



St Paul's Community Centre
St Helier
Jersey JE2 3WP

Telephone: 01534 724942
Fax: 01534 617508
Freephone: 0800 7350249

Jersey Citizens Advice Bureau Limited

e-mail: advice@cab.org.je

Web: www.cab.org.je

Web: www.jod.je

Deputy Inna Gardiner
Chair
Public Accounts Committee
Scrutiny Office
States Greffe
Morier House
St Helier
JE1 1DD

29th October 2021

Dear Deputy Gardiner

Re: Government Covid Response Review

We are pleased to respond to your letter dated 24th September 2021.

How Citizens Advice Jersey managed the Covid pandemic

When the first lockdown started in March 2020, we continued to make our service available to clients remotely by telephone, e-mail and social media. Our staff worked from home for seven weeks with the support of the Management Board. When we returned to the office, our volunteers were also able to return. We had access to Risk Assessments from National Citizens Advice to ensure this was done in the safest way possible. We followed all Jersey Covid Advice for Businesses. In line with Government guidance, we gradually restarted our face-to-face service by appointment only before reopening our drop-in sessions.

Our CEO, was seconded to the Community Task Force at short notice. We were fully supportive of the contribution he was able to make, however this caused extra work for our small team of staff who had to take on extra responsibilities and our Management Board who had to take on extra duties to support our staff. All staff and directors willingly made these efforts to assist and contribute to the Island's Covid response. A significant number of our volunteers made the decision to retire due to changes in their personal lives



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How the pandemic affected our clients

The number of employment enquiries we received in the first quarter of 2020 was nearly double compared to the same quarter 2019. This is to be expected when so many people were unable to work, had the terms of their employment changed or had their employment terminated.

The number of housing enquiries we received increased by a third in the third quarter of 2020 compared to the same quarter 2019. This is to be expected when the temporary change to the Residential Tenancy Law was coming to an end. We would have expected the number to return to normal levels as employment has, however the number of housing enquiries continues to be comparatively high.

How the Government response assisted Citizens Advice Jersey

The increase in use of our website and digital channels highlighted the need to update our online resources. We were grateful to be granted funding for this from the Fiscal Stimulus Fund and this project is well underway.

Our grant funding from Health and Community Services in 2020 and from Customer and Local Services in 2021 contributed to us being able to deliver our service at a time when it was needed more than ever.

How the Government response assisted our clients

Our clients came to us with multiple issues and we were pleased to be able to inform them of the support available.

The temporary change to the Residential Tenancy Law that stopped rent increases, termination of leases and evictions meant that clients had the safety of a roof over their head, regardless of any reduction in income or loss of employment.

The Co-Funding Scheme enabled small businesses to remain open and keep staff employed.

The CRESS Scheme gave financial support to individuals who did not meet the residency criteria to receive Income Support. This ensured that such individuals had some funds available for necessities and eased the reliance on the Salvation Army.



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Coronavirus Helpline

Our clients found they were generally able to get through to the Coronavirus Helpline and get the information they needed. There were serious delays at peak demand times.

How the Government could have better assisted our clients

We feel that the temporary change to the Residential Tenancy Law (RTL) could have been extended to further protect clients from potential homelessness. In the year following the end of this change, we have seen a significant increase in clients facing potential homelessness as they have been given lawful notice by their landlord and have been unable to find new accommodation. We have seen a trend in rents increasing at a steep rate to a level that is unaffordable to tenants.

There seems to have been little forward planning on the impact the ending of this change would have and no mitigation put in place that could have eased the transition.

We feel that when the temporary change to the Residential Tenancy Law was reversed this left some clients unprotected. And Clients classed as lodgers are not protected by this law so were left vulnerable to homelessness.

We have seen enquiries from clients in 2020 and 2021 who are receiving demands for repayment of Income Support because it is alleged the clients received payment from their Employer who had taken part in the Co-Funding Payroll Scheme (CFPS). These clients are being supported by CAJ through the appeals process to prove they did not receive payment from their Employer. These clients are suffering considerable distress through no fault of their own, frequently at a time where they are already struggling financially. We understand that under the CFPS payment was routed via Employers but if such funding did not make its way to employees then follow up is required. We are also seeing clients with problems arising out of the CRESS scheme. Applications were processed and paid with minimal means testing during the application process to prevent delays. Later review forms were sent and supporting evidence requested. Over payments came to light. Again we see clients facing requests for CRESS repayment due to an employer taking part in CFPS and declaring payment made to an employee when that was not the case.

The streamed press conferences were informative however they often started late and were lengthy. We believe these conferences would have benefited from having shorter, sharper messages and more uniform answers to media questioning, especially where the questions could be anticipated.



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We appreciate the redeployment of Government staff was necessary during the first lockdown, but many departments have still not returned to their usual capacity. We were often unable to contact departments that our clients needed assistance from and even now, this is still sometimes the case. We feel the decision to keep face-to-face services closed or significantly reduced was problematic for clients who do not have internet access for e-mails and online forms, who do not have funds readily available to top up their phones to call or who find information easier to access and understand in person.

Overall, we feel the Government response was measured and appropriate to our Island's context.

Yours sincerely

Nicola Adamson

Chair
Citizens Advice Jersey