

# CORNWALL CITIZEN



## CA Community Help

Do you, or someone you know, need help coping with your money problems?

Citizens Advice Cornwall are launching a new **Community Programme** to help tackle the root causes of problems affecting people's money issues.

The scheme includes help with **debts, managing money, household budgeting, tenancy issues and energy advice** as well as helping people overcome obstacles to applying for jobs.

Citizens Advice Cornwall Chief Executive, Gill Pipkin, said:

"Together with our funding partners, including Cornwall Council and the European Social Fund, we're giving people the knowledge and skills to reach their goals in life."

If you think you'd benefit from some friendly help in sorting out your issues, it's easy. Just email [energy@citizensadvicecornwall.org.uk](mailto:energy@citizensadvicecornwall.org.uk) or text ENERGY ADVICE to 78866 for a chat about your situation and what the CA community team can do to help you.

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## Fundraising Events

Citizens Advice Cornwall is a local charity rooted in the community. To expand our work and help even more people in these difficult times, we need to raise funds.



You can help us by donating, if you're able to.

**One-off Donation:** Donate by PAYPAL via our website or bank transfer or send a cheque made payable to Citizens Advice Cornwall to Finance Office, Citizens Advice Cornwall, Duchy House, 21 Dean Street, Liskeard, Cornwall, PL14 4AB

**Monthly Donation:** A gift of just £3-a-month can help us make an enormous difference to the lives of those in difficulty, struggling with overwhelming issues and needing advice. Why not set up a monthly standing order to change lives?

Email [finance@citizensadvicecornwall.org.uk](mailto:finance@citizensadvicecornwall.org.uk) for our bank details or donate through Just Giving. Text GIVECA 3 to 70085 to donate £3 (or any other amount).

### Legacies

By leaving a gift in your will you can leave a lasting legacy. The money you leave will help us help people with problems including paying energy bills, claiming benefits, dealing with debt, housing and employment problems, discrimination and consumer issues. You can leave a gift in your will by providing our details to your solicitor or will writer: CAB Cornwall, 21 Dean Street, Liskeard PL14 4AB. Registered Charity number 1096193.

### Get Involved!

#### Sponsored Events

Why not hold a sponsored event in aid of Citizens Advice Cornwall? Whether sky-diving or running is your thing, or you prefer a coffee morning or a Zoom quiz, our clients will value your support. Create your own fundraising page at Just Giving and contact [tamsin.chapman-gunner@citizensadvicecornwall.org.uk](mailto:tamsin.chapman-gunner@citizensadvicecornwall.org.uk) for promotional materials to get the word out there.

#### Shake a Can

Could you spare a day to do a street collection, or look after a collecting tin at your local shop, pub or club? Contact [tamsin.chapman-gunner@citizensadvicecornwall.org.uk](mailto:tamsin.chapman-gunner@citizensadvicecornwall.org.uk) for cans, stickers and promotional materials.

# Evictions—how to keep a roof over your head



Cornwall is facing a housing crisis as more and more people lose their homes and can't find anywhere affordable to rent. At Citizens Advice, our specialist housing team has been busy helping those facing eviction, giving them the best chance of keeping a roof over their head. Here CA's housing experts share their top tips:

## **Council and Housing Association tenants and homeowners with a mortgage:**

If you start to struggle with rent or mortgage payments, don't wait until it becomes a problem – contact your landlord or bank and explain what the problem is – they have to follow rules to try to help you to sort out the problems if possible. Taking you to court for repossession has to be a last resort.

If you are accused of anti-social behaviour, be honest with yourself—what can you do to change. Apologise and demonstrate that you can be a good neighbour. If someone is winding you up, don't threaten them, it will only make things worse. Walk away and report them. If there are two sides to the argument your landlord must investigate and act fairly.

**If your landlord or bank contacts you about any problems, don't ignore it. Get advice and respond to them positively to try to sort the problems out.**

## **Private tenants**

Your landlord can evict you without a reason, so it's best to stay in their good books. If you're struggling to pay rent, let your landlord know and that you're trying to do something about it. Get advice – you may be able to increase your income, reduce your spending and negotiate payment off any arrears.

Don't stop paying rent – we see a lot of cases in court where people have stopped paying because they think it will make the landlord do repairs – it won't, it will just get you evicted. If you have a repair problem your landlord won't deal with, report it to the Private Sector Team at Cornwall Council [psh@cornwall.gov.uk](mailto:psh@cornwall.gov.uk)

**If you don't think you will be able to stay, you should start looking for a new home as soon as possible, don't leave it to the last minute.**

**(If you need free, confidential help from our experts at Citizens Advice, text the word **ADVICE** to 78866 and we'll call you back within 48 hours (excluding weekends).**

## Stories from the Frontline

**Our Advisers deal with all sorts of issues day-to-day. While some are straightforward and take just a phone call to sort, others can take months of detailed work. Here's Rob's story:**

Rob was referred to our Mhend (mental health) team of specialist advisers by Pentreath, an organisation working with people with severe mental health issues.

**He was homeless and living in a van with his teenage son following a fire at their home which had destroyed most of their belongings. He had recently been released from prison and the house had been temporary accommodation.**

**In addition to mental health issues, Rob suffers respiratory problems, anxiety and emphysema. He is on strong medication causing severe side effects and is reliant on benefits. He needed foodbank vouchers, was struggling to pay for electricity and had very little suitable winter clothing or bedding because of the fire. He had debts of around £22,000.**

Although he had now been found temporary housing, he was still facing difficulties with his energy bills.

Our advisers helped Rob claim support from the Watercare Tariff – a £200 saving. We advised him how he could use his heating controls effectively on night storage to save energy and money. Our debt advisers found deductions were being made from his Tax Credits because of an overpayment. His tax credits were stopped while he was in prison and he was unaware of the deductions. He has been made aware of his right to challenge these.

Because of his ill health, he was advised he could apply for Personal Independence Payments, a benefit for people with long term disabilities, and helped him apply for small energy grants for LED bulbs and curtains.

Our adviser helped him access trauma counselling which gave him the confidence to report historic abuse he suffered to the police, which is now being investigated.

Our debt team helped him successfully apply for a Debt Relief Order, clearing all his known debts and we were able to help Rob save around £9,540 through benefits, grants and appeals.

**Through detailed team working between our debt, energy, mental health and general advice teams, Rob is now rebuilding his life with his son. He has been reassured he can come back to Citizens Advice if he feels his situation is getting out of control again.**

# Energy Saving Q&A

## Citizens Advice and Energy Saving Trust offer tips amid the cost of living crisis

Citizens Advice and Energy Saving Trust have teamed up to explain what steps people can take to save money and what support is available to anyone who is struggling. While these steps won't be enough to cover the widely anticipated steep rise in bills that many people will face, they could make a small difference.

## My energy supplier collapsed last year - has this made a difference to my bills?

The rise in wholesale prices led to a lot of suppliers going bust. If you're one of the millions of customers affected, Ofgem will have moved your account to a new supplier. It's likely you were put on a Standard Variable Tariff, which could be more expensive than the tariff you were on with your previous provider.

## Is there anything I can do to save money on energy?

There are some simple things you can do to save some money on your energy bills. They won't cover all the extra costs, but they can make a difference:

**Check your thermostat:** Turning your thermostat down by just one degree can save you around £65 a year. Only lower it to a temperature you feel comfortable at - as a guide, many people find this is between 18-21 degrees.

**Keep the heat in:** Check your home for any gaps in the doors, windows and floors. Blocking any holes where you could get a draught could save you around £30 a year. If you're renting, ask your landlord to ensure your home has good insulation.

**Turn off anything you're not using:** Turning your appliances, like TVs and washing machines, off instead of leaving them on standby could save around £40 a year. Turning off lights when you're not using them - even if it's just off for a few seconds - could save £14 a year. Consider using LED lightbulbs, which cost less to run.

**Watch your water usage:** Cutting your shower time by just one minute can make a difference. If everyone in a four-person household with a water meter did this, you could save £45 a year.

## What support can I get?

The first step is to call your supplier and ask them if they offer any grants to help with your energy bills.

Even if you're not eligible for grants, suppliers still need to support you to manage your payments based on what you can afford. Depending on your circumstances, they may also offer you a referral for independent debt support or energy advice. They may also be able to offer you temporary credit for your prepay meter that you'll need to repay.

**For more advice and support text ENERGY ADVICE to 78866 or email [energy@citizensadvicecornwall.org.uk](mailto:energy@citizensadvicecornwall.org.uk)**

## Citizens Advice Services in Cornwall



Citizens Advice is known for its general advice service, which provides free guidance to everyone on a wide range of subjects, from benefits to consumer problems. But did you know we also run a wide range of specialist projects? Here's a brief rundown - see our website [citizensadvicecornwall.org.uk](http://citizensadvicecornwall.org.uk) for full details:

**MACMILLAN CANCER CARE AND SUPPORT:** Case workers provide specialist welfare benefits advice to anyone who has, or has had, a cancer diagnosis. The team covers the county and works at the Cove Macmillan Support Centre at the Royal Cornwall Hospital, Truro.

**PENSIONWISE:** Free, unbiased guidance for everyone aged 50-plus with a defined contribution pension pot. Covers what the new pension freedoms mean and retirement options.

**FINANCIAL CAPABILITY:** Aims to improve the level of financial skills in the population, especially the more vulnerable, to help prevent problems resulting from poor money management.

**VICTIM CARE UNIT:** Provides advice for victims of crime, ranging from welfare benefits and employment to housing, relationship breakdown, domestic violence and debt.

**FAMILY COURT DOMESTIC ABUSE SUPPORT SERVICE:** Offers practical information about the court process and emotional support to help victims.

**RESEARCH AND CAMPAIGNS:** Detailed research into the problems experienced by our clients and feeds into national databases. Lobbies and campaigns for changes to improve people's lives and carries out public information campaigns.

**£MONEY WISE-UP!:** Help for people in North, SE and West Cornwall and IoS who are Not in Education, Employment or Training to help them develop their money skills and saving habits to improve their life chances.

**POWERHOUSE:** Advice and courses on cutting your energy bills and saving money for young people who are not in education, employment or training.

**HOUSING POSSESSION COURT DUTY SCHEME** Trained CA advisers attend court to give help and advice to people facing housing possession hearings.

**MHEND:** Specialist, tailored advice on debts, benefits and money issues for clients of mental health charity, Pentreath.

**EmPOWER:** Help and advice for social housing tenants to manage their energy bills.

**BUILDING FUTURES:** Useful information and advice for new tenants. Email [tenancyworkshops@citizensadvicecornwall.org.uk](mailto:tenancyworkshops@citizensadvicecornwall.org.uk)

**DOMESTIC ABUSE:** Specialist help for domestic abuse victims. Text **ADVICE** to 78866 and we'll call you back. Ask to be referred to the DA adviser. Professional support workers can refer via the website: [citizensadvicecornwall.org.uk](http://citizensadvicecornwall.org.uk)

# Contacting Citizens Advice in Cornwall and the Isles of Scilly



Text ADVICE to 78866 and we'll call you back within 48 hours (excluding bank holidays and weekends).



Call us free on 0800-144-8848 Mon to Fri between 10am and 4pm.



Check our website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for useful, up-to-date information on a wide range of subjects or take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email [macmillan@citizensadvicecornwall.org.uk](mailto:macmillan@citizensadvicecornwall.org.uk)

...or call 01872- 256373 .

(PLEASE NOTE: Calls to this number charged at your normal rate)

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



**WE'RE HERE FOR EVERYONE**

