

# Citizens Advice in East Dorset and Purbeck



## May 2024 Quarterly Newsletter

### Service Update

As we continue to deal with the impact of the cost-of-living crisis, Citizens Advice nationally has helped more people than ever before who can't afford to cover essential costs - like food, energy and housing. This is reflected locally and at the start of 2024, client numbers remained high with benefits, debt and housing being the main issues seen by our offices and outreaches. The additional services we are able to offer via the Advice Bus contributed to us seeing over 200 people in January-March alone who accessed our service.

Our Advisers help with all sorts of issues including sometimes the unexpected! A Dorset resident was delighted at the start of this year when she received a posthumous Christmas Island Medal for her late husband following a visit to the Citizens Advice Bus. More information can be found on our website [www.edpcitizensadvice.org.uk/news](http://www.edpcitizensadvice.org.uk/news)

Ensuring we maintain our existing levels of service is dependent upon us receiving funding from grants and donations. We very much appreciate all the financial support from local Town & Parish Councils during FY2023-24.

### Advice Bus

Between January-March 2024, we saw over 200 people on the bus and helped with 888 issues. Main issues are benefits, charitable support, debt and housing. The income gained for the people we helped was £149,452.90

Our Advice Bus continues to visit our weekly locations of Colehill, Corfe Mullen, Lytchett Matravers, Swanage, Verwood, West Moors and Wool. Fortnightly, we're at Sixpenny Handley and Bovington and at Corfe Castle, St Leonards and Sturminster Marshall monthly. Appointments are not required and our Advisers are able to help with a range of issues. Visit our website for the full bus timetable [www.edpcitizensadvice.org.uk/get-advice/advice-bus](http://www.edpcitizensadvice.org.uk/get-advice/advice-bus)

### Dorset Energy Unit

Our service experienced high demand from residents wanting energy advice to reduce their costs and to resolve complex issues. We are seeing more people at risk of fuel poverty. Our urgent support calls resulted in the Energy Unit applying for urgent vouchers and provide other grant support which totalled £3,632. This increase was due to a rise in the number of people contacting us and additional vouchers being made available for Pre-Payment Meters.

We have a monthly Energy Advice drop in session at Weymouth Library, and we have been trialling drop in sessions across BCP area to allow clients varying ways to access our service. We have successfully given Frontline Worker Training to over 300 workers or team leaders who have cascaded the information to other staff members. We are continuing to offer this service. Visit our website to register for our next course [www.edpcitizensadvice.org.uk](http://www.edpcitizensadvice.org.uk). Our Energy Unit can be contacted on 01929 775500 or email [energy@edpcitizensadvice.org.uk](mailto:energy@edpcitizensadvice.org.uk)

## Michelle's Story\*

Michelle has struggled with paying creditors for a long time and as a result entered into an Individual Voluntary Arrangement (IVA). Due to the cost of living crisis and her health condition deteriorating Michelle's husband had to give up work which resulted in Michelle missing several months' payments into her IVA.

Michelle found it very difficult to understand her IVA document, or confirm who her creditors were along with balances due, and became extremely overwhelmed with the whole situation.

### Outcome:

We carried out a full Debt Assessment and advised Michelle about her IVA, and what action the Insolvency Practitioner could take, including terminating the IVA, and issuing a Certificate of Termination or making her Bankrupt.

We advised Michelle based on her current circumstance she would be eligible for a Debt Relief Order (DRO) this would clear the debt for Michelle allowing her to free up income to pay for essentials.

We assisted Michelle contacting her IVA company, requesting the IVA report, in order to firstly establish the creditors listed, along with confirming the status of the IVA, and whether a breach has been recorded / and or a Certificate of Termination issued, along with whether any fees were payable. Once established, we carried out credit searches to ensure all creditors would be listed in her DRO application.

### Final Gain: £28,588.89 was written off under the DRO

Michelle said: *"Thanks so much for all your help, we really appreciate all you have done for us. I really don't think we would have coped without your help and support! I can wake up in the morning and not feel so low and depressed about all my debts. I really cannot express how much you have changed my life."*



\*Client's name has been changed to protect identity.



5,205 people asked us for advice  
with 19,519 issues

The top issues faced were:



7,994 charity support  
& food bank issues



6,276 benefits  
issues



1,877 utilities &  
comms issues



948 debt issues



691 housing  
issues



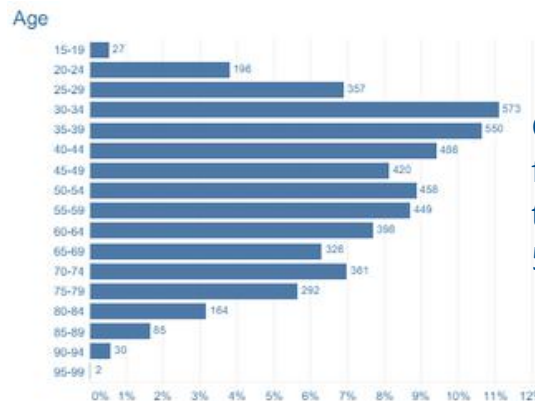
**£947,689** income gained,  
including Universal Credit,  
other benefits and tax  
credits



66% of all activity was by email  
8% of all activity was face to face  
17% of all activity was by phone  
9% of all activity was 'other'



**£973,039** income gained  
through charitable grants  
and food banks



Clients were split  
fairly evenly across  
the age range with  
50% age 20-50yrs

## Clients say...

*"I don't know where I would be without this service it is Invaluable and accessible to all and in the current climate desperately needed."*

*"Although we were out of our depth with our problems, we were not made to feel incompetent only at ease and were helped all the way through until the final result."*

*I found the three advisers that helped me with my debt issues extremely kind, helpful, did not judge me at all and were just really good at their jobs. I appreciate all the help and advice they gave me thank you."*

*"Citizens Advice are single-handily supporting the country now, thank you so much. My heroes, advocates."*



## Contact us

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

Dorset Adviceline: freephone 0800 144 8848, textphone 0800 144 8884, Mon-Fri 10-4pm



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