

# Annual Report

## 2020 - 2021

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Registered Charity Number: 1128718

A company limited by guarantee in England: 683050



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49-53 Hazelwood Road  
Northampton  
NN1 1LG

**Tel:** 01604 621038

**Email:** [enquiries@communitylawservice.org.uk](mailto:enquiries@communitylawservice.org.uk)

**Website:** [www.communitylawservice.org.uk](http://www.communitylawservice.org.uk)



# KEY ACHIEVEMENTS

<b>4972</b>	<b>People provided with advice</b>
<b>£10,667,348</b>	<b>Welfare benefit income claimed for local residents</b>
<b>£14,086,646</b>	<b>Debt managed on behalf of clients</b>

<b>11594</b>	<b>People provided with advice and information</b>
2371	People provided with Welfare Benefits casework
63	People supported with Social Security appeals
1494	People provided with Debt casework
131	Debt Relief Orders administered
10	Bankruptcy Petitions supported
257	People provided with Housing advice casework
1811	People provided with holistic Fuel Poverty support
194	Applications for Warm Homes Discounts
£387,910	Energy savings for people provided with Fuel Poverty Support
21	People provided with Immigration Advice

## **A word from Julie Silver, Chief Executive:**

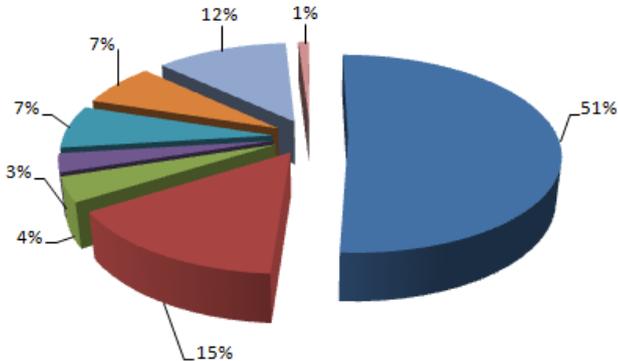
2020-2021 was a very challenging year for the organisation and the results we achieved reflect the hard work that all staff put in to maintaining service provision throughout the pandemic. Due to the courts being closed and the moratorium on evictions our Housing Service was vastly scaled down. Our Immigration service was also affected due to the need to conduct applications in person. However, we quickly adapted our other services to telephone, email and video call provision to continue to support our clients. We were able to continue to operate our main telephone lines and email contacts remotely.

Our funders supported us in allowing us to change and adapt service provision to ensure the needs of the residents of Northamptonshire were met. We were also grateful to receive several Covid-19 support grants during the year which helped us to remain financially stable and to retain our dedicated staff team.

Case studies which accompany this Report demonstrate the amazing work carried out by staff and the outcomes they achieve for local residents across the County.

# Client Statistics

## Where people lived



- Northampton 51%
- East Northants 15%
- Wellingborough 12%
- Kettering 7%
- Corby 7%
- Daventry 4%
- South Northants 3%
- Out of area 1%

## Client profile - at a glance



**38%**  
with dependent children



**77%**  
working age



**44%**  
live in social housing



**79%**  
have a disability  
or long term illness



**7%**  
are carers



**23%**  
from BME communities

"We can now buy things we need"

"I have been suffering with mental health issues and this has vastly aided my recovery"

"It is now so much easier to cope"

"I am blown away by your integrity and all the hard work you do"

"I am far less stressed now I don't have to worry about money"

"We are able to put the heating on in winter"

"It made a lot of difference when so much was changing in my life"

"It has made a tremendous difference - set me up for the future"

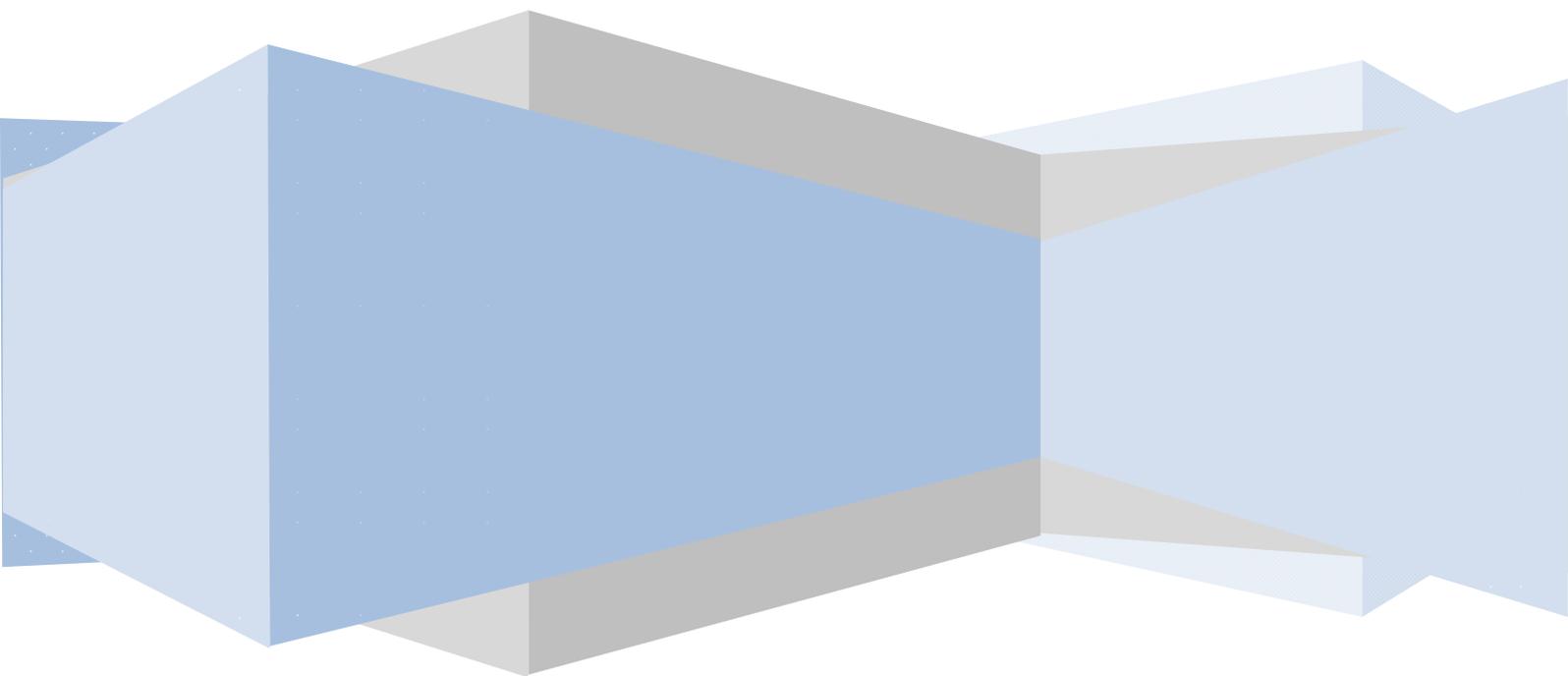




# Annual Report

## Case Studies

### 20/21





## Welfare Benefits Advice Service

The Welfare Benefits Advice Service is supported through various funding sources including Northampton Borough Council, East Northants Council and Children in Need and are an integral part of our Energy Saving Services . Comprehensive casework and support with appeals is delivered by fully trained experienced staff covering all Welfare Benefit matters.

**Mrs B had been urged by a friend to contact us for advice and a Telephone Appointment was arranged, due to COVID-19 restrictions. . She was struggling to care for herself & highly reliant upon friends & family with personal care as well as help with domestics. Mrs B's daughter had assisted with a claim for Attendance Allowance 6 months after the stroke, however this benefit was refused but not challenged at that time.**

**Advice & assistance was required with re-applying for Attendance Allowance, as it was felt the form was complicated and confusing. There had also been deterioration in Mrs B's health .**

### Help provided:

Mrs B received a full Benefit check and was assisted with completing the Attendance Allowance form. As a result, higher rate AA was awarded.

Subsequently, Mrs B was assisted with verifying to Pension Credit she was not only receiving this award but living alone, with nobody claiming/receiving Carer's Allowance for looking after her. This gave entitlement to a Severe Disability Premium, increasing her Pension Credit award.

She was also assisted with applying to Western Power Distribution in respect of the Priority Service Register..An energy tariff check was offered but declined, as she happy with her provider and was already receiving their best available rates

### The client

- Female, widow, living alone
- Suffered a heart attack and stroke in past 2 years.
- Living in own home

- Attendance Allowance awarded @ £89.15 per week, plus £624.05 backdated.
- Following the AA award and verification to Pension Credit, additional entitlement @ £66.95 per week, plus backdate of £669.50.
- Now placed on the Priority Service Registers for gas, electricity & water, due to ill-health/vulnerability.

Total additional income received as result of the advice provided = £156.10 per week

## Housing Advice Service

The Housing Advice Service is funded through a Legal Aid Contract funded by the Legal Aid Agency and provides Housing advice to individuals who qualify for Legal Aid. Our specialist Housing advisors and solicitor provide a comprehensive casework service and representation at Northampton County Court in respect of repossession and eviction .. Housing Possession Court Duty Schemes which provide on the day representation are normally also provided by CLS at Northampton, Peterborough, Cambridge and Milton Keynes County Courts but due to Covid-19 most of the court proceedings were suspended during this year leading to significant loss of income for the Service . The Community Justice Fund provided a grant to help support the Housing Advice Service through this difficult period.

**Miss P had been served notice due to anti social behaviour.**

**She was vulnerable and had allowed people into her property and it was being used by them for drug dealing.**

**Notice was served on ground 7A a mandatory ground and also grounds 12 &14 discretionary grounds.**

**If ground 7A was proved client would lose her home.**

### The client

- Female, single, living alone
- Claims Universal Credits and PIP
- Housing Association tenancy

### Help provided:

The case was argued under little known case law on proportionality, the case law being Flagship and Armour. On putting our case to the court it was found that we may have an argument and so the case was adjourned for us to present our case further .

We presented our case and the judge found that we did have an argument to say that the eviction was not proportionate as things had improved and client was a vulnerable tenant and could have been 'cuckooed'. The case was listed for trial.

### OUTCOME

Following the court hearing the housing association backed down and client kept her home, the court dismissed ground 7A and made a suspended possession order on discretionary grounds 12 & 14.



**Money &  
Pensions  
Service**



East  
Northamptonshire  
Council

## Debt Advice Service

The Debt Advice Service is funded primarily by the national Money and Pensions Service and by East Northamptonshire Council although Debt advice is also an integral part of our holistic fuel poverty projects. A Countywide specialist Debt management casework service is delivered by fully trained staff covering all Debt and related matters including the administration of Debt Relief Orders and support with Bankruptcy.

**Miss C is in receipt of Employment and Support Allowance (ESA), Housing Benefit, Council Tax Support and Personal Independence Payment (PIP).**

**She presented with multiple priority and other debts totalling nearly £20,000 owed to 38 creditors. She also had three Magistrates' Court fines, one of them having escalated to a warrant of arrest.**

### The client

- Female, single, living alone
- A victim of domestic violence and suffers severe mental health issues
- Housing Association tenant

### Help provided:

- A credit report was ordered to establish any other credit debts.
- An Extra Care Assessment was completed to see if Miss C qualified for a better water tariff.
- Representations were made to the Magistrates' Court setting out the client's compelling circumstances, with a request to withdraw the arrest warrant and consolidate all three fines into one and have them deducted from her ESA.
- She was referred to our fuel poverty team for a benefit and energy tariff check, as well as advice for applying for a Warm Homes Discount to help with her energy bills.
- An application for a Debt Relief Order was made.

### OUTCOME

- The Extra Care Assessment was successful and Miss C qualified for a capped water tariff, reducing her bills.
- Following the representations made to the Magistrates' Court, the Court agreed to consolidate Miss C's three fines into one, withdraw the arrest warrant and deduct the fines from her ESA at a manageable rate.
- The Debt Relief Order was approved and all her debts (except the fines which are exempt) were written off, allowing her a fresh start.

Overall, Miss C now has lower household bills, has no more bailiff or arrest warrant

## Immigration Advice Service

The Immigration Advice Service is self funded through low cost fixed fees with free initial assessments of circumstances and options. Advice is available in respect of a full range of Immigration matters. This not for profit service provided by CLS was introduced following the Government cuts to Legal Aid Funding for Immigration work as there was concern about access to advice and the high charges of some private solicitor firms. The same legal advice and support is provided as that by private firms but at a much lower cost. the service is provided by highly experienced staff including a solicitor and a legal executive.

**In 2019 Miss J had completed 10 years in the UK and she sought to apply for Indefinite Leave to Remain, however the Home Office revealed that her previous representatives a firm of solicitors had submitted the wrong form and there had been a break in her continuous residence because of this therefore she could not apply for Indefinite Leave to Remain until 2025. We advised her to take further action and submit a complaint to the Solicitors Regulatory Authority with regards to the negligent action taken by them that resulted in the client being deprived of Indefinite Leave to Remain. Once this had been resolved the client would need assistance to make the correct application.**

### The client

- Female, single
- Victim of domestic violence and sexual exploitation
- Wrongly advised by previous solicitor resulting in loss of status.

### Help provided:

- Client assisted in submitting a complaint against previous Solicitors whose negligent action resulted in loss of Indefinite leave
- Once the complaint was resolved we made Indefinite Leave to Remain application made on behalf of client in 2021

### OUTCOME

- Successfully lodged a complaint against previous legal representatives in 2021
- Successful Indefinite leave to remain application granted in September 2021

**Miss J can now apply for British citizenship in September 2022**



## Northampton Energy Saving Service (NESS)

NESS is funded by National Grid's Warm Homes Fund to help address fuel poverty in Northamptonshire. The Project supports low income households living in either rented or privately owned accommodation who are having difficulty affording their energy bills and keeping their homes warm.

The help provided is free, confidential and independent and includes a combination of energy and debt advice, welfare benefits advice and income maximisation and practical measures to improve the warmth and energy efficiency of homes. The Project is being delivered by the Community Law Service in partnership with Care and Repair Northamptonshire, South Northants Volunteer Bureau and Citizens Advice Services Corby and Kettering. public North Northamptonshire Council have a strategic role in the Project.

**Miss O contacted the service as she had received a form from Npower inviting her to apply for the Warm Homes Discount but could not complete it as she has poor literacy. Miss O has mental health problems and very poor mobility.**

**She had no functioning cooker and was reliant on borrowing a faulty mobility scooter from a friend to get her medication and groceries and to get her ulceration regularly dressed at the GP. She was failing to access regular wound dressing due to her transport problem; she was hospitalised during the course of the case due to the consequences of missing these appointments.**

### The client

- Female, single,
- Claims Employment Support Allowance Housing Benefit and the Standard Rate Daily Living and Mobility components of PIP.
- Referred by PCSO

### Help provided:

- An application was made for the Warm Homes Discount from Npower for Miss O.
- Miss O was advised that her disabilities exceeded her existing PIP award. She agreed to request a reassessment and she was assisted step by step through the process due to her poor literacy.
- Contact was made with her social worker, who was unable to obtain a mobility scooter or a cooker for Miss O. An application for a cooker was made by CLS to Charity Link.

### OUTCOME

- Miss O was awarded the Standard Rate Daily Living and Enhanced Rate Mobility components of PIP. This increased her income by £38.65 per week, and she received a backdated payment of over £1300 which enabled her to buy a mobility scooter of her own.
- Miss O was given a cooker by Charity Link.
- Warm Homes Discount was applied for - £140 award toward her energy bill



## Financial Health and Wellbeing Service

The Financial Health and Wellbeing Service funded by British Gas Energy Trust provides an holistic service to address fuel poverty and is targeted at people who are experiencing health problems or who have a disability. Working directly with health professionals including GP surgeries, Community Mental Health Teams and other voluntary and statutory agencies the Project provides a range of services to help people better afford their energy bills and keep warm at home. this includes Welfare Benefit, Debt and Energy Advice and access to various grants and other support.

**Mr T was referred to CLS as he was living on a narrowboat which was in a state of disrepair. He was in receipt of Universal Credit at the basic rate and had no other income. Mr T's pressing problem was the cold, he could not afford to heat the boat and the only fuel he could use was coal which was expensive to buy. He had no fresh water for cooking or drinking and therefore he was unable to prepare food safely. He was reliant on the help of local foodbanks who delivered foodstuffs to him as his mobility was not good. He was cold and had no way of washing any clothes so tended to wear all his clothes all of the time.**

### The client

- Single male
- Numerous physical and mental health problems
- Lives on a broken narrowboat with no power, water, insurance or licence

### Help Provided

- An application was made to Charity Link for a grant for £150 to pay for coal
- Due to deteriorating health issues, and the boat being declared uninhabitable, Mr T was placed into temporary accommodation over the Christmas period. This was for 56 days to allow time for the boat to be repaired and made habitable.
- Mr T was assisted with a Personal Independence Payment,(PIP) work capability assessment form. and an application was made for an Education Support grant of £1255 to get the boat repaired.
- Mr T was assisted to apply for the work capability assessment of Universal Credit and this was backdated to October 2020.
- The PIP claim was refused but was awarded eventually after an appeal was submitted.. Mr T was awarded the Enhanced rate of the Daily Living Component and the standard rate of the mobility component. Both were backdated to 13<sup>th</sup> November 2021.

### OUTCOME

- Charity Link awarded £150.for fuel. This was paid to the coal company who delivered the coal directly to the boat.
- The grant to repair the boat was approved in full. at £1255
- Mr T's weekly benefit income increased by £113.30 and lump sum of £3452 was awarded



## Children's Benefit Take-Up Project

The Children's Benefit Take-Up Project is funded through a grant from Children In Need. Specialist advice and support is provided to ensure ill and disabled children receive all the benefits and any grants to which they are entitled to help meet the cost of any additional needs associated with their health problems or disability.

**Mrs C contacted our Service as she was struggling financially She lives with her 67 year old husband and 6 year old great nephew who they had a special guardianship for. He has lived with them since he was 18 months due to being removed from his mother by Social Services. Mrs C was in receipt of Child Benefit, Universal Credit and Mr C was getting a State Retirement Pension.**

**School had major concerns as he was hitting and lashing out at teachers and students and had been temporarily excluded.**

### The client

- Age 65 lives with husband and 6 year old nephew who she has special guardianship for
- Nephew has challenging behavior and separation anxiety both at home and school

### Help Provided:

- A claim for Disability Living Allowance for Child C was made. Mrs C had never of this benefit.
- She was supported with completion of the application form, gathering evidence to support the application and advised of the timescales and procedures.

### OUTCOME

- The Disability Living Allowance claim was successful. Child C was awarded the low rate of the mobility component and the middle rate of the care component, in total this was £83.70 a week.
- As child C had been awarded DLA Mrs C was assisted to update her Universal Credit journal as with the DLA award there was entitlement to a further £292.62 a month as the Carers Element and the Disabled Child Element would now be included
- Backdated Universal Credit payments of £1170 and backdated Disability Living Allowance payments of £1339.20 were also received

**In total income for the child and family increased by £655.32 a month**

Mrs C advised that at school Child C had shown a great interest in playing the keyboard during music lessons, the school also recognised he had a natural musical talent. Mrs C told me that with the money they had received for Child C they had been able to buy him his own keyboard and also started him with private keyboard lessons twice a week. Since beginning these lessons Mrs C had seen an improvement in Child C's behaviour both at home and at school.



## Carers Project

The Carers Project is a partnership project funded by, and working with, Northamptonshire Carers. Specialist Welfare Benefits advice and casework is provided for carers and those they care for. A monthly outreach session is provided at Northamptonshire Carer's offices in Northampton and referrals are received from Northamptonshire Carers at other times.

**A is a retired man who lives with his wife (B), who is also of retirement age. A was referred to us by Northamptonshire Carers Association as he was struggling to care for his wife who has been diagnosed with dementia. They had a modest retirement income, but A really needed to have their heating on more than they currently did and A also wanted to be able to pay for someone to sit with his wife while he went out and did some chores or to see a friend for a break from caring.**

**Their income comprised of a State Pension each and 1 occupational pension. They had no savings.**

### Help provided:

- Attendance Allowance applied for and awarded.

### The client

- Retired couple
- Wife recently diagnosed with dementia

### OUTCOME

A claim for Attendance Allowance was made and **awarded at £89.15 a week.**

As a result of this award, B became an exempt person for the purposes of charging for Council Tax. An application for council tax exemption was made for B reducing the Council Tax bill by 25% (a **saving of £276 a year**).

A claim was made for Carers Allowance for A. This was not payable but it gave A an underlying entitlement to Carers Allowance so their entitlement to other benefits were increased. As a result they were entitled to a small amount of Council Tax Reduction (**£3.75 a week**).

**Overall A's household was better off by £98.20 a week.**

The improvement in their financial situation meant that

- A could have their heating on more frequently without having to worry about affording the bill
- A had the means to pay for a sitter for his wife to allow him to go out and spend some time with a friend
- A had time to go out and do shopping as required
- A could use a taxi to travel so he left B for shorter periods
- He felt much less stressed and had some time to himself.



## Housing Support Project

The Housing Support Service is funded by Nationwide Building Society. The aim is to prevent the risk of homelessness and to help support people to remain safe and secure in their home environment and to avoid court action in respect of repossession or eviction. The focus is on providing welfare benefits advice and income maximisation, debt advice, financial capability support and support to access measures to address fuel poverty. The Project runs alongside our specialist Housing Advice Service to help people address the underlying causes that can result in repossession and eviction.

**Mr D was referred by his landlord's Rent Income Officer He was suffering from severe long term mental health issues. He was exempt from paying Council Tax due to his health.**

**Mr D had rent arrears amounting to £2,346 and was not able to resolve the issues causing this, so placing his home at risk. Housing Benefit had previously paid his rent in full until it ended in April 2020 when an online claim was made for Universal Credit (UC). It was acknowledged that the client could not have done this himself, and no one knew how it had occurred. UC had been paid in error from April 2020 until August 2020 when the error was spotted. Universal Credit should not have been awarded as there was a severe disability premium within the gentleman's Employment Support Allowance and Housing Benefit immediately prior to the Universal Credit claim being made. Until January 27<sup>th</sup> 2021, all new claims for UC, should have been refused in these circumstances to avoid claimants being financially worse off. Mr D had been left in the position of no help with his rent from either UC or Housing Benefit which is why the rent arrears had accrued.**

### The client

- Single person
- 54 years old
- Living in Housing Association property
- In receipt of Employment and Support Allowance and Personal Independence Payments

### Help provided:

After nearly three months of communication with UC, and the council's Housing Benefit Department, it was fully agreed this was all an official error.

UC had failed to acknowledge the severe disability premium in the ESA award, and the local authority failed to advise UC of the severe disability premium within the Housing Benefit claim when they were contacted about the benefit switch over.

### OUTCOME

Being an official error the council agreed to restart his Housing Benefit from April 2020, clearing all the rent arrears (by this time in excess of £4000), and the recoverable overpayment of UC which had been created between April and August 2020.

With the clients rent arrears all being cleared, all legal action was avoided and the the rest of Mr D losing his home due to rent arrears was removed.