Managing Uncertainty

Annual report 2024-2025



Citizens Advice Maidstone is supported by Maidstone Borough Council

2 Bower Terrace, Tonbridge Road, Maidstone ME16 8RY

Advice Line: (Freephone) 0808 250 5704 - available from 9.30am to 3.30pm, Monday to

Friday (excluding public holidays)

Email Advice: via contacts page on website (address below)

Website: www.maidstonecab.org.uk

Trustee Board 2024-25

The Mayor of Maidstone, Cllr Mr Martin Round: President

Elected members:

Mr P Stonely: Chair

Mr A Breen: Vice-Chair

Mr D Parrish: Hon. Treasurer

Mr R Bird

Mr J Cobbett

Ms L French (until February 2025)

Mr I Owen

Mrs J Woods

Co-opted members:

Cllr Mr P Harper: Maidstone Borough Council (until July 2024)

Cllr Mr S Wales: Maidstone Borough Council (from January 2025)

Mr D Thapa Magar (until January 2025)

Staff representatives:

Mr P Hardy: Chief Executive

Mr S Jones: Volunteers
Ms T Weber: Paid Staff

Governance

Through regular reviews the Trustee Board endeavours to reflect on and apply the principles of Organisational Purpose; Leadership; Integrity; Decision Making; Risk and Control; Board Effectiveness; Diversity; Openness and Accountability contained in the Code of Governance in order to facilitate continuous improvement.

Trustee's report

As the Honorary Treasurer of our charity, it falls to me to summarise our activities during the last financial year at Citizens Advice Maidstone. I do this on behalf of our Chair, Peter Stonely, who was unfortunately involved in a road traffic accident recently. We all wish him a full and speedy recovery.

As Chair, Peter has supported the Chief Executive with managing the latest challenges at Citizens Advice Maidstone — be they enhancing our Equity, Diversity & Inclusion responsibilities or managing the changing Local Government Council plans.

In turn, Peter has been supported by our CEO, Paul Hardy, who has enabled our organisation to continue to maintain a sustainable environment. Together, they have ensured that the level of support for all our clients, from the vulnerable to the enquiring, in our Maidstone constituency, remains undimmed.

Over time, Citizens Advice Maidstone has accumulated sufficient reserves to address the continual funding uncertainties we experience. This has been achieved by generating small surpluses at the end of recent financial years and by consistently identifying new funding sources to maintain income.

Last year our major projects have consistently achieved financial success and delivered excellent client service. Maidstone Borough Council continued to provide funding for our core services, which allowed us to offer advice to many thousands of clients in the Maidstone borough.

Additionally, we remain in the National Citizens Advice "Green" zone, confirming Head Office approval of our performance and ongoing financial stability. Our Maidstone office has a strong partnership with our National Office, enabling us to secure and deliver major projects such as Pensionwise, Universal Credit (Help to Claim), and the Energy Advice project.

We also received continued funding from Golding Homes for our housing advice project and from the Henry Smith organisation, and the Prison Service, for the HMP Maidstone Prisons Project. As a result, Citizens Advice Maidstone has always had an excellent reputation for delivering its targets from internal and external funders.

However, a degree of uncertainty exists over the continuation of a number of funding streams, particularly those received from our National Office. Indeed, we have already received confirmation that from April 2026, we will be losing our Pensionwise contract when, on behalf of the DWP, the Money and Pensions Service will be taking the project in-house. This will undoubtedly impact our core service in 2026/27.

That said, we have been able to maintain effective collaborations with other LCAs within the South-East. For instance, we established a partnership with a local office in East Sussex to provide office space for our specialist advisers, enabling us to deliver Pensionwise services to a wider client base beyond Maidstone. Also, managers from several LCAs in Kent meet regularly to share updates and exchange ideas. These interactions foster strong collegial relationships across the teams.

In closing, I would like to thank everyone who has contributed to this organisation, be it through their work, funding, or by volunteering their time and energy.

Over the years, Citizens Advice Maidstone's office has maintained an efficient group of volunteer advisers, specialist and administrative staff both paid and volunteer, as well as Trustee Board members. Collectively, we have continued to operate Citizens Advice Maidstone as an effective resource for those seeking help and assistance.

David ParrishHonorary Treasurer

CEO's report

They say that there are only two certainties in life – "death and taxes".

I however, would like to suggest a third - 'uncertainty'.

Uncertainty is a thread that runs through all our daily lives and whilst it could be said that such unpredictability provides the very *joie de vivre* that makes daily life worth living (imagine the kind of Orwellian nightmare that would exist if the outcome of everything we said and did was 100% predetermined!), it is the scale and frequency of that unpredictability that determines the extent of the impact it has on individuals, institutions and society as a whole.

Debt, poverty, the lack of job security, relationship breakdown et al – these are all issues that real people deal with on a daily basis and the increased uncertainty of everyday living is only proving to heighten tensions in what is already a very febrile atmosphere and thus exacerbate new and existing problems.

As a consequence, in the face of such strong head winds, the last year has been one of continuing to steady the ship as Covid slowly disappears over the horizon only to be followed by the shot across the bows that was and continues to be, the ongoing "cost of living" crisis coupled with an, at best, unpredictable political environment both at home and abroad.

All this adds up to an exponential increase in both client demand and the complexity of their queries as it is in such stormy waters that people look for certainties, perceived or otherwise and it is my belief that Citizens Advice can provide a safe harbour for those who are finding that the circumstances of their lives pitch, yaw and roll on a more regular basis and to a greater degree than ever before.

Despite these challenges, we have been successful in maintaining an excellent service for the members of our community and delivered our objectives according to all currently held contracts, whilst also branching out in to pastures new.

It is at times like these that one needs one's friends and colleagues more than ever and we could not have achieved all that we have done without the help of our many friends both in and outside our organisation.

On a personal note, I would like to take this opportunity to thank the individual members of our Trustee Board for their continued unwavering support. Indeed, I would like to draw attention to the good humour and professionalism of all our staff, both paid and volunteer for their hard work and end dedication to the cause.

Each and every one of them has my enduring gratitude and it is a privilege to know and work with them all.

A big thank you also goes to all our funders, in particular Maidstone Borough Council, without whom it would be impossible to deliver anything but a very basic core service as well as the team at National Citizens Advice for their lasting sponsorship and patronage.

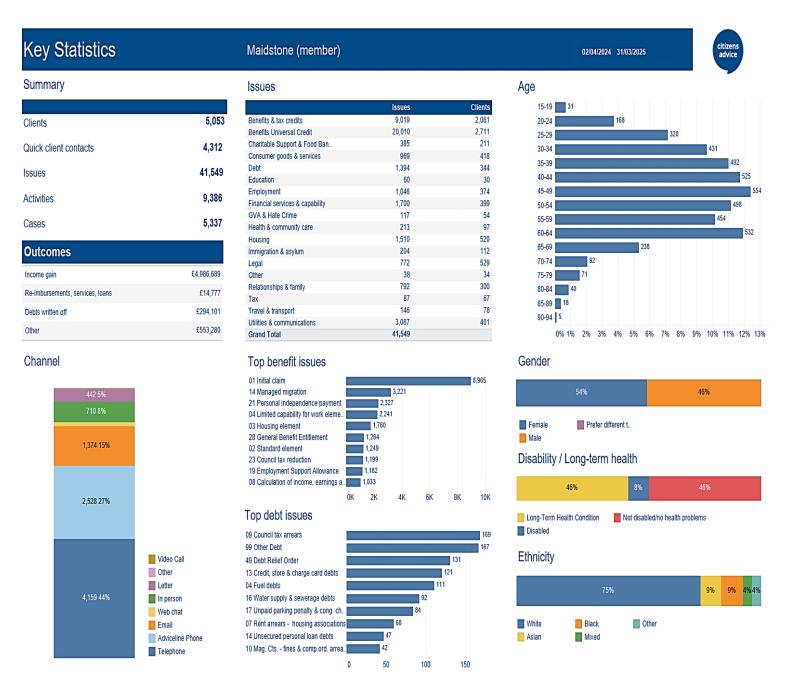
The knowledge that we are all pulling in the same direction gives me and my colleagues the confidence to face an uncertain future with a greater degree of optimism and helps to make what can, at times, be a challenging job much easier.

Thank you and best wishes,

Paul Hardy
Chief Executive



Our work - an overview





Welfare benefits

Our benefits advice helps Maidstone:

- By maximising income, thereby helping to keep people out of poverty. The extra income is generally spent directly in the local economy, benefitting Maidstone businesses and boosting local employment.
- Clients' homes are less liable to be repossessed and they are less likely to be rendered homeless, thus relieving pressure on the local housing system.
- Clients are able to afford to pay for care they desperately need
- Relieving money pressures directly improves family and social relationships, which in turn has knock-on effects in reducing crime and anti-social behaviour.



How we're helping people

A client with severe mental health problems recently approached us. They had been receiving Personal Independence Payment for a number of years. This had been stopped following a review by the DWP because the client had not supplied sufficient information about their medical condition.

The client was in acute mental and financial distress and unable to challenge the DWP's decision on their own. The client was also particularly concerned that they would have to go through the long and stressful process of lodging an appeal.

We were able to draft a request for a Mandatory Reconsideration for the client and to help with providing the necessary medical evidence.

To the client's enormous relief, the DWP changed its decision about needing to go to appeal and they were able to receive their benefits without further delay.



Energy advice

- Working as a team we performed exceptionally well hitting our target for our funded projects.
- Through these projects we have increased the income for the residents of Maidstone by the grand total of £933,640.90. This has been achieved through various routes such as energy saving advice and energy schemes, benefits etc.
- Whilst giving energy advice and information we have also identified clients with unclaimed benefits. We have helped a client to claim £4,984 that they were entitled to.
- We have been able to reach a very diverse range of people one of our aims is to reach those who may not know of our service.
- In addition, we have continued to assist residents via our Carbon Monoxide Advice Project, where, if needed, free Carbon Monoxide alarms are sent directly to the client in order to protect them from this "silent killer".
- We have also helped pensioners concerned about losing their Winter Fuel Payment who, after talking to us, found that they were entitled to Pension Credit, thus reinstating their Winter Fuel Payment.



How we're helping people

One of our energy clients was single and living in a Housing Association property. They were of pensionable age and had health issues.

The possibility of claiming Attendance Allowance was discussed with the client as, with this in place, they would then become eligible to receive Pension Credit, resulting in them receiving an additional £4,088.76 per year.

Energy saving tips were also discussed with the client, adding up to a potential saving of an extra £84 per year.

The possibility of applying for other schemes as well was investigated and a shopping voucher for £200 was applied for and obtained for the client via Kent County Council, equating to a total potential outcome for the client of £8,300.

Our energy advice work





Money advice

Working with the people of Maidstone, we can:

- Promote income maximization Assist with benefit checks to make sure that no one is missing out on benefits to which they are entitled.
- Provide budgeting help Working with clients to help them understand their outgoings and financial commitments and raise awareness of Social Tariffs for water and broadband.
- Investigate options for dealing with debts through Debt Relief Orders and affordable payment plans following an in-depth analysis of a client's situation.
- Relieve stress and improve mental health once issues are addressed and dealt with.
 Some clients have never before been able to work out how much money is coming in and going out. Consequently, after receiving advice from us, they feel they have gained control of their everyday spending for the first time in their lives.



How we're helping people

A client's GP submitted a referral for an Occupational Therapist to visit them in order to assess their needs.

The Occupational Therapist discovered that the client was living in one room of their privately rented flat which was covered in mould and in an extensive state of disrepair.

Following involvement from Environmental Health and Maidstone Borough Council, arrangements were made to re-house the client.

The client also had debt issues and after working with the client over several weeks, our advisor managed get £5,000 debt written off for them.



Employment advice

Many clients contact us as a result of workplace disputes. We answered 195 queries about unfair dismissal last year, and 187 about pay, in addition to all the queries regarding discrimination and rights to home or hybrid working – the latter has increased noticeably since employers and their employees discovered the advantages during the pandemic.

They are often unaware of their rights in the workplace, or how to manage the processes of enforcing them. A significant number of queries (113) are concerned with the process of using the Employment Tribunal to complain about the employer. This difference in season may reflect the predominant types of work in the area.



How we're helping people

A client believed they had been unfairly dismissed.

Their claim had been accepted by the Employment Tribunal (ET) and the client had been sent case management orders. Unfortunately, they had failed to comply with several dates on them, and the respondent - their ex-employer – was seeking to have the claim dismissed as a result.

Having spoken to the client and examined the papers (sent by secure upload link) we arranged a face-to-face appointment with one of our advisers, who spoke to the ET on his behalf.

The case will now be heard by the Tribunal, as our advisor was also able to help the client with other aspects of the case administration that they were struggling with.



Housing advice

- The topic of housing continues to be at the forefront of our core advice service, with multiple related emerging concerns. Individuals with housing needs and threatened with homelessness tend to have other issues that also need addressing.
- With the upcoming, prospective overhaul to the private rental sector with the incoming Renters Rights Bills, the expectation is that our housing advice service will change dramatically over the coming months – with people needing to understand how the changes will affect their rights. Our in-house knowledge and training will also have to change to meet the differences in legislation head on.
- Predominantly, our clients currently need help with understanding section 21 notices and eviction procedures – with the primary concern being keeping a roof over their heads. A lot of our service involves signposting our clients to the relevant support available, such as legal aid organizations and directly into Maidstone Borough Council's housing department at Trinity Church.
- We continue to work in tandem with the local authority, by seeing mutual clients face to face at Trinity every Wednesday. This is an invaluable service, allowing us to identify and reach customers that need additional support while they access homelessness assistance.
- Over the last year, we have seen 114 customers here, with the most frequent advice concerns centered around PIP and debts. During this time, we have identified and /or secured approx. £153,850 in additional income for these clients and assisted in writing off £3,034 of debt.



How we're helping people

A client had an ongoing issue with eligibility for a PIP claim, following a period working abroad.

The client had extensive care needs and needed somebody to complete and send an application on their behalf.

Citizens Advice and support staff at Maidstone Borough Council worked together to gather all the necessary evidence and consent in order to successfully submit the application.

The client was subsequently awarded the enhanced rate on both components of PIP and has found supported accommodation.

Our work on Maidstone Borough Council & Citizens Advice Maidstone's Trinity Project



How we're helping people

Summary of appointments - FY24/25 - 01/04/2024 to 31/03/2025

- Total available (single) appointments: 260 Total booked appointments (single): 254
- % (total) of booked appointments attended: 70% (179)
- % (total) of booked appointments not attended: 30% (75)
- Unique households offered an apt: 125 Households offered more than one apt: 33
- Unique households containing pensioners offered an apt: 8
- Unique households containing person/s with disabilities offered an apt: 39
- Unique households containing dependent children offered an apt: 44
- Unique household containing a single adult only offered an apt: 66
- Of the available appointments, 254 were booked (a combination of singles and doubles) this equates to up to 381 hours of 1-2-1 household support and assistance being offered

Projects and additional services 2025

Without the support of Maidstone Borough Council who, in difficult circumstances continue to contribute to support our core service of generalist advice to local residents, we would not be in a position to successfully bid to a range of other funders for additional specialist services to help local residents in need. Charitable funding remains increasingly hard to find and is time-limited, which means, like other voluntary sector organisations, we have to continually plan for a range of different outcomes. We face a challenging environment, with uncertainties around future local government reorganisation and consequent future core funding, but we remain confident in our own abilities to succeed. Partnership work is becoming increasingly important as a means of sourcing funding for services and we are well placed for this as partnerships form a key part of our work.

It is notable that our additional projects and services, funded from sources outside that of the core grant, continue to form the large majority of our annual funding. These additional services, a number of which will be reported on in more detail in this document, currently include:

- Pension Wise Service for Kent and East Sussex
- Help to Claim Universal Credit Service (and Partnership Lead for Kent)
- Prison Advice Service for HMP Maidstone
- Energy Advice Programme and CO Awareness Programme
- Homeless Prevention Advice (at Trinity Hub)
- Council Tax Support for Maidstone Borough residents
- Management of South East Financial Capability Forum

Once again, a big thank you to all our partners and funders who continue to support these services.



Prison project

2024-25 is the 11th year that Maidstone Citizens Advice has been advising prisoners in HMP Maidstone, one of three Foreign National Prisons in the UK. We continue to work as part of the Preparation for Release Team helping prisoners to deal with their issues before they are released back into the UK or deported.

The service is well used and appreciated by prisoners and prison staff. Prisoners often express their thanks and appreciation to us. Prison Officers have told us that we provide help otherwise unavailable in the prison. They tell us that we contribute to the calm atmosphere in the prison as prisoners know that they have somewhere independent to turn to for help with their external problems. We also contribute to reducing the chances of clients reoffending on release, as we are helping to remove triggers that lead to recidivism.

HMP Maidstone holds approximately 600 men. In 2024-25 our three prison advisers dealt with 292 "new" prisoners (first time involvement) and 500 prisoners for repeat/ongoing interactions, a total greater than the population of the prison at any one time. It is a very busy service.

Prisoners fill in a prison "app" to request our help. We will see them face-to-face or deal with their problems remotely, as appropriate.

Issues raised include debt, income tax, benefits, return of property from the police and other agencies such as the National Crime Agency, housing, immigration, family matters and banking.

Our long-standing grant for prison advice from The Henry Smith Charity came to an end in March 2025. We are very grateful for the brilliant support they have given us over a number of years, without which the service would not have existed at all, let alone thrive as it has done. Fortunately, HMP Maidstone has been able to find additional funding for us to continue this important service into 2026, and hopefully beyond.



How we're helping people

The client's family were renting a property in their native country. They had little money and one of their children had recently died. The client was keen to sort out their finances so they were able to support their family upon release.

Our adviser discovered that the client had contributed to a private pension scheme, managed to locate the provider and ascertained that the client was able to access their pension.

Equity research & campaigns

Ever since the beginning of our service our aims have been helping and empowering our clients. Our basic principles have always been that we are impartial and independent- we do not judge our clients, or their questions nor do we force our views on them. These standards have been our bedrock, long before the development of equal opportunities, political correctness or even (dare we say it) wokeness.

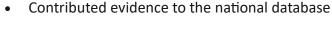
Today we prefer to talk about equity - we treat our clients fairly. This means that some clients may need a home visit, or an interpreter, to be able to access our service whereas other clients will simply call in to see us. Equity training is important for all our staff and Trustee Board members - we need to reflect on how our life experiences might impact on how we interact with our clients.

Our aim is that our workforce reflects our local community. We want anyone in Maidstone to feel confident that our services are for them.

Our research and campaigns work enables us to highlight issues that affect Maidstone residents and to present well-researched and unbiased information to decision makers.

This year we have:

- Researched the impact of the Renters' Rights Bill
- Provided briefings for the MPs elected in July 2024
- Produced the Community Needs Assessment to support the Business Plan and identify potential research areas
- Taken part in national campaigns on the cost of living and uprating Universal Credit





Our community in Maidstone*

Maidstone has a population of 184,200 forming 11.4% of the population of Kent This is forecast to rise to 189,800 by 2030.

Maidstone is in the top 20% of authorities nationally for both net immigration and the proportion of National Insurance numbers held by foreign nationals. That said, according to the most recent data on ethnicity (the 2021 national census), 90% of people identified themselves as 'white', with 10% from BAME communities or of mixed ethnicity.

3% of the population has been resident in the UK less than five years, and 4% of households have no one with English as a main language, up from 2.9% in 2011. This has significant implications for giving advice: the language barrier may impede understanding and these clients may need more time for advisers to help them.

In 2020, Maidstone had 90,600 economically active residents aged 16+. This had gone down to 88,057 by the 2021 census date, despite an increase in population. Of the 36.5% who were economically inactive, 22.3% were retired, 4.7% looking after home or family, and 3.2% long-term sick or disabled. 2.3% were unemployed and actively seeking work.

The number of Maidstone residents claiming Universal Credit (UC) has continued to rise sharply in 2024–2025. It more than doubled during the pandemic (by November 2020 it was over twice the 2019 level) and has continued to grow. By January 2025, 16,707 people in Maidstone were on UC – a further increase from 13,378 in August 2023 and 14,783 in February 2024. This represents nearly 15% of working-age adults locally, up from around 6–7% prepandemic. Both those in work and out of work contributed to this rise.

There are 32,000 Maidstone residents on the State Pension (nearly 95% of local retirees]. However, only about 2,800 pensioners receive Pension Credit. Disability-related benefit claims continue to rise sharply. In early 2024 Maidstone had 14,424 adult Disability Benefit claimants, a 14% increase since 2022. The largest growth is in Personal Independence Payments (PIP) – the main disability benefit for working-age people.

PIP claimants in Maidstone have almost doubled in number over the past four years, reaching around 7,700 by early 2024 and 8,545 in January 2025. There were also about 3,900 people on Attendance Allowance (for over-65s with care needs) in 2023, and this too has risen. Overall, the caseload for disability and ill-health benefits in Maidstone has nearly trebled since 2020, reflecting greater need and awareness. This trend has significantly impacted Citizens Advice's workload, as complex benefit queries (e.g. PIP applications and appeals) take a considerable time to complete successfully.



A Volunteer's Viewpoint

I was made redundant last year after the British company I worked for was acquired by an American firm. As often happens in these transitions, senior management from the original team were no longer needed.

This change gave me a chance to step back and consider what I really wanted to do in the next phase of my life. It didn't take long to realise that endless rounds of golf weren't going to cut it. I needed something more challenging. It's a bit of a cliché, but I found I genuinely wanted to give something back.

I had previously undertaken various voluntary roles in my spare time, including running basic debt advice courses and now I found myself with more time to give (and an urgent desire to escape my wife's DIY projects & garden centre visits). So, I started exploring various opportunities.

That's when Citizens Advice kept popping up. It seemed like a good fit. Somewhere I could put my skills, life experience, and knowledge to good use helping others find their footing in an increasingly confusing world.

Curious, I reached out. After spending a day observing in the office, I was hooked. What I found, from the top down, is a friendly, enthusiastic, professional & dedicated team. So, on a rainy Monday in January, I threw myself into the Adviser training. Oh boy, that is not for the faint hearted. I certainly got my challenge.

By late March I'd passed and started drafting responses to email enquiries. That must have gone well, as I was soon moved to the telephones under the ever-watchful eye of our wonderful supervisors (whose knowledge is amazing).

I'm now part of the Tuesday crew, where no two days are alike and I've quickly come to understand that the learning never stops. The sheer variety of issues we encounter is staggering, but there's something incredibly fulfilling about helping someone navigate a tough spot.

I'm genuinely excited for what lies ahead for me at Citizens Advice Maidstone. Who knew redundancy would lead me here? Certainly not me but I'm glad it did!

A Student's Viewpoint

A student, from a local school, recently spent a week with us. This is what they had to say about the experience:

"Before this week, I took a lot of the aspects of my life for granted. I am privileged to have a stable household, a full-time education and a support system around me. However, a sad reality is that many people do not have these privileges, and they need support. Through hearing about the range of issues and problems that come through to Citizen's Advice, my perspective has changed massively. Whether it is about benefits, housing, immigration or family issues, we as a society have to help those in need, help those who don't understand the system well. The people who work here have that mindset ingrained within them. They are kind, respectful and genuinely striving to make a difference. As I embark on my journey to study law, this experience will forever be a key milestone. I will ensure that I use my knowledge to give back and to help others so we can all strive as one body to claim the basic rights we all deserve. I want to thank Tania and Sam and the rest of Citizen's Advice Maidstone for the support and insight they have given me."

Help us to serve Maidstone

You can make a real difference by volunteering with us. Volunteers are vital to enabling us to help Maidstone residents to access information and help them to move forward with their lives.

You can help us in many ways:

- Helping people online, over the telephone, or in person
- Researching and campaigning for policy change
- Helping the service to run smoothly in our administration and customer service roles
- As a member of the Trustee Board
- Whatever your role you will receive the training you need, and you will be working in a positive, supporting environment
- Visit our website at www.maidstonecab.org.uk for further details and an application form

The Citizens Advice Service provides free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equity 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.

Generalist Advice

Benefits

Consumer

Debt

Education

Employment

Finance

Health

Housing

Immigration (Level One)

Relationships

Travel

Utilities

Specialist Advice

Debt

Employment

Welfare

Benefits

Energy

Acknowledgements

The Trustees, Management, Staff and Clients would like to thank all the individuals and organisations who have assisted us in the past year.

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Chart Sutton Parish Council

Citizens Advice:

• Pension Wise

• Help to Claim - Universal Credit

Cobtree Charity Trust

Colyer-Fergusson Charitable Trust

Golding Homes

Donations from the public, clients and staff

HMP Maidstone

Maidstone Borough Council

N & W Kent CA re CGL West Kent

The Henry Smith Charity

Wateringbury Parish Council

Whitehead Monckton Solicitors

Our special thanks go to:

Members & Officers of Maidstone Borough Council

Pension Wise

HMP Maidstone

Citizens Advice Central Office staff