

## Contact us

**Local Office** 01255 377 080 10am to 4pm, Monday to Thursday

**Mental Health Hub** 01255 225 027 10am to 3:30pm, Tuesday to Friday

**Adviceline** 0800 144 8848 9am to 5pm, Monday to Friday

**Consumer Helpline** 0808 223 1133 9am to 5pm, Monday to Friday

**Universal Credit Help to Claim** 0800 144 8 444 8am to 6pm, Monday to Friday

**Scams Action** (on-line scams only) 0808 250 5050 9am to 5pm, Monday to Friday

All lines are closed on Bank Holidays.

Calls to 08 numbers are free from mobiles and landlines.

Calls to 01 numbers are charged at your standard network rate.

## Find us online

[www.citizensadvice.org.uk/local/tendring](http://www.citizensadvice.org.uk/local/tendring)

 /cabtendring

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# ANNUAL REVIEW 2020 - 21



# Chief Officer's Report

## A Year Like No Other

In the last year Citizens Advice Tendring has seen more change than in its history, certainly within such a short space of time.

When the pandemic hit Britain and many other countries it was not long before the Government invoked the lockdown measures, and we had to close our doors to the residents of Tendring.

We were fearful of Covid-19, fearful of the clients and fearful of the unknown, times were unprecedented.

So, on 19<sup>th</sup> March 2020 we closed our doors and mobilized quickly to provide the advice service from our homes. The advice team set up from home, and have been taking calls daily ever since. The challenge was getting our phone number out there into communities and the public domain, so they knew how to contact us.

Our partners worked with us and we with them to reach people and spread the word that we were still there to help them in a time when they needed us more than ever.

At the beginning of the pandemic, we found that people were obviously preoccupied with watching the daily bulletins on the news to see what was happening. Our days were filled with arguing politicians, conflicting stories and blame, restrictions, and an unknown future.

People were safeguarded in some respects as evictions and bailiffs action were halted and people were furloughed from their jobs, however this has meant some people have accumulated more debt and prolonged the inevitable in some cases.

## Funders

We must thank our funders who supported us through this immensely difficult year and adapted the criteria, targets, and deadlines for

contracts were necessary. They offered more financial help with the move to home working, realizing that we would need flexibility and more equipment for every member of staff and volunteers. They were instrumental in keeping us going.

## Staff and Volunteers

We must give a huge thanks to all the staff, volunteers and trustees who have put their personal concerns aside and helped us continue to provide a first-class service. The attainment in our quality audits is credited to them and we continue to get top marks in our assessments despite the adversity we faced. Some volunteers were in the extremely vulnerable category so were unable to participate but are looking forward to returning when things get back to 'normal'.

## Our Services

Our Help to Claim and Debt Services continued by phone, email and webchat and we have seen as many clients as in previous years, in fact more.

Our offices were empty but not for long as some staff and volunteers expressed a wish to work, and the home working option did not work for all. We set about getting funding for COVID safety equipment and measures such as screens, sanitizer, masks, and a multitude of posters for health and safety requirements. 'Hands, Face and Space' became the catchphrase of the year.

Benefit claims increased by 100% but debt enquiries decreased considerably.

People's mental health suffered, many for the first time. Isolation increased as people were at times restricted to 'bubbles' others totally alone.

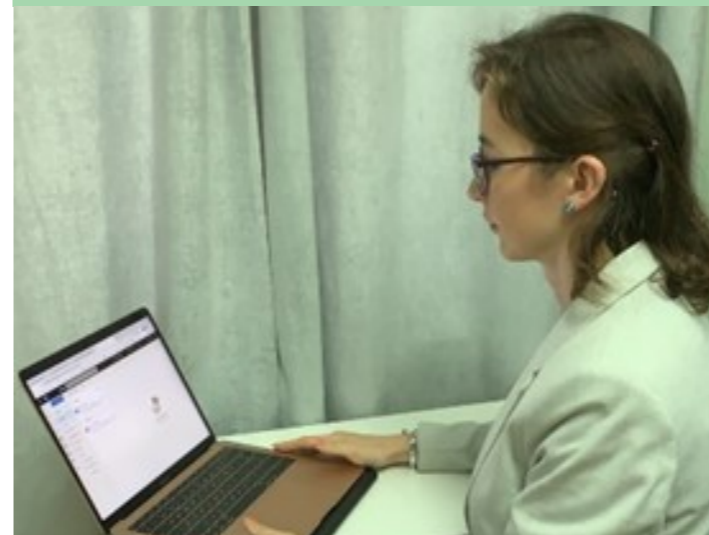
The Mental Health Hub was severely restricted with each lockdown, but we used the time

# Opportunities at Citizens Advice Tendring

During the pandemic we had to rethink our recruitment and training programme as people were not able to meet face to face. In response we developed an online application form, and used Zoom to meet and interview potential volunteers, and to explain the training programme and volunteer expectations. We recruited 7 volunteer advisers and one volunteer trainer during lockdown, and we trained them using Zoom and the national on-line training platform.

It was not possible for trainee advisers to pair up with and observe experienced advisers to cement their formal training. In response we shortened and intensified the programme. Enabling trainees to work with clients by email and telephone sooner, so they were able to apply what they had learned more quickly with the support of our experienced supervisor team.

Our volunteer adviser, Denise



We also recruited 4 new trustees during the pandemic - not forgetting that trustees are volunteers too. Again Zoom enabled us to meet and interview potential candidates and allowed the successful candidates to start their new roles before lockdown was lifted.

Do you want to?

- improve your job skills
- change career
- improve your confidence
- keep your mind active
- give back and be useful
- be part of a great team

Do you?

- care about people's rights
- not judge people
- have 1-2 days per week free
- want a rewarding challenge

Contact us to discuss by:

- Phone  
01255 377 080
- Email  
training@cabtendring.org.uk
- Website  
www.citizensadvice.org.uk/  
tendring

At Citizens Advice Tendring we have a rolling programme of volunteer adviser recruitment and training.

# Wellbeing

## Employment and mental health resources

- [www.mentalhealthatwork.org.uk/](http://www.mentalhealthatwork.org.uk/)
- [www.leapers.co/resources/little-guides/coronavirus-working-from-home/](http://www.leapers.co/resources/little-guides/coronavirus-working-from-home/)
- [www.covidwellbeingsupport.com/](http://www.covidwellbeingsupport.com/)
- [www.mind.org.uk/workplace/coronavirus-and-work](http://www.mind.org.uk/workplace/coronavirus-and-work)

## Coronavirus and mental health resources

- [www.mentalhealth.org.uk/coronavirus](http://www.mentalhealth.org.uk/coronavirus)
- [www.mind.org.uk/information-support/coronavirus/](http://www.mind.org.uk/information-support/coronavirus/)
- <https://www.rethink.org/advice-and-information/covid-19-support/>
- [www.samaritans.org/how-we-can-help/if-youre-having-difficult-time/if-youre-worried-about-your-mental-health-during-coronavirus-pandemic/](http://www.samaritans.org/how-we-can-help/if-youre-having-difficult-time/if-youre-worried-about-your-mental-health-during-coronavirus-pandemic/)

## Bereavement resources

- Bereaved by Suicide Service call 01473 322683
- [www.sudden.org/help-for-adults/](http://www.sudden.org/help-for-adults/)
- [www.sthelenas.org.uk/referral-area/bereavement-services](http://www.sthelenas.org.uk/referral-area/bereavement-services)

## General mental health resources

- [www.nhs.uk/conditions/stress-anxiety-depression/free-therapy-or-counselling/](http://www.nhs.uk/conditions/stress-anxiety-depression/free-therapy-or-counselling/)
- [www.therapyforyou.co.uk/](http://www.therapyforyou.co.uk/)
- [www.mind.org.uk/](http://www.mind.org.uk/)
- [www.rethink.org](http://www.rethink.org)

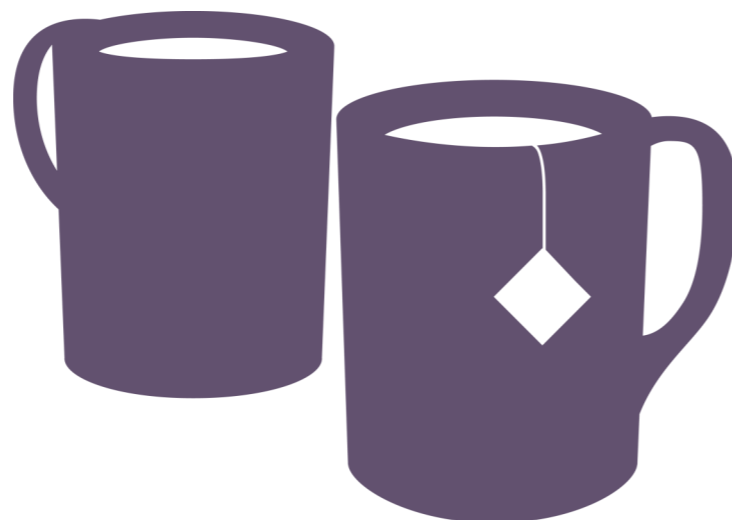
## Crisis resources

- Samaritans call 116 123
- Crisis Team call 111, and select the 'Mental Health' option

One in four people in England will experience a mental health problem each year, and one in six will have a common mental health issue in any given week. There is a strong link between poverty and mental wellbeing; both men and women in the poorest fifth of the population are twice as likely to be at risk of developing mental health problems as those on average incomes. Several areas of Tendring are known for having high levels of deprivation, and Tendring district has some of the highest mental health need in the country, with Clacton-on-Sea recently experiencing the second worst suicide rate in England.

However, reports show that while COVID has had a detrimental effect on many of those who were already struggling, it is also having an impact on the mental health of some people who have never had problems before. It is because of this that it is more important than ever to look after your mental health, and access resources if you feel you are finding things difficult. The Coronavirus pandemic is not just a physical health issue, it is causing mental health issues too.

If you, your colleagues, your family, or your friends are struggling with mental wellbeing there is support available.



wisely to renovate, update and organize the charity shop. More on that in the Mental Health Hub report further on.

We were not alone, of course, and stayed connected by digital means with the other Citizens Advice offices in Essex by Zoom meetings, a new phenomenon born in the pandemic. They too were adopting the same strategies and even National Citizens Advice promoted this new digital age as the future.

## Recruitment

We needed to recruit new volunteers, trustees and staff, and could not hold fire until this passed as we all had no idea when that would be. We adapted again and did virtual interviews and recruited more volunteers than previous years. By working on the phones from home this meant barriers such as travelling and working near to our offices was not an issue.

## Training

Training provided us with a huge challenge this year as there were constant changes in rules, restrictions, removal of restrictions, unclear messages, and guidelines to contend with and convey clearly to our staff volunteers and clients.

Our In-house Trainer had to recruit a Volunteer Trainer to help with the task of training staff and volunteers on benefit regulations, employment law changes, Government grants, and the use of Zoom. They have worked tirelessly to make this all work.

Not surprisingly we have weathered the storm and continue to ride the waves. Adapting is what we do best. Change is hard at the best of times, but this has tested us all. No one has come out unscathed from this pandemic and let us not forget the ones we have lost to it.

## Scams

Scams have been numerous this year with the

scammers finding no depths in which to reach. They have preyed on the elderly with pension frauds, vaccination scams and even romance scams.

These have been relentless with new ones every week. They were calling about 'Track and Trace' before the Government had organized it themselves.

There is a section later in this report with guidelines on scams and how to keep safe, and the Scams Action helpline is on the back page.

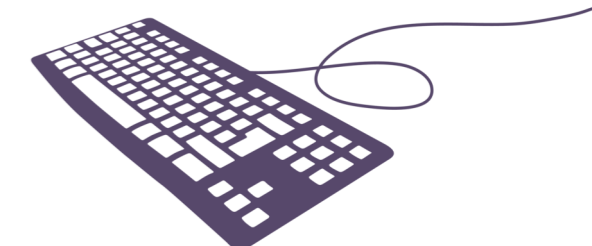
## Domestic Violence

This year has been harder for some people than others and among those are victims of domestic violence. These people have found it harder to seek help often because they have been isolated with the perpetrator in their own homes during furlough and lockdown periods.

We now have a dedicated volunteer who is reaching out to organizations with offers of support for these victims so please spread the word. She is also offering training sessions in spotting the signs where this horrific crime may be present and how to help.

## Statistics

To end my report on a happier subject I must mention that our quality audits this year have been in the top category (over 80 %). Our organization has grown and thrived, and we continue to look towards the future with hope and ambition to keep improving, continue working with funders and partners, to understand and meet the needs of Tendring residents.





# About Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

Our network of charities offers confidential advice online, over the phone, and in person, for free.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward - whoever they are, and whatever their problem.



## Our Aims and Principles

### AIMS

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

### PRINCIPLES

#### Independence

The service provided by Citizens Advice is completely independent. We are therefore able to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

#### Impartiality

The service provided by Citizens Advice is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the Citizens Advice service.

#### Free

Citizens Advice services are provided free to clients at the point of delivery.

#### Confidentiality

Citizens Advice offer confidentiality to enquirers. Nothing learned by the service from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

# Scams

Each year, Citizens Advice runs Scams Awareness Fortnight in collaboration with the Consumer Protection Partnership, whose partners include Trading Standards and the Department of Business, Energy and Industrial Strategy. It aims to create a network of confident, alert consumers who know what to do when they spot a scam.

This year we have seen thousands of people face issues with employment, debt, housing, and health as a result of COVID-19. As a result of these issues, scammers are using the fears of the public to take money from them using scams.

During Scams Awareness Fortnight this year, Citizens Advice reported that over a third of British adults have been the target of a scam since lockdown began. Many of the most vulnerable in society were targeted by scammers, with a survey showing that 45% of those with a disability or long term illness had been targeted, and 50% of those at an increased risk of coronavirus or shielding had been contacted. This research found that 90% of people reported they felt wary of scammers taking advantage of the pandemic.

The Action Fraud team stated £34.5m has been stolen from people in England, Wales,

and Northern Ireland since 1st March 2020. Following the increase in COVID-related scams, Citizens Advice recorded a 19% rise in people coming to its website for scam advice.

The Top Ten Coronavirus and Lockdown Scams identified by Essex Police:

- Fake hand sanitiser and mask sales
- NHS Test and Trace scams
- Covid-19 Relief Funds'
- Fake Council Tax Reduction schemes
- Dating scams
- False 'help' applying for Universal Credit
- TV subscription 'account updates'
- Fake Government phishing emails
- Fake investment opportunities
- TV Licensing Scams

Essex Police stated that the pandemic has forced more people to move online for work, shopping and leisure. They advised people to use 'UPDATES' to keep safe online:

**U** Update regularly—make sure that your devices have the most recent software updates

**P** Passwords—ensure you have strong and unique passwords for each account

**D** Download from authorised sources only—if you have to download or install anything yourself make sure it comes from a trusted source.

**A** Administrator should not be your default setting—administrator access should only be used on your computer when installing trusted programmes.

**T** Turn it off—in order to ensure that no one can access your device when you're not using it, turn it off when you're done. You could turn off your WIFI when it's not in use too.

**E**ncrypt your data—encrypting (scrambling) your data does not stop it being intercepted, but it does mean that it cannot be read by unauthorised users.

**S** Store your data separately—back up any important data on a USB or external hard drive, and store it away from your computer.



# Research and Campaigns



This year, Citizens Advice has had its busiest ever year nationally, with more than 60 million views of its self-help advice pages, and its frontline advisers giving one-to-one advice to two million people. This equates to 18 people receiving help every minute.

At the core of the Citizens Advice Service, we aim not only to help people to resolve their problems, but to campaign to change the policies and practices that caused the issues.

We're also the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets.

COVID-19 has seen laws and rules change quickly, and this has informed a number of our campaign topics through the year.

Our recent campaign successes include:

- Achieving a six month extension of the £20 per week Universal Credit uplift, and a £500 one off payment for Working Tax Credits claimants through our #KeepTheLifeline campaign
- Suspension of the Minimum Income Floor for self-employed workers during the COVID-19 pandemic
- Pausing evictions and bailiff activity when

coronavirus restrictions were strictest, and extended notice periods for evictions.

Citizens Advice has plans to focus on the following issues in the next year:

- The adequacy of welfare support.
- Ensuring consumer protections are fit for the transition to Net Zero as part of our role as the statutory consumer watchdog for energy.
- Pushing for an Address and Collect service to enable people in unsafe, precarious or non-traditional living situations are able to receive their post.
- Advocating for those experiencing harm caused by No Recourse to Public Funds, which denies migrants access to a basic safety net in hard times.

Locally, we also have annual campaigns where we focus on a particular topic. Many of these are with partners, and are shared across our social media pages:



- **Debt Awareness Week** launched by Step-Change aims to destigmatise debt issues, and raise awareness of the support that is available to help people with their finances.
- **Big Energy Saving Week** focuses on helping people to manage their bills, and happens in January coinciding with the coldest months of the year.

You can find information about our current campaigns here: <https://www.citizensadvice.org.uk/about-us/our-work/our-campaigns/all-our-current-campaigns/>

# Thank you to our Funders

We would like to thank our funders who make it possible for us to provide our service to the community.



## Feedback from our Clients

"When things are bad, I know I will have a great time with you all [at the Hub]."

"Thank you is the least I can say to show my appreciation for everything you have done to help ... We will be forever grateful."

"Thank you so much for your help, it really is a comfort to both of us."

"I can't thank you enough for the help you have given myself and my family to get the claim sorted for Universal Credit."

"It turns out that we are entitled to LCWRA it is very much appreciated the help that you did."

"You have all individually enhanced my life ... The Recovery Programme has been a sanctuary and a lifeline. A worthwhile project!"



# Our Value to Society



(These figures are taken from a Treasury-approved national methodology applied locally)

# Welfare Benefits

Our service offers assistance to people with benefits problems including entitlements, over-payments and appeals, all of which can be extremely complex issues to understand and act upon without advice.

The advice team continue to work with clients to ensure that everyone has access to the advice they need to solve their existing problems and avoid future issues.

There was a major change to the way that medical assessments and appeals were heard during the pandemic, with a virtual standstill to face-to-face appointments, and all assessments being done on paper or via telephone. For those who are unable to manage this for reasons such as hearing loss, sight loss, or learning difficulties, the option was given to wait for appeals to be heard face-to-face.

## Help to Claim

The majority of people who ask us for help with Universal Credit need assistance in making their initial claim. The "Help to Claim" service has been designed to meet this need, providing support to people up until their first correct payment. Help to Claim began in April 2019 and locally we recruited 4 part time advisers to deliver the service.

Check your benefit entitlement online:

- [www.entitledto.co.uk](http://www.entitledto.co.uk)
- [www.turn2us.org.uk](http://www.turn2us.org.uk)
- [www.policyinpractice.co.uk](http://www.policyinpractice.co.uk)

Whilst assessing the client's eligibility for Universal Credit a holistic approach is taken to see whether they are also eligible for any other support, such as claiming disability benefits, or dealing with debts or emergencies. Each client has an individual needs assessment and is provided with a benefit check. The adviser then tailors the advice and assistance needed to the client's capability.

## Lucy's story

Lucy came to us when her PIP award was taken away after reassessment. Following mandatory reconsideration and then tribunal, her benefit was awarded back to her with a back-payment of over £6,000.

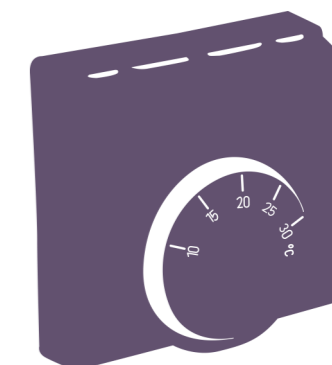
Throughout lockdown, the service was delivered over the phone and via webchat. The service was kept very busy, with benefit enquiries increasing by 100% throughout 2020/21, and over 10 times the usual amount of claims made in the first 2 weeks of the Spring 2020 lockdown. Our Help to Claim team worked hard to ensure that people did not face financial hardship, navigating any changes as they came, such as:

- the Coronavirus Job Retention Scheme
- the Self-Employed Income Support Scheme
- changes to the Local Housing Allowance Rates
- suspension of the Minimum Income Floor
- the increase to Universal Credit and Working Tax Credit

## Warm Homes

We secured funding for the Warm Homes project in the summer of 2020, and recruited our Warm Homes Adviser to the post in November. The purpose of the Warm Homes Project is to help people to find the best energy deals, maximise their income, and apply for grants to improve energy efficiency in their homes.

We have had some great successes with grant applications since the project began, with two older people on income-related benefits receiving fully funded heating systems; one a storage heater installation, and the other a replacement boiler with the cost shared between the ECO Scheme and the Council.



# Debt

Early 2020 saw the Coronavirus pandemic reach the UK, and with it came financial issues for many people. The Child Poverty Action Group report that as a result of the pandemic, nearly 6 in 10 families said they are struggling to cover the cost of three or more basic essentials, including food, utilities, rent, travel or child-related costs, and around half of all families said they have a new or worse debt problem than they did before the pandemic.

Additionally, StepChange state that of those adults who were negatively impacted by Coronavirus, a third borrowed additional money to make ends meet. Measures have been put in place by the Government such as the Job Retention Scheme, Self-Employment Income Support Scheme (SEISS), Mortgage Holidays, and a freeze on bailiff action and eviction, however many people are still struggling financially.

## MAPSDAP

Throughout the pandemic, we continue to deliver specialist debt advice through funding from the Money Advice Service. As always, a large number of clients are referred for debt advice via our core service. We also work closely with partner organisations such as Peabody Floating Support and Health in Mind, who support vulnerable people in the Tendring area and refer them to our services when they need help with their finances. In line with Government recommendations, face-

to-face appointments have been temporarily suspended, with telephone and email advice being accessible to those in need of debt advice every weekday.

Through this project, we provide money advice to the residents of Tendring. We can assist our clients in a number of ways, such as helping clients to negotiate priority and non-priority debts, advise on personal insolvency options, and provide income maximisation and budgeting advice to give clients the tools to prevent future money issues.

## Debt Issues

During the pandemic, several short-term measures were introduced by the Government to help people struggling financially, including mortgage holidays, restrictions on bailiff enforcement, and a ban on evictions. However, many people still struggled to meet their essential liabilities, with priority debts for Council Tax and Energy being amongst the most common issues faced by our clients.

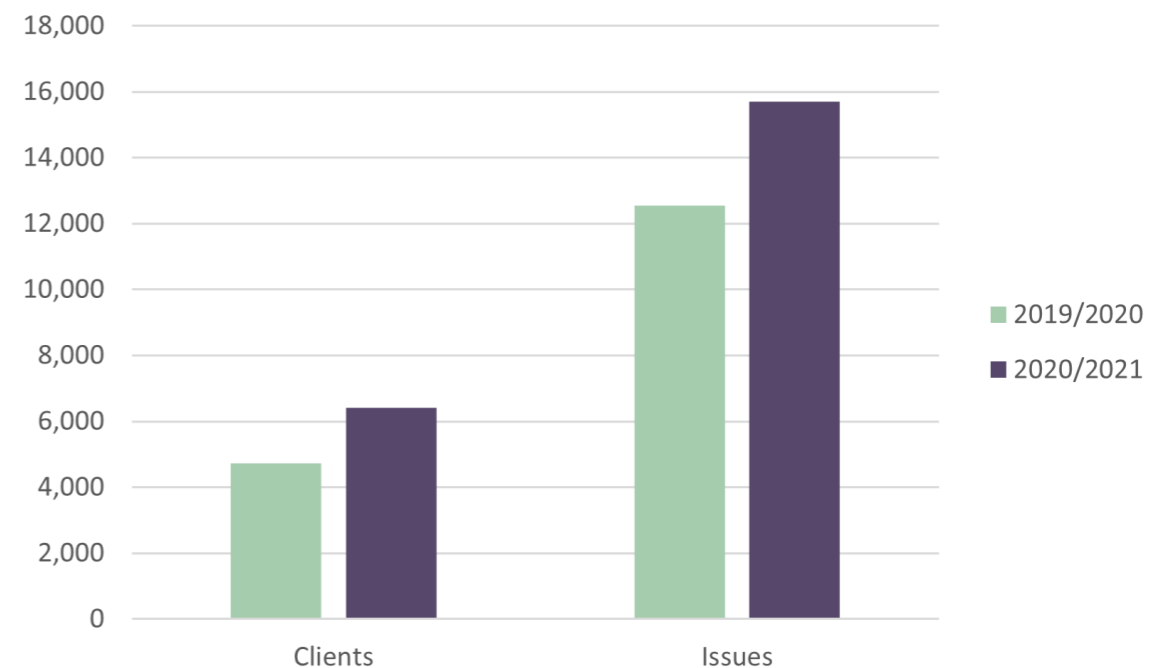
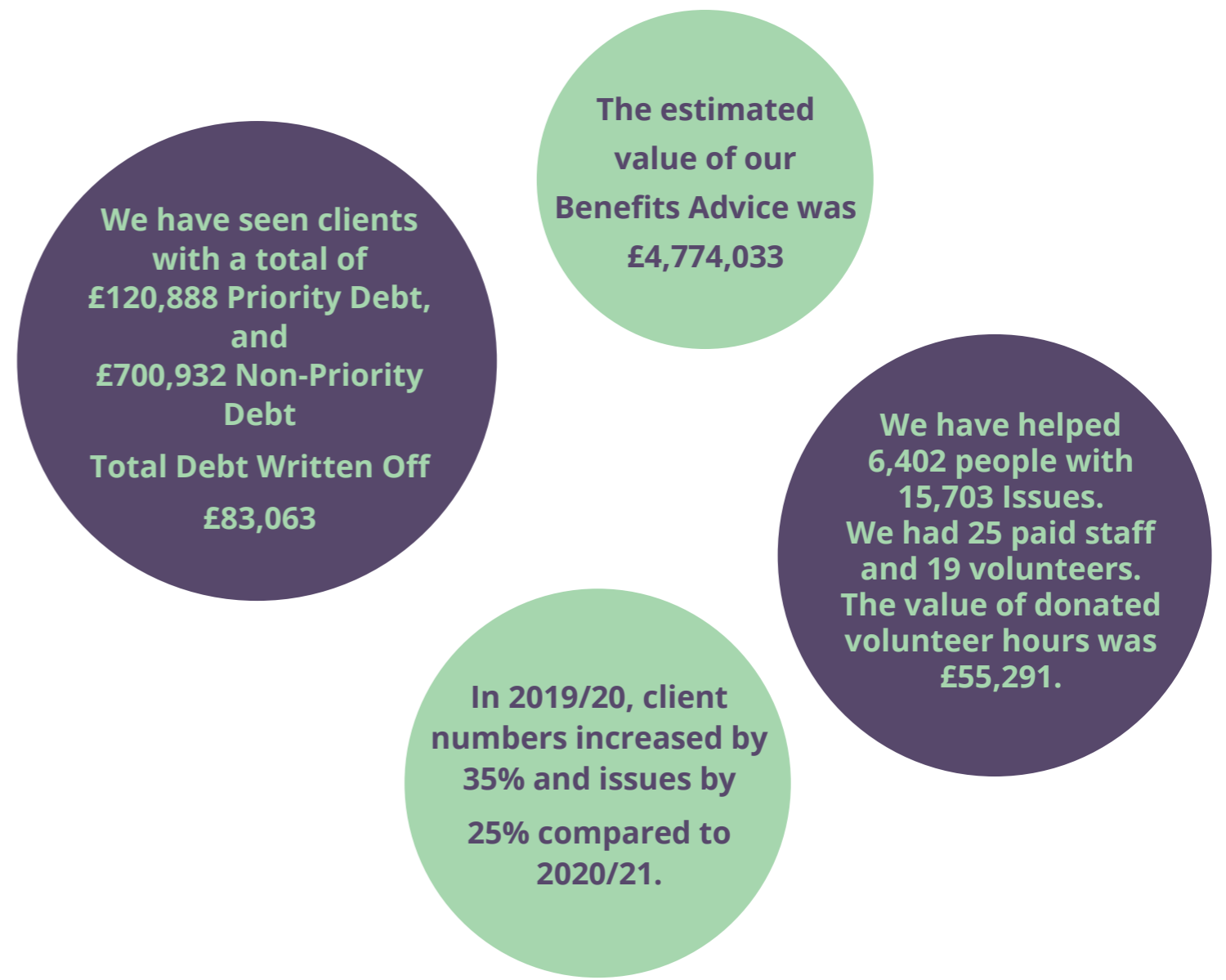
Through this project, we have managed to get approximately £83,063 of debt written off this year.



## Derrick's story

Derrick contacted us as he had been disputing an energy debt to a liquidated company for over a year without success. We re-calculated the meter readings for him, and determined that there was an error. Confronted with this, the creditor offered to reduce the debt by half, but Derrick disputed the whole amount. We assisted him to raise a formal complaint, and the whole amount was written off.

Derrick sent a monetary donation to the service, and emailed us to say 'so many thanks, also, for your dedicated work in supporting me over the months since August 2020 in order to achieve a





# Tendring Mental Health Hub

Citizens Advice Tendring began its Mental Health Hub 5 years ago. The reason this was created was that people with ill mental health were finding it difficult to access our services specifically 'drop in' due to crowded waiting rooms and waiting times. We found increasingly that people needed more than just advice, they also needed support with their ill mental health. We found many people had become isolated and had lost confidence and the ability to interact socially.

The Mental Health Hub runs a recovery programme where people can participate for up to 12 months. Here they integrate back into society in a nurturing supportive environment. They volunteer in the charity shop and learn shop skills, join activities, and meet likeminded people who understand what it is like to feel isolated and alone.

The results have been amazing. It has turned people's lives around and they find a new purpose, reclaim their self-esteem, and make friends. Many go on to other local volunteering placements and some get paid work.

## Covid-19

This year was a big setback for the project as



One of our volunteers working in the Citizens Advice Tendring Charity Shop

we had to close the shop on several occasions when Government restrictions on retail were imposed. Risk assessments and health and safety measures dominated the Hub and we worked hard at making it a safe environment for everyone. The changing room was closed, and safe storage space was found to comply with retail donation regulations.

Whilst the lockdowns were imposed, we kept regular weekly contact with all our volunteers and when we were allowed to re-open, they all returned. They said that when we were all told to stay home, they at first did not think that would be bad as many suffer from social anxieties, so they were surprised when they realized how much they missed coming to the Hub.

## Charity Shop

The charity shop's main aim is to help people with ill mental health but that is not to say we do not want it to be the best charity shop in Clacton!

We recruited a new shop manager in 2020 and she has done nothing short of miracles with the shop presentation and takings have subsequently improved. We are always in need of superior quality donations and sadly many people leave donations outside of shop hours on the pavement which get rifled through and stolen. Please donate to us in opening hours so that we can benefit from them. Unlike other charity shops every penny goes straight back into helping residents with the problems they face.

This year we are looking to improve the external shop front as it is looking very tired and worse for wear, and we know we need a better look if we are to attract more people in.

## Activities

We run several activities from the Hub each week as follows:

- Cycling project - We have trained 2 volunteers to be leaders for this project to assist with

road safety

- Walk and Talk – This weekly walk encourages bonding with peers and encourages talk in general
- Gardening Project – We have an allotment where we are encouraging people to grow their own vegetables
- Singing Group – This began prior to the pandemic but has been put on hold for the time being

The activities were born out of our involvement with Sport England and the poor health outcomes for Tendring. We decided that people need to say what they enjoy doing and then we help to start up a group and then eventually encourage our volunteers to be leaders of their own group without us, therefore encouraging self-sufficiency and independence.

## Realising Ambitions Project

In late 2019 we were successful in applying for funding to begin an activity project and training support for our volunteers and were due to start this in 2020 but the pandemic pushed the start of this back to September 2019.

We had already received some funding from Cycling UK to purchase bikes, but this new funding meant we could expand our activities and support people in gaining more skills and work focused help.

We partnered with Signpost Tendring, and this project continues until September 2022.

Volunteers can access support with goal setting, online training courses, qualifications, work search skills and CV writing.

## Partner Organizations

This year we encouraged partners to work from our Hub as an outreach office in Clacton.

Several organizations have expressed an interest in doing this and will begin regular outreach sessions when the restrictions allow to see cli-



Some of our staff and volunteers participating in the Mental Health Hub Cycling Project

ents again on a face-to-face basis.

They include Mind, African Families in the UK, Next Chapter, Therapy For You, and NEE Digital Access Support trainers. We look forward to working with you all very soon.

By working together, we hope to spread the word about our Hub and encourage more people to access this fantastic programme that changes their lives.

## Homeless Starter Packs

As part of our community awareness, we assist people who were homeless but have now secured their first accommodation. We help by providing household essentials such as bedding, kitchen items and some essential clothing when needed. This is done in conjunction with Peabody Outreach Support workers who refer people to us directly.

## Future

We do not stand still here at Citizens Advice, and we are always looking to the future and to keep improving. The pandemic may have held us back for a while but forward is where we are heading.