

January 2024



Spotlight



On Research and Campaigns

Hello all,

I hope you enjoy reading our mix of interesting articles in this latest edition of Spotlight. The Housing section, in particular, demonstrates the range of problems that we are continually dealing with. This issue seems to be a growing problem for our clients.

I also wanted to mention feedback from previous issues. We recently had a special edition of Spotlight, which demonstrated the impact of Universal Credit on people living in South Lincolnshire – and emphasised that it is not enough to live on for people. This is presenting additional problems for people that can't afford to eat and heat their homes. If you have not seen this edition, you can find it on this link, <https://www.citizensadvice-southlincs.org.uk/wp-content/uploads/2024/01/Exploring-the-impact-of-Universal-Credit-for-South-Lincolnshire-residents-DISTRIBUTION-Version.pdf>

We have had very positive feedback about this report and intend to do some follow-up work. We are really pleased that it has been picked up by other local Citizens Advice offices across the country, who will be using the research to help their local Research and Campaigns Work.

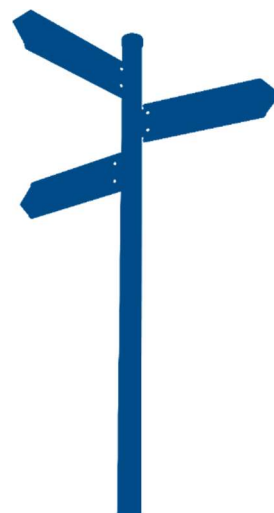
We have also covered Gambling Harms in previous issues. This was picked up by a reader, who linked us in with the Lincolnshire Gambling Harms Stakeholder Group which brings together organisations and individuals, who have a shared interest in reducing the harm caused to health and wellbeing from gambling. This has helped us to join up with other work that is going on around the county and will really strengthen future work.

Please do get in touch if there are any issues that you would like to work with us on.

Best wishes,

Simon Richards

Chief Officer, Citizens Advice South Lincolnshire



Produced by CASL Research & Campaigns team: Mary, Sean, Peter, Amelia, Fern, Russell, Gwendoline, Leah, Sameena

Campaign News.

(Peter)

In the coming year, we are planning to continue with several existing campaigns as well as looking at new issues. We will include:

Gambling Awareness: We have already raised the issue of problem gambling in previous editions of Spotlight and there is a further article in this issue. Gambling comes in many forms and the public are not always aware of the risks. Gambling addiction can ruin lives and we aim to increase awareness and campaign against excessive promotion of gambling in advertising.

Access to Justice: We are concerned that sources of free legal advice for those without financial means is very limited. Amelia has already set up access to Anglia Ruskin University Law Clinic for our clients and is in the process of looking at extending this to new sources of help.



Universal Credit: Claimants in this area receiving other means-tested benefits such as Tax Credits are being migrated to Universal Credit. We aim to investigate the process to check that claimants are no worse off and that the process is not excessively complicated.

Supporting Carers: We are planning to highlight the work of carers in looking after loved ones. We are concerned about the lack of financial support from benefits. Carers Allowance or Carers Element of Universal Credit rates are low are certainly not a replacement for wages or salary when a carer needs to stop work. Carers frequently contact Citizens Advice about cost of living worries. We also want to raise the profile of carers in our community.



Housing woes.

(Peter)

Once again, we are featuring housing problems that our clients have experienced. Housing is a matter of considerable concern to our clients and advisers. As you can see from the chart at the end of this edition of Spotlight, housing issues feature in a third of Evidence Forms. The basic problem is too little affordable decent accommodation in our area and nationally. The following gives further detail and highlights the experiences of our clients.

Getting on the housing register.

Both South Holland and South Kesteven District Councils now strongly encourage online applications for housing. This makes the process difficult for those without the ability to access the internet. The result is that many applicants come to Citizens Advice to help apply.

- An adviser tried to help a pensioner in Stamford apply for transfer from a large council house to a more suitable bungalow. He was told to apply online, which he could not do without help. The adviser started filling in the application but could not get beyond the first page as it required the client's email address. The client does not use email so the process could not be continued. The adviser had then to email the council to seek a solution to the problem, wasting an appointment.
- A client came to us as she wanted to be rehoused in South Holland to be nearer to her family for support. The council only offers online application or telephone with no paper form option. The client has no internet, and our adviser phoned the council to arrange a callback to complete the application.
- Another client in South Holland tried to get on the housing register online using her mobile phone. She found the form too difficult on this device and eventually arranged an appointment with us to complete the form using one of our computers with the help of an adviser.
- A vulnerable client with health issues tried to register with South Kesteven District Council for rehousing. She was told she would have to complete the online form, with no alternative being offered. Applying online was beyond the capability of the client so she arranged an appointment with one of our advisers to complete the process.
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Unsuitable accommodation.

- A client living near Grantham rents her home from the council. She reports that the heating system uses electric storage heaters as the village is off the gas grid. She finds the system very costly to use and slow in heating up the bungalow. The ineffectiveness of the heating and the consequent cold home is affecting her health. When she came to our office, we could only advise speaking to the council again about the problem and giving her a voucher to help top up her pre-payment meter.
- An EU migrant worker living in the Spalding area rents privately. The house suffers from problems of damp and mould. Recently this has been made worse by a faulty boiler which

Produced by CASL Research & Campaigns team: Mary, Sean, Peter, Amelia, Fern, Russell, Gwendoline, Leah, Sameena

is awaiting repair. The replacement electric heaters supplied by the landlord are expensive to run and inadequate for the task. The client has complained to the landlord without any action. We advised her to apply to the council to go onto the housing register.

- A South Kesteven Council tenant lives with her partner and their children. She reports ongoing issues with damp and mould in the house as well as exterior doors that are not weatherproof. She also told us that she had no heating or hot water for 5 days. The council were unable to resolve the issues. We advised her to make a formal complaint to the council about the situation and if this does not bring resolution to take the issues to the Housing Ombudsman.

Affordability.

- Several clients raised the issue of affordability of mortgages, with interest rates rising. A single parent phoned our Help through Hardship line to seek help. Even though she had reduced her payments by changing to interest only, her income was insufficient to pay this and buy essentials such as food. We could help her with a food voucher.
- A local lorry driver who had lost his job after a stroke expressed concern about continuing to afford the mortgage. We advised the client to approach their mortgage provider to try to ease the cost on a short term basis.
- A disabled single mother who is reliant on benefit income has rented from the same landlord for two years. The rent has now increased to £995 per month. This is unaffordable as the maximum local housing allowance means that her benefits have a substantial shortfall on this rent. Locally private rents are much higher than the local housing allowance rates that have not changed for the last 4 years. We helped the client to apply for extra help from the council through Discretionary Housing Payment and advised her to register for council housing.



- A local client needed to find new housing having been sent a Section 21 eviction notice by her landlord. The client has searched for privately rented accommodation but found that any decent housing was unaffordable for her. The client was helped with a housing register application to see whether the council can offer accommodation.
- A client with limited English came to our Spalding office for help. He had left his rented accommodation 6 weeks previously but was unable to recover his £1300 tenancy deposit. He needed this money to pay for his new housing. Unfortunately, our adviser was unable to get through to the agency by phone and the client was offered a further appointment if necessary.
- A client sent in an email enquiry which was dealt with by one of our advisers. The client had been living in the same rented property in London for 13 years. A new landlord bought the house and then increased the rent from £850 to £1500 per month, making it unaffordable for the client. The client was given information about contacting her local council, both about challenging the rent increase and rehousing options.
- A South Holland single mother of twins was allocated a council home. However, the client has little furniture and there is no carpet or floor covering. The client lacks the resources to afford these. She was helped with a charity application to Spalding Town Husbands for the carpets and directed to charity shops for the furniture.

Is Cryptocurrency Gambling?

(Sean, Fern)

Cryptocurrency has been picking up traction in the media over the past several years. It is often presented as something that can be worth a lot of money, with just a few cryptocurrencies being worth millions. However, in the next instant, the media can sometimes report that its value has crashed. One thing that can be said for cryptocurrency is that its value is extremely volatile. But what is it? Cryptocurrency or 'crypto' is an umbrella term used to refer to a wide variety of products. It is representative of the secure technology used in the process logging who owns what and authorising payment between users. These currencies are usually held in investments by their owners and as with stocks, value can fluctuate, but in the case of crypto, this fluctuation can happen much more suddenly with greater implications regarding the end values at any one time. Importantly, crypto is not regulated by the Financial Conduct Authority or the Financial Services Compensation Scheme. This means if the company you invest your currency into goes bust or you are scammed it is highly unlikely that you will not get your money back. As with stocks, cryptocurrency shares some of the characteristics of gambling. The money you invest is at risk and can either rapidly increase or decrease. Investing may not seem like gambling on the surface, but it may come with considerably higher risks.



If gambling problems are affecting you or someone you care about, you can call the National Gambling Treatment Service on 0808 8020 133, see <https://www.begambleaware.org/>. It is free and open 24 hours a day.



Do you Live in Holbeach and Need Advice?

(Sean)

Citizens Advice South Lincolnshire are located at the Methodist Church on Albert Street. We run a drop-in service on Tuesdays (09:30 to 11:30 where you can briefly speak to an adviser for 10-15 minutes about any issues you need support with). Longer appointments will be made if needed.

Our service can be found at: Holbeach Methodist Church Albert Street Holbeach PE12 7DP We are here to help you find a way forward with the problems that you face and can offer support around a range of issues including: • Benefits • Debt • Employment • Housing • Relationships and Family • Immigration • And more!

We are grateful for the sponsorship of Holbeach United Charity that has enabled us to offer this service.



Find us on Social Media

(Sean)

The recent months have once more seen our social media audience increase. Facebook is now liked/followed by 292 people (an increase of 17 since the previous edition.) We continue to post topical and relevant information around getting support during the cost-of-living crisis, volunteering opportunities, scams awareness material, videos and more! We have also launched a LinkedIn page, where we share volunteer, vacancy, and other relevant information. If you are interested, please connect with us

<https://www.linkedin.com/in/citizensadvice-south-lincolnshire-19311a221/>.

We reached over 40,000 people in 2023. This was our highest number of people reached in a non-lockdown/post-covid year since 2019. Our social media following engagement has increased Facebook and Twitter are still important in sharing information about

developing Research and Campaigns issues. You do not need to have an account to see either 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



Evidence forms October to December 2023.

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. The issues are in order of number of Evidence Forms received during the three month period, July to September.

| Type | Number |
|-----------------------|------------|
| Housing | 49 |
| Consumer | 16 |
| Benefits | 14 |
| Employment | 13 |
| Debt | 10 |
| Charity & Food Banks | 8 |
| Health | 6 |
| Universal Credit | 5 |
| Relationships | 5 |
| Legal | 5 |
| Finance | 4 |
| Utilities | 3 |
| Travel | 3 |
| Tax | 3 |
| Immigration | 3 |
| Other | 1 |
| Education | 1 |
| Discrimination & Hate | 0 |
| Total | 149 |

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, impactofficer@citizensadviceouthlincs.org.uk.