

delivering advice to the community since 1939

Brighton & Hove

Citizens Advice Bureau



annual review 2012-13

Company registration no. 3794933

Charity registration no. 1094620

**Brighton & Hove
Citizens Advice Bureau**

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Introduction from our Chair



**Jo Newell,
Chair of the
Trustee Board**

2012/2013 was another year in which Brighton and Hove CAB found itself under significant financial pressure as cuts in funding continued and the ability to deliver services was put under pressure.

In the light of this situation, the Board of Trustees decided that the long term sustainability of the CAB was of the utmost importance. As a result, changes to our structure and the way in which services are delivered,

have been made. This process has been aided by an emergency grant in March 2013 from Brighton and Hove Council, for which we are extremely grateful.

We are expecting another difficult year so I would like to express my thanks to Vicky Watson and her team, both paid staff and volunteers, who have risen

to the challenge of transforming Brighton and Hove CAB into a service that fully supports the residents it serves. Demand for our advice services is high and in 2012/13 Brighton & Hove CAB assisted 6259 people with a total of 23,089 issues.

I also look forward to continuing to work alongside our committed and experienced Trustees.

Jo Newell

“Demand for our advice services is high and in 2012/13 Brighton & Hove CAB assisted 6259 people with a total of 23,089 issues.”

Bureau Director's Report

2012-13 was a really tough year for the Bureau as central government cuts began to have an impact on both our services and our clients. As funding for services reduced the need for services increased and demand for advice remains consistently high.

From April 2013 debt and benefits went out of scope from Legal Aid funding. For over 10 years the Bureau has had a highly successful specialist welfare benefits and money advice service delivered under the Legal Aid contract. Our Legal Aid team of 3 paid staff ensured that all work was completed and cases closed at the end of the contract on 31 March 2013 (under notice of redundancy for their posts). The team's commitment and professionalism was exceptional.

Despite cuts in funding placing some CAB services and jobs at risk in 2012-13 the Bureau also received new funding enabling us to extend our Welfare Benefits Advice Outreach Service to 6 GP surgeries in the city. We also received funding towards our general help services enabling us to retain the same level of sessions. Following the success of our financial advice service for patients with lung cancer at the Royal Sussex Hospital the service received

additional funding enabling the fortnightly service to become weekly.

The Bureau remains an active member of the local Advice Partnership and Advice Services Network and committed to improving access to advice in the city and reaching those in greatest need of our services.

The CAB service is predominantly delivered through our team of committed volunteers and without them we would not be able to deliver our essential services to the local community. The economic value of volunteers at the Bureau is always amazing and during 2012-13 it was £139,209. The Bureau also has a small team of paid staff and a board of Trustees (volunteers) who also contribute so much to the service. A big thank-you to all – we can't do what we do without you!

Finally I would also like to thank Edlira Alku who was Interim Director from November 2011 until September 2012 for managing the Bureau in such challenging times.



**Vicky Watson
Bureau Director**

Vicky Watson

The CAB Service Aims

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

The Citizen's Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

It values diversity, promotes equality and challenges discrimination.

Welfare Benefits Advice Service at GP Surgeries

This is an outreach project delivering advice to some of the most vulnerable clients in the city. The project workers are Craig Golding and Fay Blockey.

In 2012-13 Brighton and Hove CAB were given funding to extend their Welfare Benefits Advice Outreach Service to 6 surgeries throughout Brighton and Hove for 2012 – 2013. The 6 Surgeries are St Peters, Park Crescent, The Broadway and The Practice (both of these are based in the Wellsbourne Centre Whitehawk), Mile Oak Medical Centre and Eaton and Goodwood Medical Centre.

This project is funded by Brighton & Hove City Council Well Being Project. Referrals to the service are made by surgery staff or by patients directly. Advice is given on benefits ranging from simple entitlement questions to complex better off calculations and benefit appeals.

Clients/patients are advised in person, and occasionally over the phone, and advice confirmed in writing. Clients can also contact the service if they have further questions or need further advice, and a significant amount of ongoing work is provided for clients. This is a very successful project, not only in financial gain for the clients/patients, but also in the development of a holistic and integrated service which places patient care and choice at its core. Feedback has informed us that many of our clients would not come to the CAB offices or go to other advice agencies whereas they are happy to come to their GP practice for help as it is familiar and unthreatening.

During 2012-13 the GP Outreach Advice Project advised 177 clients across the 6 surgeries.



Warm Homes Healthy People Project

January-March 2013

This was a short term project commissioned by Brighton and Hove Council and the Primary Care Trust from the Government Warm Homes, Healthy People fund.

The aim of the project was to provide home visits to vulnerable clients to deliver benefit checks and initial debt advice.

Craig Golding and Jackie Grist delivered this project in the 12 week period This project delivered was in partnership with other local advice services.



*Craig Golding, WHHP
and Benefits Advisor*



This 12 week project achieved the following:

- **28 clients were advised**
- **Estimated benefits gain for clients of £2318 per week**
- **One client received a new boiler and 3 radiators estimated value £2500**
- **£1495 estimated grants from fuel trust applications**
- **Some of the clients benefited from further specialist debt advice.**
- **All clients were given energy efficiency advice.**



Case Study

Client was a lone parent with 4 dependent children and she was a home owner. She was in receipt of Income Support, Child Benefit and Child Tax Credits. She was referred to the WHHP via her health visitor.

Her boiler was intermittently working and she could not afford to replace it. She was referred from this project to another Warm Home Project in the city who were able to supply home owners with new boilers.

Our client was accessed and interviewed by that project and she was awarded and had installed a new boiler and 3 radiators.

Face to Face Debt Advice Service



The Face to Face Project in Partnership with the Money Advice Service has gone through numerous changes over the past financial year. It is no longer the funded by the Department for Business Innovation and Skills (BIS) and is now funded by the Money

Advice Service instead. The project has been expanded to provide advice to any client whereas previously the service was only available to social tenants and clients no longer need to be financially excluded. Regrettably the outreach at Jubilee library has closed due to an increase in targets and all face to face appointments to take place in the Bureau offices now.

The project provides 37 hours a week of generalist level (and specialist level when appropriate) money advice at both the main bureau office in Hove. The service continues to assist clients to budget for essential expenditure, identify entitlement to benefits and reschedule priority debts such as rent or mortgage arrears and council tax to help retain possession of their properties.

The service can also assist those who are insolvent to petition for their bankruptcy in order to clear their liabilities and make a fresh start. The project is also able to assist with Debt Relief Orders and has had 15 successful applications this financial year. 2012-13 has been difficult for all involved due to uncertainty about funding and the project staff were at risk of redundancy for the second year running. In early 2013 funding was approved and we were able to continue with the project, although in a slightly different guise.

The caseworker can assist with challenging debts where appropriate, including where there may have been irresponsible lending or not all documents have been received by the client.



Face to Face project staff –
Ross Blackman, Debt
Advisor and Alison Peet,
Administrator

Key achievements for the Face to Face debt Advice Service in 2012/2013

- Total clients seen by the project 335
- Total debt dealt with in the financial year £4,819,310

Some comments from clients who used the Face to Face debt advice service in 2012-13

"My wife, who is disabled and I were having serious problems with debt and were at the end of our tether. We were both being dragged down by these problems and were even to scared to open our own front door for fear that there would be bailiffs there come to take all our belongings. As soon as we spoke to the CAB our minds were put at ease and we felt that a huge weight had been lifted from us. We sat down that evening and for the first time in months felt safe in our home. I would like to give a huge thank you to the adviser who was amazing. He was knowledgeable, professional and couldn't have been more helpful and was, above all, a genuinely nice guy who treated us both with dignity and respect and made us both realise that there are good people out there who are willing to spend their time and energy to help others not for financial gain but because they care. Thank you again to all the people at CAB offices everywhere but especially the adviser I saw."

"The adviser I saw was totally amazing, he was so helpful with my debt problem. I was beside myself before coming and speaking to him, now all my debts have accepted a repayment I can manage. The adviser is a total credit to the bureau and I would like to say a massive thank you for all of his hard work".

Case Study

The project advised a client who had a debt to the Motor Insurers Bureau who pay out for the victims of uninsured drivers. The debt to them was £28,500 and the client was very concerned he may lose his property over this. The client was adamant he had received no notification that the creditor had been unable to take his payment and therefore was unaware he was driving without insurance. The adviser requested copies of the documents that had been served and client and found these were all sent to an address that does not exist. It was further noticed that the legal notice to cancel the agreement was defective, meaning the agreement could not be legally cancelled. This was pointed out to the company concerned and they advised the client there was no debt to pay and he could make a claim on his insurance policy as effectively it was still in place.

HIV Advice Service



*Jackie Grist,
HIV Adviser*

Key achievements for the HIV Advice Service in 2012/2013

- 101 ongoing clients
- 52 new clients
- £137,589 of client gains from benefits and grant applications

Client satisfaction

- 100% of clients were very satisfied with the overall level of service and found it very helpful
- 95% of clients felt the service performed very well in terms of being treated fairly, found our staff very informative and would recommend us to someone else if they needed advice

'Adviser helped me with a very stressful appeal which we won'

'Long live the CAB'

'HIV service is an asset to the CAB'

'Excellent, informed, professional caring service, adviser did not give up on the case even though is stalled at every turn'

'Well done, all the help I need in a kind friendly manner'

'Adviser is helpful and explains things in a way that I can understand what I need to do to solve my problems'

'Keep up the good work, so professional and helpful'

Feedback from clients who used the HIV advice service in 2012-13

This appointment based casework service is offered for 21 a week on Monday, Tuesday and Wednesday. It is available to anyone who is affected by HIV including their partners and families. People can self-refer or can be referred from other agencies and phone for an appointment on a dedicated CAB extension number. Hospital and home visits are made when needed.

During 2012/2013 over 101 people were helped with accessing in and out of work benefits, including Appeals, Reviews, Supersessions and dealing with benefit Overpayments. The benefits were Employment Support Allowance, Disability Living Allowance, Attendance Allowance, Pension Credit, Tax Credits, Social Fund Community Care Grants and Discretionary Housing Payments. People were helped to negotiate with their creditors over utility and credit debt. They were also helped with advocacy around Housing and applications to increase Homemove banding. Crusaid Hardship and Utility Trust Fund applications were made. Most people had multiple issues.

Case Study

A housebound client was helped to get into the Support group for ESA and to get Discretionary Housing Payment for help with the shortfall between his rent and Housing Benefit. A Safeguarding Referral to Social Services was made on his behalf following the client's discovery that his home help, on whom he was reliant, was stealing money from his account.

A client in debt was helped to negotiate with a creditor so that they agreed not to pursue a debt of £4200.

CLS Specialist Advice Services

Community Legal Service



The Legal Services Commission funded our Community Legal Service project from the 1st April 2000 until the 31st March 2013. During that period, 6120 clients were given specialist legal advice in the areas of complex debt and welfare benefits to clients who are eligible for legal aid.

Our CLS team continued to work right up until 31st March delivering professional and quality services to clients whilst simultaneously winding down the service.

The majority of welfare benefit cases involved helping people with disabilities/health problems through the appeals process, involving legal representation at First and Upper Tribunal stages to ensure they received the benefits to which they

were entitled. Clients were helped to understand the complex welfare benefit system so they were better able to cope in future. The debt advisers negotiated with priority and non-priority creditors on behalf of clients often preventing re-possession of their homes or seizure of assets by bailiffs. They helped those wishing to file for bankruptcy through the insolvency process. And, more than anything, the advisers helped people to manage their debts and finances to reduce very high levels of stress and anxiety.

Sadly, due to government cuts to the Legal Aid budget, the service had to close at the end of this financial year – a great loss to the people of Brighton and Hove, but also to the Bureau – not only in funding - but also in personnel as we lost three highly experienced and valued members of staff.

Some comments from clients who used the CLS services in 2012-13

'I would recommend this service to all my friends and family'

'Thank you – you're doing a brilliant job'

'The adviser dealt with my debt issues with great sensitivity and efficiency'

'The service I received was excellent and so was the advice'

The feed-back from clients of our CLS services was overwhelmingly positive



Lucy Evans
(Welfare Benefits Adviser)



CLS team –Anne Duggan
(Specialist Advice Unit Manager & Money Adviser). **Sarah Evans** (Administrator). **Fay Blockey** (Money Adviser)

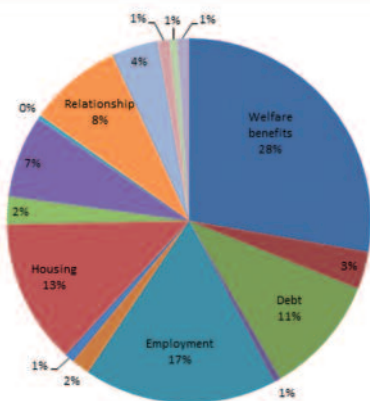
General Help Advice Services

Brighton & Hove CAB's general help services are primarily funded by a discretionary grant from Brighton & Hove City Council. The General Help Unit (GHU) offers advice from the Bureau's main office face to face, by telephone and by letter/fax.



In 2012-13 the GHU dealt with:

- 17,021 new legal issues from
- 5311 unique clients
- With a total of 11,033 client contacts
- 79% of clients were new and 21% had used the service before



In February 2013 the GHU started to use the new Citizens Advice client recording system. This is very different to the previous one and therefore there was an initial impact on our services as staff and volunteers

began to use it. Inputting became much slower as people were not familiar with the system or how to use it. The new system is national and enables CABx to reduce duplication and increase efficiency which in turn is positive for clients.

Since the introduction of the new system we have subsequently reviewed processes and are prioritising deploying resources for training of gateway assessors to avoid bottlenecks at our drop in sessions and to improve telephone access. We continue to see an increase in complexity of cases due to the effects of the economic downturn and the roll out of Welfare Reform. In 2012-13 this was an average of 2.7 issues per client at general help level.

The Bureau has been able to retain general help advice services on Friday mornings through funding obtained from Lloyds TSB Foundation.



'Advice given made it more clear what my rights were and what steps to take to help with my situation'

'Very professional approach by the staff. Making things very clear from the outset and throughout my visit'

'Very friendly and personable staff, clear concise advice, well informed advisers. Many thanks'



Sue Phipps & Hazel David,
Advice Session Supervisors

Key achievements for GH services in 2012-13

- The service went live with a new national Citizens Advice client recording system in February 2013. This enables CABx to view national client records thereby creating efficiency and reducing duplication for clients.
- 4 volunteer advisers were recruited and trained in accordance with the Citizens Advice generalist adviser training programme.
- 4 volunteer Gateway assessors were recruited and trained as per the Citizens Advice training programme for gateway assessors.
- 97% of clients were happy with the service they received
- 100% of clients would recommend the service to someone else who needed advice and 100% of clients would use the service again themselves (98%)
- 96% of clients received information and/or advice that was easy to understand

General Help Client Enquiries 2012-13 Volunteers

The general help service is only able to operate due to the dedication and commitment of our large volunteer team of advisers, telephone assessors, receptionists and support workers.

The economic value of volunteers at the Brighton & Hove Citizen's Advice Bureau during 2012-13 was £139,209.

*This is calculated by the total of volunteer hours in each role compared with the equivalent paid job using the Office of National Statistics 2012 Annual Survey of Hours and Earnings.

In an average week in March 2013 there were 31 volunteers active in the General Help Service. Volunteers provided a weekly total of 155 hours support to the service including an average of 112 hours of adviser time.

Other volunteer roles in the General Help Service include gateway assessors, information workers, receptionists, social policy workers, trainee advisers and administrators.

Some comments from clients who used General Help Service in 2012-13

Lung cancer clinic

Royal Sussex County Hospital

This project has been running since August 2011 and is based at the RSCH cancer unit. Patients with lung cancer are offered the opportunity to attend a Well Being clinic to see a Dietician, Physiotherapist and CAB adviser. Sessions initially run once a fortnight but following the success of the clinic and demand for the service this was increased to weekly sessions from February 2013.

The advice is usually around benefits entitlement, but can extend to any other practical issues of concern, and this is confirmed in writing the following day. Ongoing telephone support is available. Patients are referred by a Macmillan nurse who is usually on hand to provide any additional information that might be needed about the client's situation.

Reports are provided for the lead clinician at the clinic each quarter and information is given regarding financial gains and client satisfaction. The CAB adviser also attends steering group meetings which have evaluated the overall service and its aims and objectives.

Key achievements for the Lung Cancer Clinic Service in 2012/2013

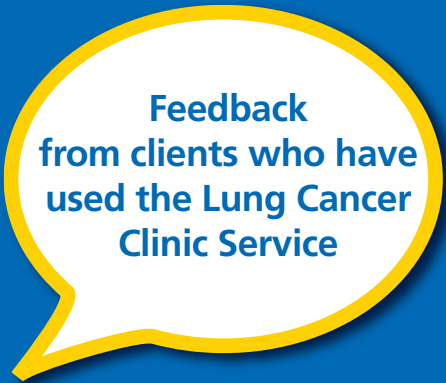
- 47 clients received advice about
- 109 advice issues

Case Study

Client attended the clinic having previously been and had advice about her benefit entitlement. On this occasion she wanted to look at her options for sheltered housing in the area. She told me that she had started to feel the effects of cancer on her physical and emotional health and had become afraid of living alone.

We discussed the various housing schemes run by the local authority as well as the possibility of looking in the private sector. I was able to send her further information, including contact details of suitable Housing Associations, to follow up the advice given in the clinic.

This is a good example of the variety of advice given as well as the holistic service the clinic can offer, and clients are appreciative of this support.



**Feedback
from clients who have
used the Lung Cancer
Clinic Service**

'The atmosphere was better than being in a separate office and therefore explanations about my illness were not necessary'

'As I am no longer very mobile attending the clinic is easier for me''

'It was good to have someone complete the form for me, because at the time I was not thinking straight'

'I didn't know I could get this help'

'Always found this service to be 5 star. Thank you for being there''

Social Policy

Campaigning for change



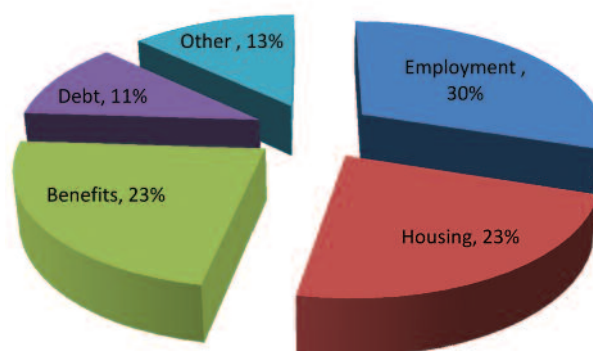
Brighton & Hove CAB advisers create Bureau Evidence Forms (BEFs) showing the particular problems on which clients consult them. The Social Policy section of the national Citizens Advice service relies on local CABx submitting BEFs for its bedrock of information and which also feed into national Social Policy campaigns.

In 2012-13 our Social Policy team was made up of 2 dedicated volunteers – Ann Johnson and Jing Zheng. The team all make very valuable contributions to the work of the Bureau.

During the year 315 BEFs were created - of which the largest category was employment at 30%, with Housing and Benefits each 23%, and debt 11%. Following changes to the consumer landscape in April 2012, Citizens Advice are taking on more social policy issues relating to consumer rights. As a part of their prevention strategies, Citizens Advice requested that all CABx establish a working relationship with Trading Standards Institute. Citizens Advice also planned a joint nationwide campaign 'Stop the Scams' for May 2013. As part of this the team did Citizens Advice training and also met with the Brighton and Hove Trading Standards team to agree a plan of action and jointly produced materials for the campaign.

We have identified an ongoing local problem concerning the treatment of people employed by cleaning agencies. Our evidence on this was quoted by Citizens Advice in the Bulletin, and there was a proposal to make a report on the subject during 2013.

Social Policy issues 2012-13



Another local issue we have identified is fees charged by some NHS doctors - but not all of them - for writing necessary letters for clients. We wrote about this to Mike Weatherley MP and he drew it to the attention of Andrew Lansley, as a factor in the financial restructuring of the NHS.



In summer 2012 Citizens Advice, along with other agencies, produced an important document, "Holes in the Safety Net".

The document highlighted the problems which the plans for reforming welfare payments would have for disabled people. We sent copies of this document to our 3 local MPs with the result that Caroline

Lucas MP, aided by Citizens Advice, posed parliamentary questions and Simon Kirby MP sent the document to Lord Freud, who sent a thoughtful and accommodating reply.



*Jing Zheng and Ann Johnson,
Social Policy Workers*

Staff & volunteers 2012-13

Paid Staff

Bureau Director

Vicky Watson (Returned September 2012)

Interim Director

Edlira Alku (until September 2012)

General Help Unit

Hazel David
Caroline Frazer
Craig Golding
Felicity Leenders
Laurel Marks
Oriole Mullen
Alison Peat
Sue Phipps

CLS Team

Fay Blockey
Anne Duggan
Lucy Evans
Sarah Evans

Warm Homes, Healthy People

Craig Golding
Jackie Grist

HIV Advice Project

Jackie Grist

GP Advice Service

Fay Blockey & Craig Golding

Hospital Advice Service

Anne Duggan

Face to face debt advice

Ross Blackman, Alison Peat

Finance Worker

Christian Jane Heidsiek

Trustees

Cameron Conneely

Rachel Fox (Until November 2012)

Frances Harrison (Vice Chair)

Karen Johnson

Joanne Newell (Chair)

Richard Priestman (Treasurer)

Jonathan Reid

Matthew Simkin (Vice Chair)

Jeff Taylor

Sian Thomas

Volunteers Trustees

Melanie Anning

Christine Bell

Hilary Berney

Sheila Boyer

Ali Braithwaite

Paul Chandler

Margaret Collins

Grahame Cooper

David Dixon

Jan Fielding

Caroline Frazer

Joy Gilson

Brian Hamer

Susan Hancock

Yassin Hassan

Brenda Hinchliff

Nick Hudson

Ann Johnson

Andrew Lansdown

Richard Lintott

Adrian MacAllister

Laurel Marks

Derek Mepham

Karen Mullan

Oriole Mullen

John Nicholson

Margaret Pickles

Sheelagh PollicottReid

Lorraine Prince

Kate Riseborough

Philip Rock

Tim Rose

Janet Stenning

Jackie Stock

Adrian Tindley

Jean Yates

Juris Zarins

Jing Zheng

