

**citizens  
advice**

**Derbyshire  
Districts**

# **Elmwood Surgery**



**GP Project Report**

**2017/18**

## Our year in snapshot...

**96**  
**Clients**  
**helped**

**313**  
**Client**  
**contacts**

**£158,275** in  
**benefits**  
**and grants**  
**secured**

By helping people deal with redundancy, debt, homelessness, poverty and the impact of relationship breakdown, we not only provide immediate relief and support for individuals but also reduce costs of health and local authority interventions.

Our clients come to us with **more than one issue** requiring our advice.



Average is **4** queries per client.

**Thank you so much for your help. Now I can start to get my life back on track.**



Our advice helps people stay in work, prevents housing evictions and keeps families together.



Our GP & community outreach programme is one of the largest in the country.

Our advisers are based in **66** surgeries & outreach locations.



The impact and success of this project is very much down to the strong, professional and positive partnership between our Advisers and the GP surgery.

We would like to thank all the medical and business staff at the surgery for their help and support over the last year.

**Together we are changing lives.**

## Across Citizens Advice Derbyshire Districts...

**16,759**  
**Clients**  
**helped**

**51,456**  
**Client**  
**contacts**

**£15.6m**  
**secured in**  
**benefits and**  
**grants**

**£9.3m**  
**debt**  
**managed**

# Our Outreach service at Elmwood Surgery...

**Our clients come to us with problems... they leave us with solutions.**



GP Outreach Adviser



Our advice sessions for the surgery run on Thursday afternoon.

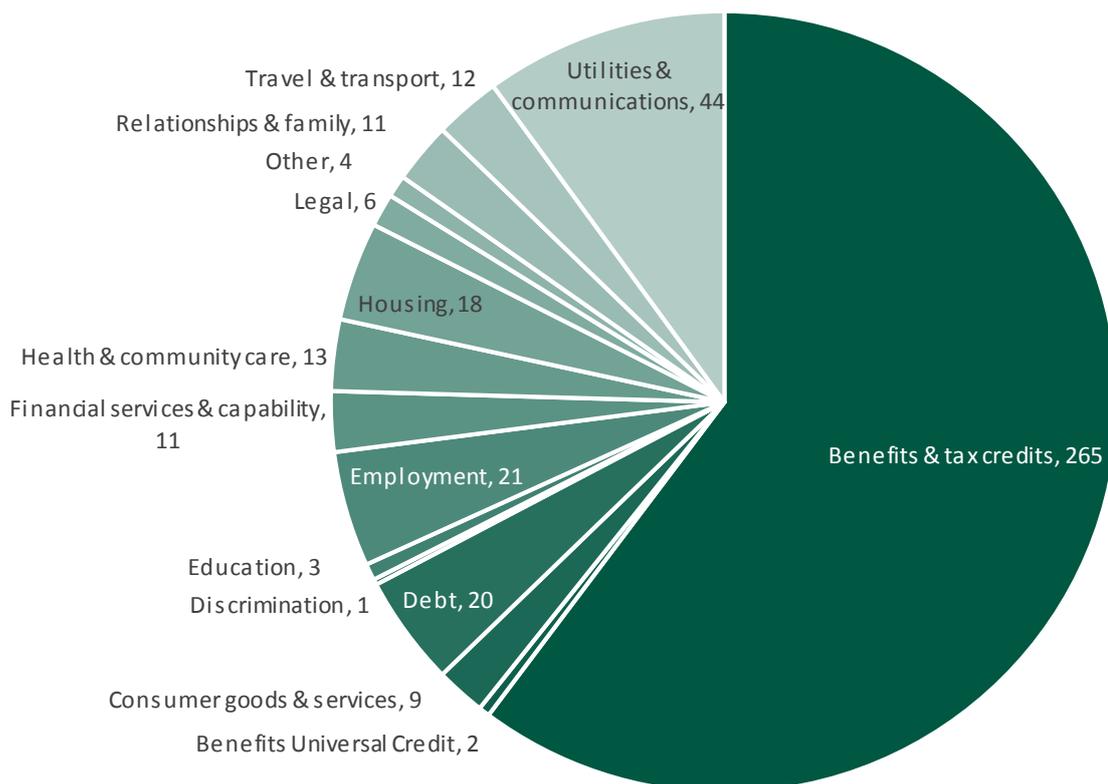
The surgery serves the local community in Buxton.

We see a wide age range of clients, however our clients are more likely to live on a low income, be unemployed, rent their home, be disabled or have a long term health condition, and not have access to the internet.

Many require particular support and advice around entitlement and changes to benefits which can impact on their lives resulting in debt and housing issues.

## Why we're needed...

**Total number of issues dealt with: 440**



# The difference we make...

Brenda returned to Outreach having previously had help to claim Employment and Support Allowance and Personal Independence Payment. She is a single parent with health issues who cannot afford the legal fees for help with her divorce and she is not eligible for Legal Aid. Brenda required help to fill in court forms and navigate the court process so that she could apply for her divorce.

We gave full advice on divorce and the process involved.

With the advice and information we provided Brenda was able to show that the marriage had irretrievably broken down and establish that there was no property or assets which would affect her legal position. We provided guidance and assistance where appropriate in the completion of the Petition advising Brenda on what the next steps were.

We advised Brenda on the costs involved and identified fee remissions totalling £550 to which she was entitled.

Brenda returned when she received the acknowledgement of service, a statement in support of divorce form and an application for a decree nisi form from the courts. Brenda was advised what she had to do next and guidance and assistance was provided with the completion of court paperwork.

After practical assistance and our advice the client returned informing that the judge had agreed to the divorce being granted on the basis that the marriage had irretrievably broken down. Brenda was advised on what the next steps were and that she would be able to apply for a Decree absolute ending the marriage after six weeks. With practical assistance this was done and Brenda was subsequently granted a divorce.

Overall Brenda was assisted by us in a case where there was no other help available to her without her having to pay significant fees and importantly reducing her stress and anxiety during this process.



## Outcomes in summary...

**£550 court costs were remitted**

**No legal fees were incurred**

**A divorce was granted**

# The difference we make...



Alan has a number of health issues and we have previously helped him make successful claims for Disability and means tested benefits. He returned to the outreach for assistance managing his British Gas account.

Alan is on the Priority Services Register with his supplier as he is vulnerable. He lives in a privately rented flat. The meters are housed in a basement area that he cannot access. British Gas were asked as part of the priority service to arrange for the meters to be read on behalf of the client. This did not happen and as a result the client was relying on estimated bills which were less than the actual usage.

In addition to this, a previous billing error had resulted in Alan not being charged for gas usage for two years. When this came to light it resulted in a large increase to the monthly Direct Debit payments Alan had to make. Upon further investigation in to Alan's situation our adviser established that our client had missed out on two payments of the Warm Home Discount.

Alan wished to raise a complaint regarding his poor treatment and customer service and required advice and assistance with this. We submitted a letter of complaint on his behalf.

Initially British Gas accepted that the service they had given Alan had been below acceptable standards and offered £50 as a goodwill payment. After consulting with Alan it was agreed that we would ask British Gas to reconsider this offer and take into account the loss of 2 years of Warm Home Discount in addition to the poor service. This was also accepted by British Gas and the client had his account credited with £280 plus the £50 goodwill payment.

Whilst Alan was happy with this outcome he had decided that he may be financially better off switching to a cheaper energy supplier. We were able to help him compare tariffs identifying an annual saving of £260. At Alan's request we helped him change supplier and his monthly payments were reduced.

## Outcomes in summary...

**One off credit £330**

**Annual Saving £260**

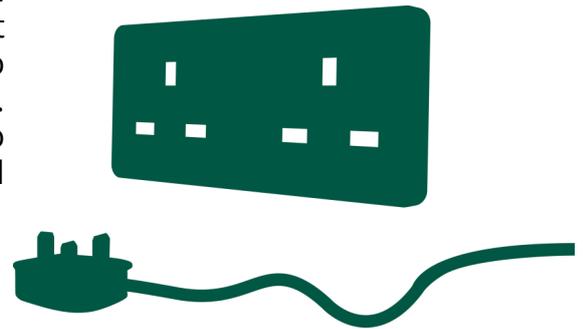
# The difference we make...

Melissa had recently been diagnosed with 'spinal cord atrophy' likely hereditary spastic Paraplegia. The condition was causing constant spasms which affected her mobility. Melissa had worked all her life and had been financially independent. She had been medically retired from work and was now worried that she would not be able to continue to live independently, manage her household budget, and afford her rent and bills.

We completed a thorough benefit check for the client. We identified that she was entitled to Employment and Support Allowance and assisted Melissa to make a successful claim.

Our adviser discussed with Melissa her health issues and the difficulties she experienced day to day. We established entitlement to and provided advice on Personal Independence Payment which is a benefit for help with daily living and mobility needs. Again, we assisted Melissa with a successful claim. The benefit check identified further entitlement to Housing Benefit, Council Tax Support and benefit premiums which we helped Melissa claim.

We helped Melissa contact Call Derbyshire to request an assessment of her social care needs, help from support workers and aids and appliances that would enable her to remain independent for as long as possible in her own home. An appointment was arranged with our energy adviser who helped Melissa identify cheaper tariffs for her gas and electricity- and obtain a reduction of her water bill.



## Outcomes in summary...

Employment and Support Allowance =  
**£110.75pw**

Severe Disability Premium =  
**£64.30pw**

PIP Daily living component = **£84.75pw**

PIP Mobility component = **£59.75pw**

Housing Benefit =  
**£84.75pw**

Council Tax Support =  
**£14.56pw**

**Total = £418.86 pw**

**Annual income gain £21,780.72**

# The difference we make...

Adrian has blood cancer and is in receipt of benefits in recognition of his incapacity for work and his disabilities. He attended the outreach for help with a problem he was having getting a refund from a car dealer.

Our client's condition meant that fatigue made him reliant on having a car for essential journeys and his frequent hospital visits.

He had managed to save £2000.00 to purchase a new car. He had looked online and found a car dealership in Lancashire which had what appeared to be, a suitable car within his budget.

The dealer arranged to deliver the car to our client's home but asked the client to transfer money for the car straight into their account prior to the delivery of the car. Our client was not given an opportunity to test drive the vehicle when he took delivery, as the member of staff who delivered it stated that he had to leave straight away in order to catch a train.

As soon as Adrian drove the car, he realised there was something seriously wrong.

He took the car to a local garage who informed that it would need a new gearbox and a change of oil. There were also many more miles on the clock than was stated in the advertisement. Our client rang the dealer who said that if Adrian returned the car, he would refund the money. Adrian therefore returned the car and awaited the return of his money. The dealer failed to respond within the required 14 day period.

Adrian felt very despondent as he now had no car and no money to buy a different one. Furthermore, he struggled using public transport when he had to visit the hospital and found this stressful and extremely tiring.

Adrian wanted advice and assistance in recovering his money. We advised that his consumer rights had been breached explaining that under the Consumer Rights Act 2015 the car should be of satisfactory quality, fit for purpose and as described.

We helped Adrian explore his options advising that as a last resort he could take action in the Small Claims Court. We checked whether the company was a member of a Trade Association. This can be useful as Trade Associations usually have an Alternative Dispute Resolution scheme which consumers can use. The dealer was not a member of a Trade Association.

We suggested to Adrian that as a first step he could send a "Letter before Action" and helped Adrian write a letter which explained to the dealer that unless he returned our client's money, they would be starting court action to recover the cost of the car and other consequential losses that he had incurred.

Our advisor also provided Adrian with some tips for consumers about what to look out for when purchasing a new car so hopefully he will make a successful car purchase in future.



## Outcomes in summary...

**Outcome: Full refund of £1995.00**