

# ANNUAL REPORT 2018-2019

## Who we are



Community Law Service (Northampton and County) is a registered charity and an independent specialist social welfare advice provider. A member of AdviceUK the aim of the organisation is to improve the health and wellbeing of local residents through tackling social and financial exclusion, alleviating poverty, preventing homelessness and advancing education. This is achieved through the provision of specialist advice and representation currently in the fields of Welfare Benefits, Debt, Housing, Energy Advice, and Immigration / Nationality Law.



CLS held the advice Specialist Quality Mark standard from 2000 until March 2018 when the Service achieved Lexcel accreditation from The Law Society. Services range from one-off specialist advice to a comprehensive specialist casework service and representation at court and tribunal.

Our services are for all but are particularly focused on supporting vulnerable client groups and we offer a mixed model of service delivery aimed at promoting equality of access to services. This includes community outreach services, home visits, advice centre appointments and advice by telephone or email.

We have well developed partnerships and referral arrangements in place with a wide variety of agencies across Northamptonshire and contribute to local social policy development in respect of social welfare issues.

# Our service

**10,396**

People provided with specialist advice

**£12,532,723**

Welfare Benefit and Grant income secured for local residents

**£30,013,574**

Debt was managed on behalf of people advised

**1425**

Repossession and eviction cases represented in County Court with a 98% success rate of keeping people in their homes.

<b>30723</b>	People provided with advice and information
<b>2399</b>	People provided with Welfare Benefits casework
<b>373</b>	People provided with advice and assistance in relation to social security appeal tribunals
<b>2423</b>	People provided with Debt casework
<b>244</b>	Debt Relief Orders administered
<b>35</b>	Bankruptcy petitions supported
<b>1545</b>	People provided with Housing advice casework
<b>1914</b>	People provided with holistic Fuel Poverty advice casework
<b>415</b>	Applications for Warm Homes Discounts
<b>39</b>	Emergency Fuel Payments issues
<b>652</b>	People provided with Immigration casework
<b>6741</b>	People accessed services through CLS Advice Shops and Centres
<b>3037</b>	People accessed services through CLS community outreach venues
<b>338</b>	Home visits were undertaken for housebound clients
<b>8974</b>	People access CLS services by telephone
<b>45%</b>	People advised live in Northampton Borough
<b>46%</b>	People advised live in other localities in the County
<b>9%</b>	People advised live in other areas

## › Client profile - At a glance



**84%**  
working age



**37%**  
with dependent children



**49%**  
live in social housing



**60%**  
have a disability or long term illness



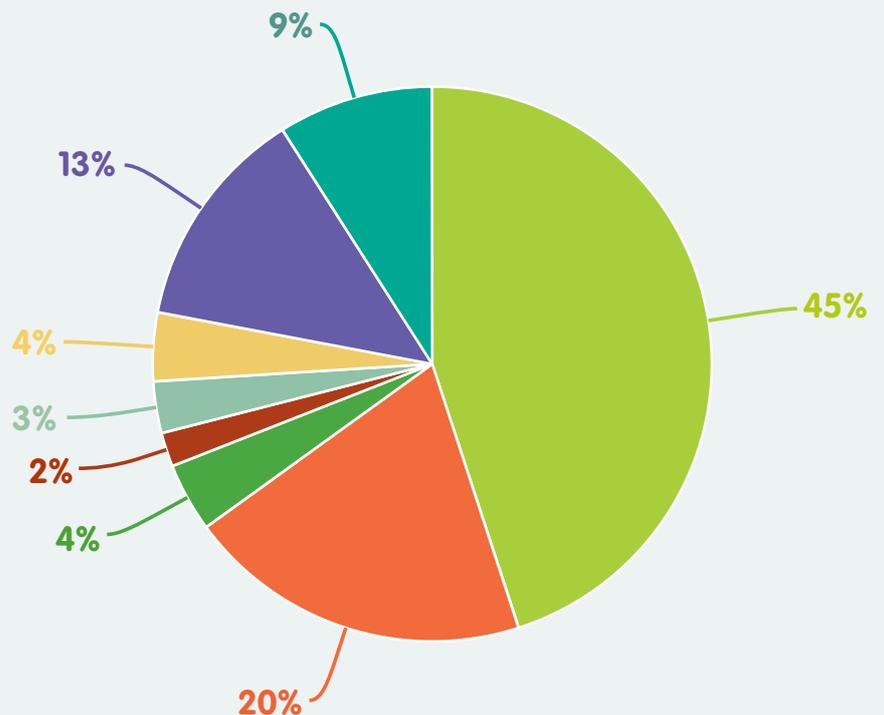
**23%**  
are from BME communities



**21%**  
in private rented accommodation

## › Where people lived

45%	Northampton
20%	East Northants
4%	Daventry
2%	South Northants
3%	Kettering
4%	Corby
13%	Wellingborough
9%	Other areas



# › Our funding sources



Contracted  
with the  
Legal Aid  
Agency

**The British Gas**  
*energy trust*



Low cost fee  
paying Immigration  
Advice Service

# Northamptonshire Energy Saving Service (NESS)

Northamptonshire Energy Saving Service (NESS) is an exciting new 3 year £1.1million Project funded by National Grid's Warm Homes Fund which is providing an innovative holistic approach to tackling Fuel Poverty across Northamptonshire.

The three year Project which commenced in June 2018 was designed and is being delivered by Community Law Service in partnership with Care and Repair Northamptonshire, South Northants Volunteer Bureau and Citizens Advice Services Corby and Kettering. Northamptonshire County Council who submitted the funding bid on behalf of the VCS consortia are providing a strategic lead for the Project.

CLS and our partners deliver a comprehensive service to households in the County where homes are cold, insufficiently heated or where householders cannot properly afford to heat their homes.



Staff from the NESS Team (left to right) Melanie Jones, Chris Hands, Sarah Hayle and Abi Lefort.

## Key Overall Project Achievements Year 1 – June 2018 – May 2019

<b>1174</b>	Households assisted (691 by CLS)
<b>£2,010,633</b>	New income secured for households (£1,706,579 by CLS)
<b>10</b>	Boilers fitted by Care and Repair through NESS Emergency Fund
<b>£120,154</b>	Energy saving via provision of small energy saving measures (£44,792 by CLS)
<b>£942,346</b>	Debt Managed by CLS
<b>228</b>	Applications for Warm Home Discounts



“At nearly 80 I feel the cold a lot more so i can now keep warmer and the help i have had has stopped my health getting worse.”

# ➤ Housing Advice Service

Housing Advice services are provided with funding from the Legal Aid Agency which supports face to face advice for people facing repossession or eviction; challenging homelessness decisions and those with serious disrepair issues who are eligible for Legal Aid. Services are provided throughout the County from our Advice Centre in Northampton; The One Stop Shop at The Guildhall, Northampton, and at our Advice Centres in Rushden and Wellingborough. We also provide our specialist Housing Advice service at the offices of Citizens Advice Kettering and Corby. The Legal Aid Agency also fund a Housing Possession Court Duty Scheme which provides for court representation for those attending without a representative for their repossession and eviction hearing at the County Courts. We currently provide services at the County Courts in Northampton, Milton Keynes, Cambridge, Peterborough and Lincoln.



<b>1545</b>	People provided with Housing Advice
<b>1425</b>	Repossession and Eviction cases represented in County Courts
<b>£6,315,850</b>	Rent and Mortgage arrears managed on behalf of clients
<b>98%</b>	Success rate in respect of preventing repossession and eviction

*"I wouldn't have managed at the court without your help and because of your support I have been able to keep my home. Thank you so much for such a professional service."*

## Case Study

Miss H is a single woman with no dependent children and was in receipt of Job Seekers Allowance. Miss H had been an assured shorthold tenant since 20th March 2007. The rent was £525 per calendar month. There were no rent arrears.

Miss H sought advice as she received a Form 6A Notice Of Seeking Possession ("NOSP") dated 5th June 2018. The NOSP has since expired and court proceedings were issued by the landlord for recovery of the property. A possession hearing was listed at Northampton County Court.

### Action provided

Miss H was advised that as the deposit she paid of £250 was paid by her, but never protected under one of the three authorised tenancy deposit schemes, the NOSP was invalid and any claim for possession by the landlord should be dismissed.

The landlord's argued that the deposit was received prior to the introduction of the rules relating to the holding of the deposit monies in registered scheme providers. Miss H's landlord however had a 30 day window to protect the deposit when the law changed

in 2015 and did not do so, and therefore the landlord could not rely upon the NOSP dated 5th June 2018. No subsequent NOSP will be valid either unless and until the deposit has been repaid in full back to Miss H. Miss H was therefore entitled to seek the strike out of the possession proceedings and also a compensatory award of up to three times the amount of the deposit.

### Outcome

The Court ordered that by reason of the Housing Deregulation Act 2015, the landlord had until 23rd June 2015 to protect the deposit but failed to do so. By reason of these failings in respect of the deposit the NOSP is invalid and the landlord's application was struck out. In addition, the landlord was ordered to pay the client damages in the sum of £250.

The stress Miss H's landlord had been causing her was greatly reduced and she was able to concentrate on moving forward in her life without the prospect of losing her home unlawfully. Miss H is now in a position where she feels well enough to look for some part time work so that she can become more independent.

# › Debt Advice Service – funded by Money and Pensions Service

This is our 12th year of providing debt advice to the residents of Northamptonshire as part of the East Midlands Money Advice Service Project funded by the Money and Pensions Service (MaPS) providing face to face specialist Debt advice services. Our team of specialist debt advisors provide services at all CLS advice centres as well as community based outreach venues including Citizens Advice offices in Corby, Kettering and Daventry. We are also able to provide specialist advice via telephone/email and home visits for the housebound.

Most of our debt advisors are Authorised Intermediaries and able to administer Debt Relief Orders on behalf of clients. Our advisors are able to source, where appropriate, assistance from grant giving organisations for help towards the fees. Where other issues are identified such as under claiming of benefits that would improve the household income and make them better able to manage their finances clients are referred in-house for further assistance.



**Staff from the Debt Team** (left to right) Shireen Klaassen, Clare Donaghy, Stephen Kinsella, Claire Garner, Simone James, Chris Byrne, Paul Shepherd

<b>1735</b>	People provided with Debt advice
<b>232</b>	Debt Relief Orders Administered
<b>35</b>	Bankruptcy petitions submitted
<b>£23,836,303</b>	Debt managed

“You have significantly improved my money situation and now I can sleep better knowing my finances are in order.”

# Financial Health and Wellbeing Service

This was the 4th year of the successful Financial Health and Wellbeing Service funded by British Gas Energy Trust (BGET). A successful application during the year for a further 2.5 years funding from October 2018 has now secured this Project until April 2021.

Working directly with health professionals including GP surgeries and Community Mental Health Teams the service provides an holistic service to tackling fuel poverty for local residents with physical and mental health problems. This includes Welfare Benefits and grants maximisation, Debt advice and energy saving advice and measures.

As a further development of the Project from November we received a further Local Fund Budget from BGET to provide clients with energy saving devices such as light bulbs and radiator foils, emergency fuel vouchers subject to qualifying criteria and home energy assessments plus support for Debt Relief Order fees. As well as providing services from all CLS offices specialist advisors provide appointments at Berrywood Hospital, Campbell House, Greenview Surgery, Leicester Terrace Health Care Centre, Maple Access Practice, Abbey Medical Centre, Wellingborough and Isebrook Hospital, Wellingborough.

"My income is now back to a level to be able to manage my bills which puts less stress on my health. Thank you."



Staff from the Financial Health and Wellbeing Team (Left to right) - Jackie Attfield, Rita Blackwell, Neil Joshi, Mohammed Sultan, Teresa Rose, Toni Southgate, Marc Owens and Kim Marks

<b>1160</b>	People provided with holistic Fuel Poverty advice
<b>£4,976,330</b>	Additional Welfare Benefit and grant income secured for households
<b>£710,025</b>	Debt managed
<b>97</b>	Applications for Warm Home Discounts

# ➤ Immigration Advice Service

Following the demise of funding from Legal Aid for assistance with Immigration/Asylum issues in 2012 the Services has established its successful Not for Profit fee paying service for Immigration Advice and has been able to retain the services of its exceptionally knowledgeable and experienced Immigration team. Income from fee paying services enables the Service to provide free initial advice and assistance weekly at The One Stop Shop, The Guildhall, Northampton and has been able to extend this to our advice centre in Wellingborough on a monthly basis.

652

People received advice and assistance with immigration issues

£65,028

Income was generated



Staff from the Immigration Team (left to right) Julie Percival, Nazreen Altaf, Sarah Crawford

## Case Study

Ms A had entered the UK with a visit visa several years ago and had overstayed her visa. She was married to a man who held leave to remain status and the couple had 3 young children who had no leave to remain status. Unfortunately the marriage was abusive and Ms A had sought assistance from Social Services and the police. Her husband was made to leave their home and Ms A and the children were being financially supported by Social Services. With no recourse to public funds she had been advised by Social Services to leave the UK and relocate with her children to Ghana their country of nationality. The children had been born and were being educated in the UK and Ms A did not want to return to Ghana. However she had no funds to pay the £8,132 application fees to apply for leave to remain for herself and the children

### Action provided

Ms A was advised to make a fee waiver application and then an application for leave to remain based on human rights (Article 8), with the 3 children included as dependents. She was provided with a list of supporting documents that needed to be submitted with the applications. Ms A provided the supporting documents and the 2 application forms were completed and submitted.

### Outcome

The fee waiver application was successful and her leave to remain application was processed and was successful. The family were granted leave to remain for 2.5 years, on a 10 year route to settlement which gave access to public funds and the right to work. Ms A and the children now have the right to live in the UK independent from their abusive husband/father.



## ➤ East Northamptonshire Service

Community Law Service has been the main provider of specialist advice to the residents of East Northamptonshire since 2005. We are currently in our third 3 year grant funding agreement with East Northamptonshire Council. This grant is combined with income from other projects to provide holistic specialist advice services to residents. Due to the wide geographical spread of East Northamptonshire particular emphasis is placed on improving access to advice and provision not only includes service from our Rushden office but telephone/email advice, home visits, attendance at Irthlingborough, Raunds, Thrapston & Oundle Libraries, Kings Cliffe Church and attendance at numerous community based events throughout the year.

<b>1780</b>	Total residents of East Northamptonshire assisted by our services
<b>1325</b>	Residents provided with advice through East Northants Council funding
<b>£2,676,645</b>	Debt managed for clients
<b>£1,667,190</b>	Welfare Benefit and Grant income maximised for clients

“The advisor helped me to get my Personal Independence Payment including a backdated payment and having the extra money means I can manage so much better now.”

**1780**  
total residents of East Northamptonshire assisted by our services

# Children in Need – Children’s Benefit Take-Up Project



Following the successful 3 year Children’s Benefit Take-Up Project funded by Children in Need from August 2015 a further application for another three years funding led to the continuation and further development of the Project from August 2018. The Project supports ill and disabled children and their families to claim the benefits to which they are entitled. Support includes assistances with complex claim forms and other relevant follow on work such as help with reviews and appeal. Services are provided at all CLS offices, home visits and appointments at other community

based outreach venues as appropriate. Staff are also available to attend community based events at schools and children’s centres to raise awareness of entitlement. Through securing additional income families are better able to afford the additional costs relating to the children and young people’s health and disability needs including aids and adaptations and mobility and care needs. Children and young people are also better able to afford and access social activities which facilitates their increased confidence and independence.

<b>284</b>	Children and young people and their families assisted
<b>£1,667,190</b>	Additional benefit claimed
<b>75%</b>	Families reported increased social activities

“It would have been so difficult to apply for my son’s Disability Living Allowance on my own. The advisor was so helpful and was able to do it much better. So happy.”



## Case Study

Miss M aged 16 had been refused Personal Independence Payment (PIP). She had a significant hearing impairment and poor short term memory. Her hearing difficulties were seriously affecting her studies and social interactions. Miss M was currently studying for her A levels and wanted to go to University to complete a veterinarian degree, but her disabilities were affecting her studies. She needed a lot of specialist equipment to help with her hearing difficulties, but as she was not in receipt of a disability benefit she needed to fund this equipment herself. Without this equipment she did not feel she was able to pass her exams that she needed to enter further education.

### Action provided

Miss M was assisted to appeal the PIP decision. Supporting evidence was obtained from her college, GP and consultant. to accompany her appeal submission.

### Outcome

The appeal was allowed and Miss M was awarded PIP totalling £145.35 a week. and a backdated payment of £4,515. Entitlement to PIP also entitled to Miss M to claim Employment Support Allowance which gave her a further £57.90 of weekly income. The additional income allowed her to afford the specialist equipment she needed and her college was now able to apply for a Bursary for further special equipment.

A few months later we were advised by Miss M that thanks to the support offered through the Children in Need funded Project had been able to successfully complete her examinations and had been offered a scholarship with the Royal Veterinary College of London.

# ➤ Green Star Energy - Cosy Homes Project

The Cosy Homes Project funded by Green Star Energy commenced in October 2018 and provides income maximisation, debt and energy efficiency advice for low income households. Initially intended to be funded for two years the Project was due to focus on developing work with patients at Milton Keynes Hospital as well as support for residents in Northamptonshire. The Project however was only fully funded by Green Star Energy until March 2019 with a small amount of further funding to carry out some further work up until December 2019. The short term funding meant that it was not possible to establish a new service at Milton Keynes hospital and therefore the work was primarily carried out in Northamptonshire.



**Cosy Homes**  
Green Star Energy™

“Thank you for your help getting all my benefits. I can now keep warm and pay for proper food.”

<b>188</b>	People provided with advice
<b>£211,300</b>	Additional benefit claimed for clients
<b>£48,906</b>	Energy Savings
<b>3</b>	Boiler Replacements

## ➤ Carers Outreach Service

Our partner Northamptonshire Carers continued to provide funding for a monthly outreach session at their offices in Northampton and from February 2019 also a monthly outreach session at Cynthia Spencer Hospice in Northampton. A full range of specialist Welfare Benefits advice and support with applications is provided for Carers and the cared for. In addition people are referred for other support provided by CLs as appropriate.

<b>44</b>	People assisted
<b>£91,217</b>	Additional benefit claimed for clients

### Case Study

Mrs O was caring for her elderly mother who has dementia. Mrs O is of working age, but has had to leave work as her mother's health is deteriorating and she needs more hours of care. Mrs O's husband works full time.

#### Action provided

- Visit arranged to meet Mrs O and her mother. Her mother did not receive any benefits. A claim for Attendance Allowance was made. Mrs O was advised she cannot claim Carers Allowance until her mother was on Attendance Allowance.
- Mrs O's mother was awarded Attendance Allowance.
- A successful claim for Carers Allowance was made for Mrs O.
- A successful application for Council Tax exemption was made for Mrs O's mother (due to her dementia and her now receiving Attendance Allowance).
- A successful application for Council Tax exemption for Mrs O was made as she is now recognised as a carer.

#### Outcome

- Mrs O receives Carers Allowance of £64.60 a week.
- Her mother receives Attendance Allowance at £85.60 a week.
- Council Tax exemption worth £1179 a year was awarded to Mrs O's mother.
- Council Tax exemption worth £325 a year was awarded to Mrs O.

## ➤ More case studies

### NESS Case Study

Miss H attended an appointment as she had been sent a final notice of an outstanding debt with Scottish Power for £2211.90. She is a single person and was 36 weeks pregnant. She has learning and mental health disabilities and was in receipt of Employment and Support Allowance (ESA) and Personal Independence Payment. (PIP) She had left home at 17 and in the first three years she had lived in properties with prepaid meters, but then her last tenancy (all electric) had no prepaid facility and she was advised by the supplier, Scottish Power, to pay £16 per month. This she maintained for a period of 40 months and then moved addresses. A final meter reading was taken and it came to light that she had been underpaying her utility and she had accrued a debt of £2211

#### Action provided

- Scottish Power was contacted to ensure the accuracy of the bill and then went through a financial statement with Miss H, where an application was submitted to the Scottish Power Hardship Fund, Social Enterprise Direct, to have the debt cleared through a grant, as it was clear from the start that Miss H had poor budgeting skills and no comprehension of the cost of energy.
- A full benefit check was provided which identified a vital disability premium within her Employment and Support Allowance and so a letter was sent to Department for Works and Pension with a request to have this amended from when she would have been eligible for this premium 6 years previously.
- She had moved energy companies, though she was not on the correct tariff and after a telephone to EON she was placed in the correct tariff savings her £367.98 per year.
- An application was made for the Warm Homes Discount and she was registered on the Priority Register because of her vulnerability.

#### Outcome

- Scottish Power Hardship Fund agreed to write off 75% of the outstanding debt.
- £13,374.40 Employment and Support Allowance arrears were awarded and she then cleared the remaining energy debt.
- Tariff saving was made of £367.98 per year.
- Warm Homes Discount was applied for - £140 award toward her energy bill.



## Debt Case Study

Mr C had rent arrears with a Housing Association, a Credit Union debt and Council Tax arrears. No income was coming into the property. The client's health was deteriorating through depression, anxiety and mental health issues but he had not engaged with the support worker for some time.

### Action provided

- Mr C's support worker was contacted and engaged again with Mr C.
- An internal referral was made to a CLS benefits specialist to assist with applications for the benefits to which he was entitled.
- The local authority was contacted with regard to the outstanding Council Tax arrears and to claim Severe Mental Impairment (SMI) to be exempt from payment.

### Outcome

- Mr C was awarded Employment Support Allowance, Personal Independence Payment and Housing Benefit and Council Tax Reduction (CTR) and was successful in being exempt from Council Tax. Council Tax Reduction was backdated and this cleared the majority of the arrears outstanding.
- The Credit Union agreed to accept a payment of £10 per month.
- An application was successful to a Trust Fund to clear the rent arrears.

Mr C experienced less anxiety as a result of the support provided and the removal of the risk of enforcement action against him.

## East Northants Service

Miss D is a single lady living alone in a Housing Association property. She was in receipt Employment & Support Allowance (ESA) due to significant physical and mental health issues and also Personal Independence Payment. Following a re-assessment for PIP she lost her award and was seeking advice regarding an appeal. Loss of this benefit had reduced some of her other benefit entitlement.

### Action provided

Miss D was assisted with requesting a Mandatory Reconsideration of the PIP including consideration of a higher award as her health had deteriorated. Medical evidence requested from Miss D's GP and a Hospital Specialist was not forthcoming to support the Reconsideration and it was refused. An appeal against the decision was lodged and this time medical evidence was able to be obtained from a hospital specialist to support the appeal.

Whilst awaiting the appeal date Miss D was also re-assessed by ESA for continued entitlement and we assisted with the ESA50 questionnaire. She was awarded a higher ESA payment and was no longer required to attend Work Focused Activities/Interviews with JCIPlus, unless she chose to do so.

Miss D's PIP appeal was allowed and she was awarded the standard Daily Living and physical Mobility components of PIP.

### Outcome

- Miss D received a new weekly PIP award of £117.05 and a total ESA award of £191.45 per week.
- She received PI and ESA backdated payments owed of £4.952 which included a backdated Severe Disability Premium.
- She was assisted with a Warm Homes Discount application through her provider, affording her a £140 credit to her electricity account and was placed on the Priority Service Registers for her gas, electricity and water.

Miss D was absolutely delighted with the results achieved, advising she believed she would never had coped or achieved such good results without the constant, advice, support and perseverance provided by the Service.



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