



For
everyone,
for 80
years

Citizens Advice Brighton & Hove

Delivering advice to the community since 1939



Annual Review 2018-19

**citizens
advice**

**Brighton
& Hove**

Chair's introduction - Everyone knows Citizens Advice. Or thinks they do.



This year we're celebrating 80 years of providing free, independent and confidential advice for people facing challenges across Brighton and Hove. Then as now, the service has always been open to everyone covering all the vital concerns they have when they are in crisis.

Back in 1939, it was a massive achievement to create a national Citizens Advice network, staffed by volunteers, ready for business when World War II began. The aim was to provide a free and impartial service to which anyone could go with their questions and problems, certain of getting reliable help and linking bureaux together through the National Council of Social Service to provide an advisory service, up-to-date information and liaison with government departments and local authorities.

Brighton Citizens Advice Bureau opened its doors in September 1939 quickly followed by Portslade and Hove in October. Staffed by volunteers, the two bureaux served the area for nearly 60 years until they merged in 1997 to form Brighton and Hove Citizens Advice. Drawing volunteers from the very communities we serve has always been our strength. They are local people who know the City and are committed to training hard, turning up week in week out to help their fellow citizens.

Underpinning the volunteers' good will, loyalty and commitment there has always been a national resource of up-to-date accurate information and support. Today the national body, Citizens Advice, enables us to be at the forefront of ensuring current advice needs are met to a high standard and, importantly, to use the evidence of people's problems to campaign for changes in public policy. Citizens Advice has always been rooted in people's struggles and experiences, and will continue to be. In 1939 we were persuading the government to grant extra clothes coupons to pregnant women. Today we campaign vigorously for improvements in universal credit, housing, energy, bailiffs, employment rights and more. In our city, thousands of human interactions each year have built up a rich data-driven service, generating real time information on the problems people are facing neighbourhood by neighbourhood. This helps influence policy locally and nationally.

80 years ago volunteers gave face to face advice from converted horseboxes on rations, tracing missing people, arranging evacuations and helping with war damage claims. Now advice may cover complex benefits issues, debt, employment, housing – and other inter-related problems. People access us through online chat, email and messaging services using mobile devices on the go, or the telephone, and in person at Hove Town Hall, hospitals, Job Centres and other community venues.

Looking back over our history, what is particularly compelling is the unstinting loyalty of our volunteers. It is common for volunteers to commit to us for well over 20 years of their lives. Yet they readily adapt to change, learn new areas of law and regulations, and acquire new skills to keep up technology. We attract diverse and compassionate people – from retired business people and public servants, to people looking to improve their skills and careers or get back into work, and young law graduates.

On behalf of the trustees, and the people of Brighton and Hove I want to give heartfelt thanks to all our volunteers – past and present – for eighty years of service and much more to come.

Fran Harrison
Chair

Our Aims

Citizens Advice Brighton & Hove has twin aims, with equal importance to the charity:

**TO PROVIDE THE ADVICE PEOPLE NEED FOR THE PROBLEMS THEY FACE
TO IMPROVE THE POLICIES AND PRACTICES THAT AFFECT PEOPLE'S LIVES**

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

How you can help

As a local, independent, charity we rely on the support of our community to continue to deliver our services. There are two key ways you can support us - through volunteering or through charitable giving.

If you'd like to learn more about our volunteering opportunities you can see them online at:

www.citizensadvice.org.uk/local/brighton-hove/volunteer

You can also support us online and hear about new opportunities through:



**Search Facebook for:
Brighton and Hove Citizens Advice**



@BrightonHoveCA

You can make one-off or regular donations by direct debit through our partners Virgin Money Giving, just search for us at: **uk.virginmoneygiving.com/giving**



However you choose to support us, you'll be making a difference to thousands of people in the city every year!

**money
giving**

Citizens Advice is able to provide services to the community thanks to the time and commitment of our volunteers and the generosity of our funders. We are very grateful for their continued support.



Brighton & Hove

City Council supported

**WE ARE
MACMILLAN.
CANCER SUPPORT**



**Brighton and Sussex
University Hospitals**
NHS Trust



Citizens Advice Brighton & Hove works in partnership with other voluntary sector organisations to deliver the **Advice Matters** and **Moneyworks** projects. We are based in an advice hub in Hove Town Hall that we share with Money Advice Plus and East Sussex Credit Union.

ESCU now shares a reception space with Citizens Advice. With a shared receptionist and collaborative approach amongst partners, we can give our visitors the best possible service to meet their needs.

Ann Hickey, Chief Executive, East Sussex Credit Union

“It’s been a pleasure working alongside Brighton & Hove Citizen’s Advice, both in terms of co-location in Hove Town Hall and in working with people looking for advice. Advice Matters and Moneyworks have each proved successful partnerships for the organisations involved and the clients we’ve been working with.”

Margaret Carey, Chief Executive, Money Advice Plus

CEO Report

I'm in my third year with Citizens Advice Brighton & Hove. It's a very short time compared with many of the staff and volunteers here – the organisation has been here 80 years and our longest serving volunteer has been around for 35 of them – so it's incredible to think about all that has been done for people in the city over that time, especially when I think about all that has happened since I joined - how many people we have supported, and the impact people from our community have made on it.

We are, of course, tremendously lucky to have so many dedicated people with almost 50 volunteers with us this year and so many of them having been here more years than they can remember, but I can't help but think it's more than luck that they stick around so long. Instead I think the longevity has a lot to do with how positive an experience it is being a volunteer with Citizens Advice. During 2018-19 we supported 6,668 people to find a way forward with the problems they were facing, and that means people from Brighton & Hove helped their neighbours and people from their communities to deal with family and relationship problems, debt problems, applications for welfare benefits, contractual problems with housing and employment, and many more besides. In fact, we logged over 16,000 different issues, showing how complex problems can be for people living in this city.

Our volunteers tell us how valuable it is to them that they are here helping local people, and with roughly 1 in 40 of the city's residents coming to us for support this year alone we know the people we see in our offices are the same people we see in our neighbourhoods. Personally I find it really heartening to think, as I ride a full bus home, that there are probably a couple of people on it with me that have been helped by Citizens Advice this year.

And the difference that help makes is massive. This year we helped people claim more than £2,000,000 in welfare benefits, at a time when more and more people are facing long waits to get the essential benefits they are entitled to, and facing more and more appeals, our support has made a real difference to their finances. We also helped people struggling with unaffordable debt write off more than £300,000 of debt and make a fresh start, drastically reducing the worries that debt brings and the damage it causes to their mental and physical health.

As we look to the year ahead we already know we'll be expanding our debt advice project to support 20% more clients, we'll be delivering the new Citizens Advice Help to Claim service providing even more specialist support on Universal Credit, which includes expanding our digital services to provide webchat advice for people needing support to claim. But we know none of this would be possible without the support of our volunteers, who last year alone donated time worth over £200,000 and brought with it a gigantic range of skills and life experiences that are completely priceless. I continue to be incredibly thankful for their support and I look forward to the coming years at Citizens Advice, I might not be around for 80 of them, but I have no doubt someone else will be looking back in another 80 and still seeing volunteers as the heart of our service to the community.

Matt Day
CEO

General Help Unit

Anyone in Brighton & Hove can get information and advice on a range of subjects including housing, problems at work, relationship breakdown and money worries. Our general help service is run by a team of trained volunteers who are supported by an experienced paid supervisor.

We give different levels of help depending on need. Some clients are able to help themselves so our volunteers talk through the issue and guide them to the best online resources. For more complicated enquires we offer an appointment of up to 2 hours to fully explore the background, search our information system and give bespoke advice on options and next steps.

6668

Clients in 2018/19

16955

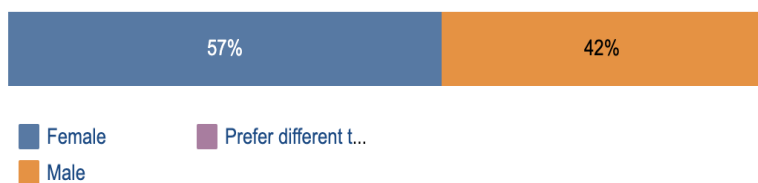
Issues worked on

6612

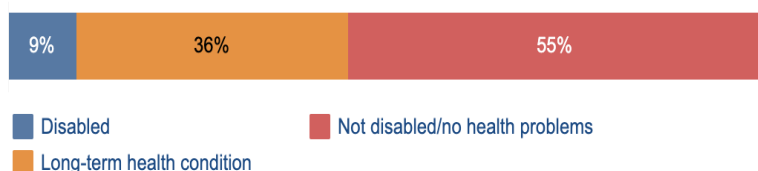
hours volunteered

Our clients come from across all sections of our diverse community.

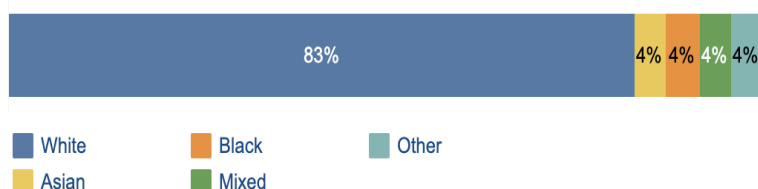
Gender



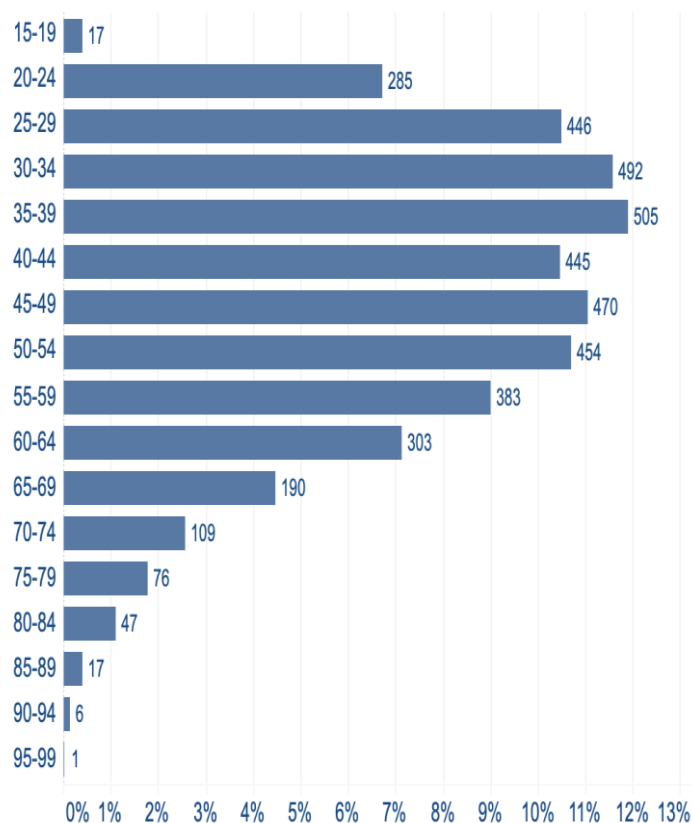
Disability / Long-term health



Ethnicity



Age




Thousands of people completed our equalities questionnaire through the year, allowing us to see how some groups are disproportionately affected by problems. Our clients are twice as likely to have a disability or long-term health condition than the average Brighton & Hove resident, and more likely to be women.

Working age people continue to make up the majority of our clients, though we continue to work with advice partners across the city to ensure advice is available to all.

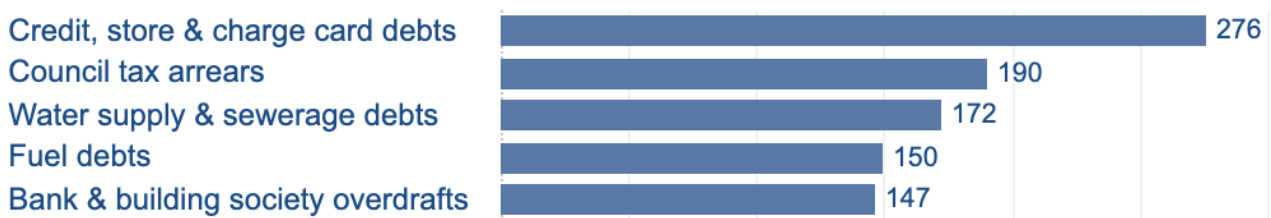
Money continues to be at the heart of the needs of the city, with benefits issues (including tax credits) and debt making up roughly half of the work we do.

Universal Credit continued to dominate the work we do, falling just short of our top advice topic for the year and needing as much advice as all other welfare benefits and tax credits combined. Altogether benefit issues make up almost 50% of the issues we deal with, though only 30% of clients, as these tend to be complex interwoven issues requiring work in more than one benefit area.

Issues

	Issues 	Clients
Benefits & tax credits	3,522	1,252
Benefits Universal Credit	3,433	1,139
Debt	2,504	749
Employment	1,812	566
Housing	1,811	712

Top Debt Issues



Whilst consumer credit debts continued to be our top debt issue, more people were coming to us struggling with essential bills such as council tax and utility debts. We continued to support people to look at all their debt management options, including negotiating with creditors on client's behalf to allow temporary payment breaks so they could regain control of their finances and manage their repayments on an ongoing basis.

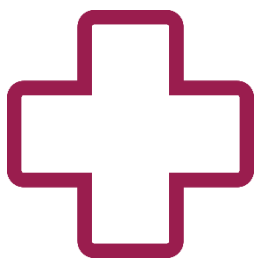
Despite the wide range of issues people are facing, Citizens Advice helps people find a way forward. With the support of our volunteers those 16,955 issues turned into over **£2,400,000** of positive outcomes for people in benefits gained, debts written off, grants gained, and consumer problems solved – more than 30% more than last year - making real differences to the everyday lives of the people of Brighton & Hove.

Research and Campaigns

The information and statistics we gather across the year feed into both local and national campaigns on key issues to help ensure decision makers are aware of the real life problems that people are facing. By sharing the data, stories, and impacts, we can help people understand local issues - such as feeding in to the Universal Credit campaign to speed up payments for new claims.

Citizens Advice is politically neutral. We're led by the stories of our clients to raise issues on policies that matter to them, so no matter which parties are in local or national control the Citizens Advice network and our volunteers locally are speaking up for local people and sharing stories to help ensure others do not face the same problems in the future.

Helping people with cancer and HIV



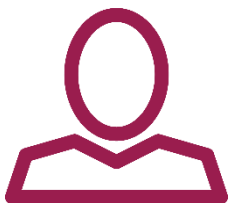
We support people with serious illnesses to claim welfare benefits and sort out related issues to do with money and housing. These services are funded by Macmillan, Brighton & Sussex University Hospitals and the council's Health & Social Care directorate.

Our cancer and HIV services provide on-going advice to patients, their families and carers to help ensure a better quality of life. Our paid specialist advisers work alongside clinical professionals to ensure a holistic wrap-around service for clients.

The advice is usually around benefits entitlement, but also covers any other practical issues that clients are concerned about, such as:

- advice on credit and utility debt
- negotiation with creditors for reduced repayments
- applying for charity grants
- support and advocacy around housing, employment and health issues

Most clients have multiple ongoing issues and are supported until these are resolved.



How we helped Paul

Paul came to the Living with Lung Cancer clinic at the Sussex County as he had recently been diagnosed with lung cancer.

Paul was already getting PIP and ESA and just wanted to check these were correct. The adviser did a calculation and worked out that he should have been getting two extra disability premiums, or top ups, with his ESA.

The adviser contacted the DWP to request a reassessment. This took a long time, but eventually the DWP backdated the premiums and paid Paul £10,000.

**I feel supported
and not so much
on my own**

**This is an amazing
service and it made so
much difference to my
life. Thank you**

**It was very helpful - a
wonderful service,
somewhere to turn**

Money Advice Service – Debt Advice Project

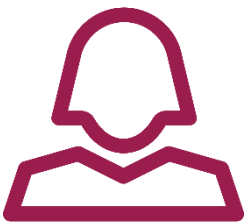
Our Money Advice Service Debt Advice Project provides help to clients who have financial problems. Many of our clients are vulnerable and need face to face advice rather than a helpline. For example, clients who are hearing impaired, those that require an interpreter or people with a mental health condition.

During the year £303,607 worth of debt was written off for 535 clients

We support clients to reduce payments on credit cards so that they can afford priority debts such as rent arrears and avoid being evicted from their home. We also check entitlement to benefits and find other ways to increase income so that clients can pay for their household essentials.

The service can also provide advice and representation with:

- making a fresh start by clearing debts through bankruptcy and Debt Relief Orders
- challenging liability for debts that the client does not have to pay
- defending money claims against the client and helping to complete court forms
- problems with bailiffs and other enforcement methods such as deduction from earnings



Sara's story

Sara is a lone parent and has a child with a learning disability. She cannot work due to ill health. She came to the MAS project because she had multiple debts and her landlord had started court action to evict her.

We went through her options and Sara decided to apply for a Debt Relief Order. Our adviser took her through this process which effectively wrote off all her debts, even the rent arrears.

Despite this, the landlord continued with the eviction proceedings. Our adviser applied to the court to stop the eviction and this was successful. Sara can now afford the rent and is debt free.

"I now feel less worried because I can stay in my flat. I felt depressed before because I thought I would be evicted and I couldn't cope with this idea or imagine how I would move again with my health as it is"

What other clients say about the MASDAP service:

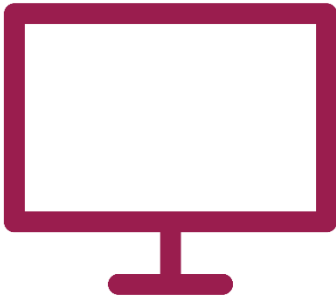
Ross is an amazing professional, always friendly and helpful. Thank you!

So helpful and reassuring with the advice you gave me. I am extremely grateful.

It was nice to feel someone was sympathetic when I was having financial problems after my husband's death.

Universal Credit Support

In 2018-19 Citizens Advice Brighton and Hove continued their successful project delivering an outreach service at the Job Centres in Edward Street Brighton and Boundary Road Hove. Our workers offer digital and budgeting support to people who are claiming Universal Credit for the first time with things like:



- Setting up an email address
- Completing the online application
- Keeping up to date with the online journal
- Understanding how much rent and other bills to pay
- Requesting advance payments while the claim is processed

The project informed planning for the national Citizens Advice Help to Claim programme, which began across the country in April 2019, following our successful pilot project developing the new national tools from January 2019.

Warmth for Wellbeing

Thanks to funding from Brighton and Hove City Council we supported people throughout the winter of 2018/19 who were living in a cold, damp home or were struggling to pay their energy bills.

We worked with Brighton & Hove Energy Services Cooperative to reach people in the city who are most vulnerable to fuel poverty. Clients benefitted from:

Money advice - one to one in-depth advice and casework on debt and benefits

Home energy advice - advice on switching, bills, tariffs, and installation of small energy saving measures to save energy

Small hardship grants - to support clients in keeping warm at home such as space heaters and pre-payment meter top-up

The benefits support we gave clients to apply for new benefits and complete appeals against unjust decisions to deny benefits led to a total gain of £210,601 for 63 vulnerable people across Brighton & Hove.

Staff & Volunteers 2018-19

Paid Staff

Chief Executive Officer	Emily Ballantyne / Matt Day
Operations Manager	Matt Day / Lynne Burrell
Partnerships Manager	Alison Burrell
Advice Session and Training Supervisors	Sue Phipps & Oriole Mullen
Warmth for Wellbeing	Patti Kydd & Graham Delahunt
HIV Advice Project	Jackie Grist
Macmillan Benefits Advice Service	Craig Golding & Janet Pratt
Living with Lung Cancer Clinic	Craig Golding & Tim Rose
Money Advice Service Debt Advice	Ross Blackman, Juliet Ruff & Mo Mulbocus
Universal Credit Support	Steve Sewell, Patti Kydd, Lynne Arnold & Nichola Salvato
Finance Officer	Christian Jane Heidsiek

Trustees

Frances Harrison (Chair)	Karen Johnston (Vice Chair)	Richard Priestman (Treasurer)
Sian Thomas	David Fleming	George Longfoot
Jill Grainger	Lawrence Howard	Nigel Meager
	Charlotte Mitchell	

Volunteers

Alison Hicks	Andrew Lansdown	Ann Johnson
Anne Parkinson	Bethane Harland	Brenda Gacheke
Carole Jowett	Denise Dean	Donald McCaig
Erin Patten	Fiona Price	Glynis Boucher
Grahame Cooper	Hasmah Charles Mok	Hassan Khan
Hazel Randall	Hilary Robinson	James Orr
Janet Stenning	Jenny Teare	John Nicholson
Juris Zarins	Lesley Hammond	Martyn Yeats
Mo Mulbocus	Nick Jones	Paul Jarvis-Beesley
Richard Lintott	Rosalind Eyben	Sheelagh Pollicott-Reid
Sheila Boyer	Sheila Nuttall	Steve Sewell
Stuart Markless	Sukayna Khalid	Susan Hancock
Tim Rose	Victor Feltham	Zach Woodham



If you need advice our volunteers are available to give you answers in person, on the phone, or via email during these times:



Monday	9:30am - 12:30pm	1:30pm - 3:30pm
Tuesday	9:30am - 12:30pm	5:00pm - 7:30pm
Wednesday	9:30am - 12:30pm	1:30pm - 3:30pm
Thursday	9:30am - 12:30pm	1:30pm - 3:30pm
Friday	9:30am - 12:30pm	Closed



**Tisbury Road Offices
Hove Town Hall
Tisbury Road
Hove
BN3 3BQ**



0300 330 9033

call charges vary, check with your provider



**email advice is available through our website
www.brightonhovecab.org.uk**



**Find information about your issues on the
national Citizens Advice website
www.citizensadvice.org.uk**