- Targeted financial support for people in England who have built up rent arrears. The government should consider a system of grants and government-backed loans - comparable to schemes in Scotland and Wales - to help people pay back their rent arrears sustainably and stay in their homes.



In our next edition of Spotlight, we will look at how our clients' experiences of the COVID-19 pandemic have affected the security of their tenancies in private rented homes.

Find us on Social Media.

(Sean).

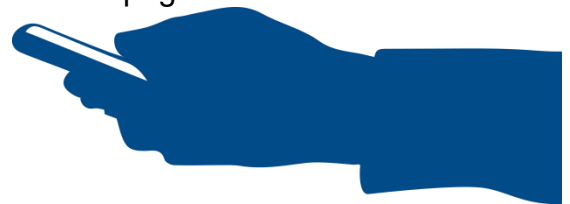
Our social media audience continues to increase. We are now followed by close to 668 people/organisations on Twitter, while our Facebook page was 'liked' a further eight times between 01 December and 28 December, a 43% increase on the previous 28-day period.



In addition to this, our Facebook and Twitter are still important in sharing information about developing Research and Campaigns issues. We have recently taken part in 'Stop the Loan Sharks campaign' and supported Friends Against Scams '#Scamnesty' initiative. We have also continued to take part in Big Energy Savings Winter. This activity helped our Twitter content reach over 10,000 people over the month. Overall, this helped contribute to our Twitter content reaching over 71,000 people over the year, almost double the number from last year. These, and the rest of our social media content, can be accessed by following @CASouthLincs on Twitter and 'liking' the Citizens Advice South Lincolnshire page on Facebook.

You do not need to have an account to see either of our Twitter or Facebook pages. They can both be accessed at www.citizensadvicesouthlincs.org.uk by clicking on the speech bubbles in the 'connect with us' box on the website home page.

There remains a consistent average of new (69%) and returning (31%) visitors to the website. These levels suggest there continues to be a 2-4% fluctuation when comparing new and returning visitors over the months. The 'EU Settlement Scheme' page was one of the most frequently visited pages (193 visits) and there was a relatively large increase in people accessing the site from desktops as opposed to mobile devices (+10%).



Evidence forms October to December 2020

These are forms filled in, electronically, by our assessors/advisers after interviewing any client who comes to us with an issue of unfairness. The forms are monitored both by the CASL Research and Campaigns team and by national Citizens Advice.

Type	Number
Benefits	16
Universal Credit	57
Consumer	16
Debt	14
Discrimination	13
Education	1
Employment	32
Finance	3
Health	8
Housing	27
Immigration	1
Legal	2
Relationships	1
Tax	1
Travel	6
Utilities	4
Other (Food Bank)	1
Total	203

Contact us.

We hope you found this edition of Spotlight of interest. If you wish to contact the Research & Campaigns team with questions or comments, please use the email, randc2@citizensadvicesouthlincs.org.uk.

Members of our team will be pleased to give presentations, about scams awareness or energy saving, to groups in the area, when this becomes possible. Just use the email address above for enquiries.

Juliet