



# Citizens Advice Brighton & Hove

Delivering advice to the community since 1939



## Annual Review 2019-20

**citizens  
advice**

**Brighton  
& Hove**

## Chair's introduction



Welcome to our 2019-2020 Annual Review. What a year it's been. Given the seismic changes brought about by COVID-19, last year feels a long time ago, almost a different era. It was last year that we celebrated 80 years since opening our doors to give advice to the people of Brighton and Hove. In 1939, as in 2019, people queued for face-to-face advice. 2020 changed all that. Due to COVID, we are not seeing clients face to face. Instead, our quick response to lockdown, successfully moving to working from home has enabled us to test and perfect remote advice delivery.

Our embrace of technology is typical of the "tech-celeration" affecting everyone's lives during this period. Many clients are now comfortable with digital channels such as telephone, email, and webchat. In 2019/20 we helped 7998 clients and worked on 20,535 issues. Those 20,535 issues turned into £3,800,000 of positive outcomes with benefits gained, debts written off, grants gained and consumer problems solved. So far, so positive. But it would be remiss not to recount the severe strains our clients have experienced and the huge challenges our team faces working in isolation.

People are under enormous pressure. There is a growing problem of negative budgets. In February 2020 Citizens Advice published *Negative Budgets: A new perspective on poverty and household finances*. This highlighted that last year, 38% of the people who came to Citizens Advice for help with debt had no disposable income after paying for essentials. This trend has been growing across the advice sector and the coronavirus pandemic is making matters worse. People can't realistically have a negative budget for long. They fall behind on household bills, struggle to repay debts and are often forced to go without essentials.

As COVID interventions such as furlough, eviction ban, and payment holidays come to an end more people need our help. The weak economy exacerbated by Brexit is likely to lead to dire impacts locally on employment, debt, housing, food and fuel poverty, and mental health. Brighton and Hove's fragile hospitality and retail sectors could be early casualties. A world shaped by pandemic and recession will be hard. Already many challenges are emerging. Significant debts have accumulated and many people will struggle to pay these down. Not everyone can access digital services and some communities continue to face barriers in access despite evidence of need. In helping people access our service we will focus on equality, diversity and inclusion ever more in the work we do.

Many of those still in jobs, including our own staff and volunteers, are experiencing fatigue as working from home takes its toll on mental health and relationships. But 2021 feels like a new start to a new era. Staff and volunteers at Brighton and Hove Citizens Advice are resilient and I want to pay tribute to them all for their flexibility, responsiveness, and determination to deliver the best possible service to the people of Brighton and Hove who desperately need our help. They are the best team you could wish for and I thank them from the bottom of my heart.

I also want to thank the Board of Trustees for all their support, leadership and commitment; and our outgoing Chief Executive, Matt Day, for his work in providing sound building blocks to develop our service for the new era. And I want to welcome Joanne Carden who takes up the role as CEO in January.

**Fran Harrison**  
**Chair**

# Our Aims

Citizens Advice Brighton & Hove has two 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 Brighton & Hove 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](http://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](http://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!



# Thank you to our funders & partners

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.



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.

We would like to thank and celebrate the work of all our partners for their work in 2018-19:

Brighton Housing Trust  
Money Advice Plus  
St Luke's Advice  
Possability People  
Hangleton & Knoll Project

The Whitehawk Inn  
Brighton Unemployed Centre Families Project  
YMCA Youth Advice Centre

# CEO Report

**2019-20 was in many ways a very good year for Citizens Advice Brighton & Hove. We welcomed some wonderful new paid staff and volunteers. We were seeing big increases in client numbers enabled by longer opening hours begun late in 2018-19 and a larger team ready to help. Our new technologies were allowing us to start making plans to pilot giving advice from new remote locations around the city. It turned out to be a very fortunate position to be in.**

It had also been a very busy year behind the scenes with all of our funding contracts coming to an end and needing to be bid for again or replaced with new funding, but we went in to March knowing that we had been successful in gaining all the funding we needed for 2020-21 including renewing our two major partnerships – Advice Matters and Moneyworks – successfully with 3 years of new funding from Brighton & Hove City Council. The charity sector can be a very pressured place to work, with staff often not knowing how much longer their jobs are funded for, and living with a lot of uncertainty while they try to deliver difficult work, so having so much of our funding confirmed for so long into the future was giving us all a moment to breathe and look to the future. Again, this turned out to be a very fortunate position.

In early March it was becoming increasingly clear that we were at risk of entering a national lockdown, and we began preparing for our team to work from home – something our volunteers had never done with us before. It was a much bigger test of our remote working capacity than we had planned, with dozens of people needing to be set up with new equipment and supported to use it at a distance, but the systems held up. More importantly, so did the people, and I couldn't be prouder of the efforts everyone made to make sure we didn't miss a day of opening and were still available at the end of a phone or an email to support people with all the new challenges. We have a very experienced team giving advice, but they had to adapt as fast as the public to the new questions about the furlough scheme, or entitlements to sick pay if you were forced to isolate, as well as supporting unprecedented numbers of people to apply for Universal Credit.

It was a very busy end to a very busy year, and it was a beginning to a new way of working that we all hoped would not become the norm but I'm very grateful that it has been able to be, in the circumstances. We have continued to be able to help people remotely through 2020, and the success of remote working paves the way for even more people to be helped in the long run as we are eventually able to return to face to face services we know that we can keep delivering remote services as well, as long as we can find the funders to support this expanded work. We've seen more than ever the value of our services to the community and how much they need advice in what will doubtless continue to be volatile years.

Despite all the challenges it has been a wonderful 4 years with Citizens Advice. It's a difficult time to leave, but I know our new CEO is joining a brilliant, skilled, and dedicated team that will continue to do wonderful things for the city, whatever comes its way in 2021.

**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.

# 7998

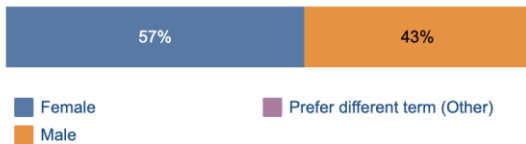
Clients in 2019/20

# 20535

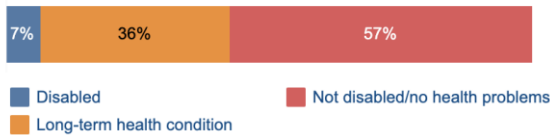
Issues worked on

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

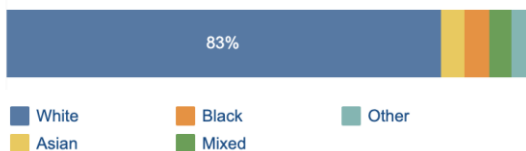
## Gender



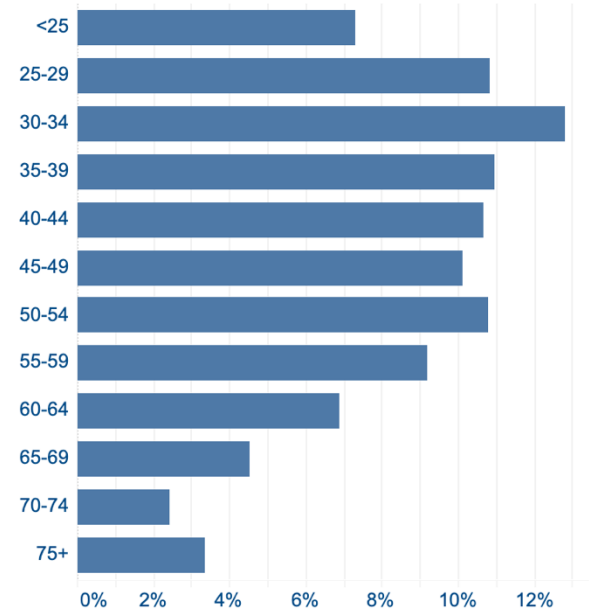
## Disability / Long-term health



## 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.

## Issues

	Issues 	Clients
Benefits Universal Credit	4,440	1,531
Debt	3,847	931
Benefits & tax credits	3,684	1,301
Housing	2,199	859
Employment	2,123	691

## 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 20535 issues turned into over **£3,700,000** of positive outcomes for people in benefits gained, debts written off, grants gained, and consumer problems solved – more than 50% 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 health conditions



**We support people with serious illnesses to claim welfare benefits and sort out related issues to do with money and housing. Since the opening of the Macmillan Horizon Centre in Brighton they have funded us to provide a benefits adviser to support people with cancer.**

The service provides 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.

**In September 2019 we also began a new service within the major trauma unit at the Royal Sussex County Hospital, in partnership with Cardinal Management. The trauma unit is a regional centre for patients who have experienced sudden trauma - which can range from car and household accidents to serious assaults - and we support anyone in the unit regardless of where they normally live.**

Many people here will have experienced a sudden change of circumstances. Some can't return to their jobs or their homes because of the nature of their injuries and need support to understand housing options or apply for benefits, often for the first time, all while recovering both physically and mentally from the trauma. All patients on the ward are offered our support to help navigate these changes, and we have already helped dozens of people access the help they need to be successfully discharged from hospital and take their next steps with the support they need.

**'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 £160,077 worth of debt was written off for 729 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 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 was surprised by how much my Adviser was able to take off my shoulders. They kept me up to date throughout the process. I'm very happy with the outcome. Thank you again."**

**"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."**

# Universal Credit Support

In 2019-20 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 offered digital and budgeting support to 992 people who were 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

With Universal Credit claims reaching record numbers during the early stages of the pandemic we increased the amount of people we were able to support over webchat, helping digitally skilled people who may have never claimed benefits before.

## Moneyworks Partnership

**Citizens Advice Brighton & Hove also coordinates the city's Moneyworks Partnership, funded by Brighton & Hove City Council, helping people access financial support and education with a wide range of partners.**

In 2019-20 we worked with Money Advice Plus, Brighton Housing Trust, St Luke's Advice Service, and Possability People, to deliver casework. 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 2019-20

## Volunteers

Rebecca Adams	Sophia Hart	Sabrina Parboodial
Aditi Bhonagiri	Alison Hicks	Erin Patten
Tony Book	Ken Hope	Nelli Perttula
Sheila Boyer	Nicholas Jones	Sheelagh Pollicott-Reid
Daniel Cameron	James Kilmartin	Fiona Price
Megan Child	Poppy Kirkbride	Flora Raine
Grahame Cooper	Andrew Lansdown	Hazel Randall
Denise Dean	Sadie Ledwith	Hilary Robinson
Marie Devere	Richard Lintott	Tim Rose
Guy Downing	Stuart Markless	Liz Simpson
Delilah Dumont	Kristina Matthews	Ric Stewart
Rosalind Eyben	Donald McCaig	Alison Thomson
Victor Feltham	Bethan Morgan	Roger Usher
Holly Foster	Oriole Mullen	Zach Woodham
Alison French	Louise Murie	Oscar Yap
Brenda Gacheke	John Nicholson	Martyn Yeats
Daisy Goodall	Laura Nuppola	Juris Zarins
Sarishma Gurung	Sheila Nuttall	Kasia Zuk-Samuels
Lesley Hammond	Phil O'Sullivan	
Bethane Harland	Samantha Orenstein	

## Trustees

Frances Harrison (Chair)	Karen Johnston (Vice Chair)	Richard Priestman (Treasurer)
Mark Clark	David Fleming	Mark Green
George Longfoot	Nigel Meager	Sian Thomas

## Paid Staff

<b>Chief Executive Officer</b>	Matt Day
<b>Operations Manager</b>	Lynne Burrell/ Alex Brining
<b>Partnerships Manager</b>	Emma Daniel
<b>Advice Session and Training Supervisors</b>	Sue Phipps, Glynis Boucher & Oriole Mullen
<b>Major Trauma Unit Support</b>	Steve Sewell
<b>Macmillan Benefits Advice Service</b>	Craig Golding, Janet Pratt & Tim Rose
<b>Money Advice Service Debt Advice</b>	Ross Blackman, Juliet Ruff & Mo Mulbocus
<b>Universal Credit Support</b>	Steve Sewell & Patti Kydd
<b>Finance Officer</b>	Christian Jane Heidsiek

# Get free, confidential and impartial advice

Call Citizens Advice Brighton & Hove on

**08082 78 78 15**

Our freephone advice line is open

Monday	9.30 - 12.30, 1.30 - 3.30
Tuesday	9.30 - 12.30, 5.00 - 7.30
Wednesday	9.30 - 12.30, 1.30 - 3.30
Thursday	9.30 - 12.30, 1.30 - 3.30
Friday	9.30 - 12.30

Or email us through our website at:

[www.brightonhovecab.org.uk](http://www.brightonhovecab.org.uk)



**Brighton  
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