

# impact report



**citizens  
advice**

**Maldon and  
District**

**2025**



As we present our 2025 Impact Report, we reflect on a year marked by both continuing challenges and increased demand for our services

within our community. While the national picture has shown hints of economic recovery, many in the Maldon district still grapple with the persistent effects of the cost-of-living crisis. Against this backdrop, the work of Maldon & District Citizens Advice has remained essential—delivering timely, trusted, and holistic support to those navigating increasingly complex and intersecting problems. Crucially, our advice is independent and free.

The past year has seen rising demand for our services. More clients are approaching us, often with multiple and urgent issues, ranging from housing and debt to benefits, employment, and energy insecurity. In response, our dedicated team—made up of volunteers and staff—has continued to provide high-quality, client-focused advice that empowers individuals to make informed decisions, regain

stability, and move forward. Thanks to the professionalism, compassion, and tenacity of our team, we've not only maintained our services but have expanded them to meet growing needs.

Our strong relationships with local funders—including Maldon District Council, the National Lottery, and other partner organisations—has allowed us to secure and extend vital contracts, ensuring that no one in our community is left behind. Our contracts with Macmillan and Cadent enable us to provide specialist support to those who are most vulnerable following a cancer diagnosis and those in fuel poverty.

Inspired by the breadth and impact of our services, we are proud to remain a cornerstone of the Maldon District community. Whether it's guiding someone through a benefits appeal, resolving energy debt, or simply being there to listen and explain a client's options, our aim is to be a lifeline in times of uncertainty.

As we look ahead, we remain steadfast in our commitment to ensure that every individual—regardless of circumstance—has access to the advice and support they need. Thank you to all who make this work possible.

**Claire Morin**  
Chair of Trustees

*Cover Image: Tollesbury Wick Nature Reserve  
Courtesy of Essex Wildlife Trust*

**3,442** Separate people helped

**13,533** Issues

**15,516** Visits, calls and email enquiries answered

**15,500** Estimated volunteer hours

**£335,000** The value of our volunteers if they were paid

**£2,643,740** Income gained for clients

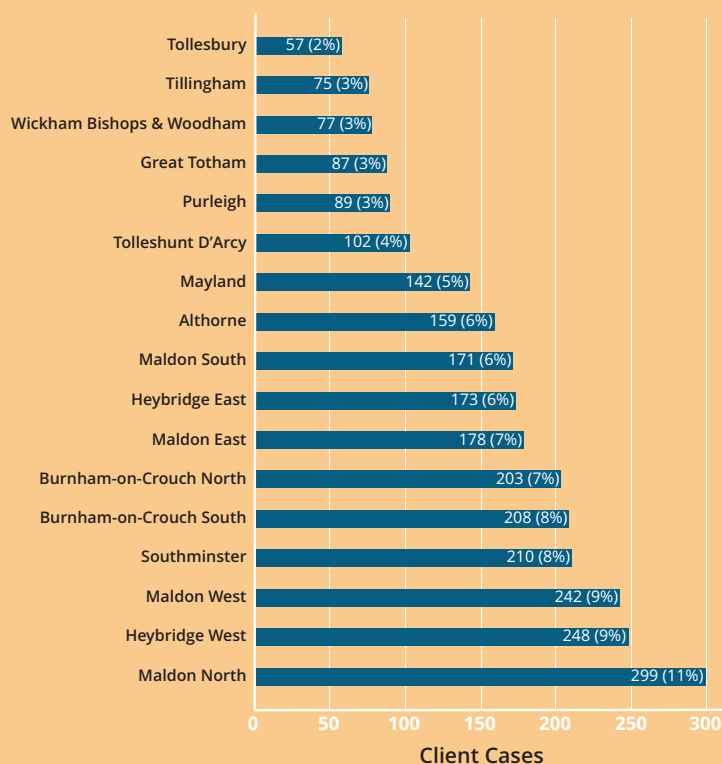
**£275,648** Other financial gains for client.

**£579,152** Unmanageable debt written off

*Absolute Godsend have needed them a lot over the years, don't know what I would have done without the service. Feel suicidal at times and they helped and supported me through the whole process every time*

Issues	%
Benefits	40
Consumer Goods & Services	3
Debt	12
Employment	6
Housing	11
Charitable Support & Food Banks	4
Legal	3
Relationships & Family	6
Travel & Transport	3
Utilities & Communications	4
Other	8

### Clients by Ward - April 24 to March 25



our impact in numbers



In the Maldon District, there is a housing shortage with a sharp rise in social housing waiting lists. Rents and house prices continue to climb, putting

even more pressure on lower income households. Our housing advisory service provides vital homelessness prevention help to people in crisis, through practical, tailored support.

In this climate, even a short-term loss of income can push tenants into crisis. We guide and support people at any stage of the eviction process. This could be whether they've just fallen behind on their rent or have already received a notice. We help our clients to understand their rights, access emergency support with the aim of helping them avoid losing their home.

Every day, we support people like Thomas, helping them navigate difficult and often complex circumstances. We help our Clients to understand their housing rights in all types of tenancies and offer practical advice to those facing mortgage arrears. We provide Clients with clear options to help them remain in safe, secure housing.

## How we helped Thomas

Thomas's experience shows how early intervention can make all the difference. After unexpectedly losing his job, Thomas fell into arrears and faced eviction from his private tenancy. He came to us not knowing where to turn.

We helped Thomas apply for Universal Credit and a Discretionary Housing Payment (DHP) to cover his rent shortfall. We developed a personalised budget plan to help him prioritise spending, maximise his income and stabilise his situation. We also signposted him to local employment support services to help him begin to rebuild his CV and employment opportunities.

Crucially, we also helped Thomas understand his rights as a private tenant, including protections under the proposed Renters Reform legislation, which aims to strengthen housing security by abolishing 'no-fault' evictions making it easier to challenge unfair rent increases or poor conditions.

By using a joined-up support approach Thomas stayed in his home and avoided homelessness. He is now actively seeking work with stability and dignity.

## Debt Advice at Maldon

We are so lucky to have debt specialists funded by a grant from The National Lottery. This allows us to offer residents and employees in our district full debt advice, which is completely free, impartial, and confidential. A key part of our advice is helping clients maximise income and reduce unnecessary expenditure. We have noticed a big impact from the increased cost of living, and now regularly see client budgets that won't balance despite their best efforts.

This year we helped 492 clients with debt.

Debt was the 3rd most common issue that our clients sought advice on, behind benefits and housing.

The most common debt areas are council tax, energy costs, and credit cards.

*Thank you Citizens Advice!  
Very pleased and grateful  
that this organisation is  
there for so many people.  
Please always be there for  
us..we'd be lost without you!*

## How we helped Jo and Dan

Jo and Dan got into financial difficulty after Dan had a stroke. He was self employed, and their joint income reduced significantly when he was unable to work. Jo had recently reached retirement age, but still worked part time.

They started to use credit cards to pay bills to get them through this tricky period, but Dan's recovery took much longer than they had hoped, and the totals soon built up to a level that just wasn't manageable. By the time they came to us for help they were making minimum repayments of over £500 per month.

We worked with Jo and Dan over a 6 month period:

- We helped them agree a hold on debt repayment with their creditors, whilst they sought help.
- We identified benefit entitlements that they weren't claiming and helped them to overcome an issue that was preventing one of the claims.
- We let them know about social tariffs for broadband and water, reducing their bills.
- Their accommodation was no longer suitable due to Dan's ongoing health issues so we helped them register for the local choice based lettings system through which social housing is allocated.
- We registered debt relief orders for both Jo and Dan. Dan's state pension starts soon and they now have a fresh start as they approach retirement together.



Citizens Advice outreach centres can act as lifelines to people in local communities who are unable to access our mainstream service. The key benefits include:

- Based in central hubs like churches that are easy to reach for most people
- Ideal for clients who cannot travel to the main office
- Manned by trained advisers who provide confidential, impartial and free support
- We can offer a broad range of advice on core issues including housing, benefits, debt, family & employment.
- Drop in service so clients do not have to book an appointment
- Strengthens local networks by collaborating with other community networks such as food banks, health teams and housing organisations

We offer outreach services in Southminster and Burnham on Crouch:

**Tuesday 9.30 - 12:00**

URC in Southminster

**Thursday 10:00 - 1:00**

Baptist Church

Burnham on Crouch

The majority of clients dropping into Burnham Outreach have issues relating

to benefit entitlement, housing and financial hardship but also many have multiple concerns. Being able to offer full advice on overlapping issues means we can provide our clients with the appropriate information that they need to move forward.

We see a number of clients who have on-going support needs and will need to attend many times.

24/25	% Clients	Top Issues
Benefits	36%	PIP, AA & Council Tax Reduction
Housing	12%	Accessing Housing
Debt	10%	Council Tax & Rent Arrears
Travel/Transport	6%	
Food Bank	6%	
Family	5%	

## How we helped David

David has a number of long term health conditions. He was being made homeless and also had unmanageable levels of debt. Over multiple visits we were able to help David apply for social housing and fully assess his ability to pay off his debts leading to a Debt Relief Order. He was eventually awarded a property and we helped him with the moving process ensuring he was registered for social tariffs and had a relationship with the Tenancy Sustainment Officer to help with the settling in process.

## Progress of the Employment Rights Bill

Employment law is a moving target, shifting with every change of government. The Labour Government's Employment Rights Bill has been through the House of Lords and is now back in the Commons for tweaks. Key developments:

- **Day-one unfair dismissal rights** – vetoed by the Lords, instead a proposed six-month qualifying period.
- **Fire and rehire** – proposed ban heavily amended.
- **Non-disclosure clauses** – void if they attempt to prevent a worker from making an allegation or disclosure about harassment or discrimination.
- **Zero-hours contracts** – duty to offer guaranteed hours facing amendments.

Despite political wrangling, much of the Bill could become law this year, though zero-hours reforms may drag.

## From the Employment Desk

Since taking over our employment work in February 2025, I've handled around 75 cases – 60 now resolved. Most are straightforward: a quick chat, written advice, and closure. But some grow complex, especially when performance

issues are tied to health concerns.

Good advice starts with the basics: employment length, job title, duties, and a full account of events. Where health is involved, dig deeper – nature and impact of the condition, duration, and whether it meets the legal definition of disability.

For disciplinary cases, I always recommend:

- Bring a companion for support, note-taking, and balance.
- Know your rights under the ACAS Code – expect a reasonable investigation and copies of all evidence.
- Prepare a written statement to avoid forgetting key points under pressure.
- Consider character references.
- Flag health issues in writing so the employer must consider "reasonable adjustments."

If unfair treatment is suspected, a subject access request under the Data Protection Act can uncover helpful evidence for an appeal or tribunal.

Every case is different, but the aim is the same – ensure clients are heard, their rights upheld, and, where possible, turn a stressful situation into a fair outcome.



High energy prices continue to cause significant hardship, with energy debt in England and Wales reaching £4.15 billion and over two million households owing money without a payment plan. Energy companies do not make it easy for their customers, pushing them to go online, go paperless and pay by Direct Debit, while reducing meter readings. This lack of accurate usage data, combined with volatile prices, often leads to unexpectedly high bills. Some customers cancel Direct Debits to avoid large, sudden deductions and many distrust Smart meters.

We assist clients in accessing energy trust funds, negotiating payment arrangements, and resolving billing disputes.



## How we helped Bill and Anne

This couple were erroneously transferred from Eon to British Gas when a neighbour had switched. They received no bills for three years before a sudden £6,000 demand. After paying £3,600 and trying their best to sort it out with both companies, they sought our help. We used back-billing rules—limiting charges to one year without prior bills—to have the remainder written off and secured a £2,800 refund. Resolution was lengthy but successful.

In the year, we issued 112 fuel vouchers, from £96 in winter to £30 in summer, while advising on energy efficiency, carbon monoxide safety, benefits, social tariffs, and budgeting. We also obtained oil grants from the Fuel Bank Foundation including one of nearly £500, and administered over £7,000 in household support funding to those most in need to aid with essentials like food. We were able to provide a washing machine to a client with a new baby born with disabilities.

We have successfully applied for various benefits for clients, such as Carer's Allowance, Pension Credit, and Council Tax Support, and secured £540 from the Essential Living Fund for one client. We've arranged Fuel Direct payments from benefits and made several Discretionary Housing Payment applications, including one worth over £1,900.

Through our Cadent funded energy advice project alone, we have achieved outcomes of £108,772 during the year.



## How we helped Barry

Barry is one of many people this year to have received a migration notice to move from Employment & Support Allowance (ESA) to Universal Credit (UC). He has been in receipt of ESA for many years, budgeting on a fortnightly basis, having his rent paid directly to his landlord and rarely being required to have any contact with the DWP. Now he might have to budget on a monthly basis, pay his own rent and go for an appointment at the Jobcentre in order to prove his identity; and if he doesn't complete the transfer in time, his benefits might stop. Our volunteer visited Barry to explain the new benefit he will be moving to, supported him to call UC to complete the application, prompted Barry to ask for alternative payments arrangements to minimise the changes to his budgeting, arranged for a home visit from the DWP to verify his ID and followed up to check the amount he was paid was as expected. Before making the transition, our adviser checked the benefits Barry was already receiving and discovered that he was missing a Severe Disability Premium which should have been in payment for the last 5 1/2 years. Phone calls to the DWP were made to have this corrected resulting in Barry receiving a backdated payment of benefit in excess of £20,000.

Home visiting and benefits  
Home visits are a crucial part of the service we offer to make sure everyone can access the services and



information they need. Whether it's applying for a Blue Badge, checking benefit entitlement, helping with appeals if someone believes a benefit decision is unfair, understanding Powers of Attorney or navigating health and care provision, we are there to support those who would otherwise find it difficult to visit our offices.



*istock 889592898 © Daisy-Daisy*



A big focus this year has been visiting more schools. It is so important to show children good money habits. Building good relationships with the district's

education providers means that we can visit the schools more frequently. I have visited eight primary schools this year, some more than once. Whilst the focus has previously been on years 5 and 6 (10 and 11 year olds), one school asked if I could work with all year groups, teaching children as young as age 5. This was a huge success and well received with the pupils and teachers. The sessions include age appropriate fun activities, getting the children interacting and discussing things. They learn about the differences between needs and wants, budgeting, saving, borrowing, and a fun board game for the older children to help understand the costs of things and the challenges of managing a budget and deciding what to spend money on. Schools have been so grateful for us offering these sessions, as they understand that it is something that is needed but they often don't have the time or resources to do it.

One teacher said 'This is so valuable and important for these children, I think

we adults have learnt a few things as well'. The children gave great feedback too.

We look forward to being in more schools and reaching more children.

As community engagement officer, I have the pleasure of being out and about within the local community. I act as an ambassador for Maldon and District Citizens advice, raising awareness about the services we offer. I listen to people's needs and, where Citizens Advice is able to support, I encourage them to speak with an advisor.

I attend a variety of different groups and events including community hubs, walk and talk groups, lunch clubs, coffee mornings and afternoons, a dementia café, craft groups, parent and toddler groups, mental health support groups, bereavement groups, the community wardrobe and the community supermarket. Many of these groups offer residents somewhere to go and socialize, play games, have a hot meal, and bring the community together.



We believe that everyone should be able to get advice in a way that suits them best whether that is face to face, by telephone or email.

## Contact us at:

In Person

### Maldon

Council Offices, Princes Road, Maldon, CM9 5DL

*By appointment* - Mon to Fri 10:00am - 4:00pm

*Drop in* - Thursday 10:00am - 4:00pm

### Burnham-on-Crouch

Baptist Church Hall, Station Road,

Burnham-on-Crouch, CM0 8HJ

Every Thursday, 10:00am - 1:00pm

*drop in, no appointment necessary*

### Southminster

United Reformed Church,

North Street, Southminster, CM0 7DF

Every Tuesday, 9:30am - 12:00 noon

*drop in, no appointment necessary*

## Legal and Administrative Information

### Trustees

Claire Morin (Chair)

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thank you

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