



impact report

**citizens
advice**

**Maldon and
District**

2026



As Chair of Trustees, I am pleased to present this year's Impact Report and to reflect on another year in which Maldon & District

Citizens Advice has made a significant difference to the lives of people across our community.

While economic indicators may suggest a degree of recovery, many local residents continue to face considerable challenges. The ongoing impact of the cost-of-living crisis, rising housing pressures and increasing financial uncertainty mean that demand for our services remains high. We are seeing more people seeking our help, often with multiple and interconnected issues requiring specialist advice and support.

Against this backdrop, I am immensely proud of the dedication, professionalism and compassion shown by our staff and volunteers. Every day they provide free, independent and trusted advice that helps people understand their options, resolve problems and regain stability. Their commitment ensures that we continue

to deliver high-quality services to those who need them most. The anonymised, real-life examples in this report detailing how we've helped Aaron, Peter & Margaret, Jenny and Alice are a powerful testament to the impact of our team.

Our ability to respond to changing needs depends not only on the expertise of our team but also on the strength of our partnerships. I would like to thank Maldon District Council, our funders and partner organisations for their continued support. Their investment enables us to maintain essential services, develop specialist programmes and ensure that our advice remains accessible across the district.

We remain committed to understanding local needs through robust evidence and community insight, allowing us to adapt our services and target support where it can have the greatest impact.

On behalf of the Board of Trustees, thank you to everyone who contributes to our success. Together, we continue to ensure that people in Maldon and the surrounding district have access to the advice and support they need to move forward with confidence.

Claire Morin
Chair of Trustees

Cover Image: Promenade Park, Maldon

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!

Issues	%
Benefits	38
Consumer Goods & Services	3
Debt	11
Employment	6
Housing	14
Charitable Support & Food Banks	4
Legal	5
Relationships & Family	7
Travel & Transport	4
Utilities & Communications	4
Other	4

5,818 Separate people helped

16,123 Visits, calls and email enquiries answered

18,300 Estimated volunteer hours

£2,231,500 Income gained for clients

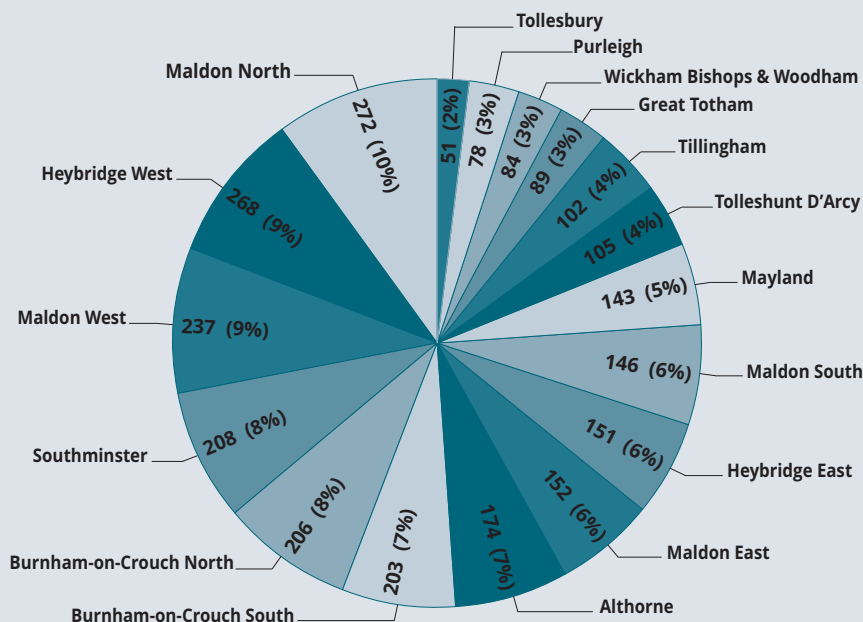
£370,000 The value of our volunteers if they were paid

16,836 Issues

£110,916 Other financial gains for client.

£1,969,121 Unmanageable debt written off

Clients by Ward - April 25 to March 26



our impact in numbers



More than 600 residents approached us this year for help with debt or financial capability. This includes people who want help to

look at their energy costs and other ways of maximising income and reducing expenditure. The most common debt areas are council tax arrears, energy and water.

When a client asks for debt advice we ask for detailed background information to ensure we are considering appropriate options with them. This will include verifying their budget, and advice on increasing income and reducing expenditure, where possible. Our team has excellent expertise and training, and will work with a client to guide through the steps to achieve their goal.

One of the tools available to us to assist in the debt advice process is The Debt Respite Scheme, or Breathing Space. Breathing Space gives someone in problem debt the right to legal protections from their creditors.

There are two types of breathing space:

- a standard breathing space
- a mental health crisis breathing space

A standard breathing space is available to anyone with problem debt. It gives them legal protections from creditor action for up to 60 days. The protections include pausing most enforcement action and contact from creditors and freezing most interest and charges on their debts.

As a debt advice provider who is authorised by the Financial Conduct Authority (FCA) to offer debt counselling, we can start a breathing space for a client.

We are responsible for the administration of a breathing space and are the point of contact for the debtor, their creditors, and the Insolvency Service.

Although all applications must be considered, we might decide a breathing space is not appropriate for a client.

**NEED
BREATHING
SPACE
FROM DEBT?**

The help I received has made me able to look forward. Thank you.

For example, if a person can access funds or income, they might be able to pay their debts with some budgeting help. Another example would be if they already have assets that could easily be sold to clear the debt. In these cases, a breathing space would not be the right solution. A breathing space might also not be appropriate for someone who can enter a more suitable debt solution straight away, without needing the protections.

A breathing space lasts for 60 days, and there are strict rules that a client has to follow during that period.

These 60 days can give us and the client time to find and work towards an appropriate debt solution.



How we helped Aaron

Aaron was affected by mental health issues, and over the course of several years had built up rent arrears. He felt overwhelmed and unable to deal with issues as they arose, so they got worse. He finally came to us for help when he was about to be evicted.

His eviction date was in 2 weeks time. His situation had become so complex that we needed significantly more time than that to understand it and start to help.

We entered Aaron into a breathing space. This gave him 60 days protection from debt recovery action including being evicted for rent arrears.

During the 60 days we were able to unpick his situation and accurately identify his debts. We helped Aaron come to an affordable repayment arrangement with his housing provider which meant that they were happy to suspend the eviction. Aaron felt unable to use the automated telephone payment system to make the agreed monthly payment, so, until his finances were in order, and direct payments could be set up, he visited our office every month on the payment due date to get help ensuring he made the payments correctly.

Over the course of the next 18 months we continued working with Aaron. He has continued to stay up to date with any agreed repayments and avoided further debt. He is still living in his home of 10 years.

Working Together – Local Access, Specialist Support

Our outreach services are an integral part of the wider Citizens Advice service, combining the accessibility of community-based support with the expertise of our specialist teams.

Where a client has more complex or ongoing needs, our outreach advisers work closely with colleagues based at the Maldon Citizens Advice office. This gives clients access to specialist advisers in areas such as debt, welfare benefits, housing and employment.

Responding to Local Need

Demand for our outreach advice services continues to rise. Over the past year, we have seen a significant increase in clients seeking support for both benefits and housing.



Benefits-related enquiries have increased from 36% to 40% of all issues presented, while housing enquiries have risen from 12% to 17%.

These trends reflect the continuing impact of the cost of living on local households, with many people seeking financial support to manage rising living

How we helped Jenny

Due to a change in family circumstances Jenny was the main carer for her grandchild who had serious health needs and as a result she needed to apply for housing and benefits. Jenny had limited access to and use of digital skills and had to be at home or hospital with her grandchild. Accessing local support enabled Jenny to start the varying application processes via outreach and home visits whilst also receiving specialist housing support.

costs and ensure they receive all the benefits to which they are entitled.

The need for housing advice also reflects growing affordability pressures in the private rented sector. More clients are approaching housing associations and local housing providers in the hope of securing more affordable accommodation, while others are seeking advice on housing options, tenancy issues and homelessness prevention.

Our outreach service enables clients to access timely advice within their local community, helping them address these challenges at an early stage and, where necessary, providing seamless access to specialist advisers at our Maldon office for more complex casework.

As Community Engagement Officer, I work across the Maldon District, meeting residents and community groups to better understand the challenges they face. By listening to local experiences, I gather valuable insight into community needs while raising awareness of the free, independent, and confidential advice available through Citizens Advice. I also encourage anyone who may benefit from our services to speak with one of our advisers. These conversations help us identify emerging issues and ensure our services continue to meet the needs of local communities.

Throughout the year, I have attended a wide variety of community groups and events, including UFest, community hubs, Walk and Talk groups, lunch clubs, dementia cafés, craft groups, mental health support groups, bereavement groups, and parent and toddler sessions. These visits provide opportunities to build relationships, promote our services, and strengthen links with local organisations, enabling better signposting and collaboration to support residents. They also allow us to reach people who may not otherwise access advice, helping to reduce barriers and increase awareness of the support available.

One project I have been particularly proud to support has been our ongoing work with the local Ukrainian community. Over the past year, I have attended more than 30 community events and group sessions, building strong relationships and earning the trust of those we support. I have also been privileged to celebrate important cultural occasions, including Vyshyvanka Day and Ukraine Independence Day, helping to strengthen connections between Citizens Advice and the Ukrainian community.

As part of this work, Citizens Advice has delivered information sessions on topics such as the UK tax system, alongside a monthly drop-in support session where members of the Ukrainian community can ask questions and access advice.

This continued engagement has

increased awareness of our services, strengthened trust within the community, and ensured that more people know where to turn for free, independent, and confidential support when they need it.





Home Visits are sometimes necessary for those unable to engage with us through other methods due to mobility or similar issues. Being advised in the

familiar surroundings of their own home not only makes clients feel at ease but also enables our advisors to assess the client's needs more holistically and widen the discussion beyond the primary purpose of the visit (often related to benefits or Blue Badge applications). As such we are often able to assist with matters such as Wills, Powers of Attorney and wider health and care requirements. Although serving only a small proportion of our overall client base, Home Visits provide a valuable service to those who would otherwise not benefit from our help.

BENEFITS

Benefit Appeals

As well as identifying relevant benefits and helping with applications, we assist clients when there has been an incorrect decision as



to their entitlement. This year we have been successful in 97% of the cases we have appealed, bringing clients much needed income.

How we helped Peter and Margaret

Peter and Margaret are in their early 80's and live in a privately owned bungalow on the outskirts of town. Apart from a brief period of unemployment several decades ago they have never claimed benefits and fiercely value their independence. We were invited to make a Home Visit following news that Peter had been diagnosed with a life limiting condition. Our first action was to make an online application for Attendance Allowance for Peter – he had a SR1 form issued by his consultant meaning that he should automatically qualify for the higher rate of AA which is not means-tested. Margaret told us that the expected award of £110 per week would enable her to employ help doing some of the household tasks which she had reluctantly taken responsibility for since Peter's illness.

We were able to advise on the wider community support which they might find helpful and made sure that Margaret would be confident to come back to as her situation changed.



Alice is a single parent with a young child who came to Citizens Advice for help with her housing situation.

When her landlord served her with a Section 21 notice,

Alice had to start looking for alternative accommodation. Finding a similar affordable property locally was extremely difficult. She found very few properties available online, all at several hundred pounds more than she had been paying. Rising rents also mean that income requirements for registering with local estate agents are higher, creating an additional barrier for people on lower incomes and those working part-time.

We supported Alice through the eviction process, ensuring her landlord met their legal obligations, and provided advice on how she could maximise her income. We also helped her understand her housing options and what support might be available. Alice had rent arrears, which further limited her housing options and meant she was unlikely to be able to access assistance from the Council.

We encouraged Alice to widen her search beyond the local area, where more affordable properties were



available. As a result, she was able to secure more affordable accommodation, but this meant moving out of the area. Our advice helped her work through her options and reduced the risk of homelessness.

Although Section 21 evictions have now been abolished under the Renters' Rights Act 2025, affordability and availability remain significant issues. Local Housing Allowance (LHA) rates have been frozen at 2025/26 levels for 2026/27, while rents have continued to rise, widening the gap between housing support and actual rental costs.

Alice's case reflects the complex housing issues we are seeing more frequently. Our clients are facing rising rents, limited local supply, benefit shortfalls and the risk of homelessness. Our housing advice service plays an important role in helping people understand their options, maximise their income and prevent homelessness where possible, while potentially helping to reduce pressure on local housing services.



Citizens Advice advisers are a dedicated group of volunteers whose role demands extraordinary commitment. To prepare for their responsibilities,

new volunteers undergo an initial eight-week training program covering essential support areas, including benefits, employment, debt, housing, family law, immigration, and health. Training continues throughout a volunteer's time here - increasing and updating knowledge to align with legal developments, such as the Renters' Rights Act. Our advisers are caring and compassionate, often dealing with clients who are at the lowest points in their lives, supporting them with coping strategies and assistance to make a positive impact on their lives. It is a real privilege to train and support volunteers who are part of the Citizen's Advice family -

Rachel - Training Supervisor.

"After retiring from a long career working with people, I began volunteering with Citizens Advice three years ago. The training was excellent, but the real work involves actively listening, asking targeted questions, and equipping clients with the information they need. It is

deeply rewarding to help people understand their rights, navigate complex challenges, and make informed decisions about matters that truly impact their lives". - Marie G

"Following a career in financial services, I joined Citizens Advice 18 months ago to put my skills to use. The thorough training prepared me, while supportive supervisors and colleagues helped ease early nerves. The strong teamwork creates a refreshing environment. It is deeply gratifying to support community members with nowhere else to turn, whether handling simple or complex cases. Their gratitude makes this work truly worthwhile". - James W

"I found the training process really supportive and encouraging and, now I am actually advising, I really appreciate the support given by supervisors in relation to each case I have dealt with. Knowing there is this extra layer of knowledge and support is very helpful. I really enjoy my time volunteering and get a great sense of achievement by giving something back to the community and helping others with tasks and situations they are unable to deal with on their own. The whole team here are friendly, supportive and professional and I am proud to be part of Maldon Citizens Advice". - Julia S

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)

Paul Roberts (Treasurer)

Laura Brown (Company Secretary)

Dale Cox

Philip Wakeling

Melanie Halls

Peter Dollery

Jo Weaver

Independent Examiners

Pocknells LLP

Bankers

Unity Trust Bank,

Charity No.

1141869

Company No.

7582667

Telephone: 01621 875774

Email: office@maldoncitizensadvice.org.uk

Website: www.maldoncitizensadvice.org.uk

Twitter: @MaldonCAB

thank you

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Catherine Garrett.

