Citizens Advice Brighton & Hove

Delivering advice to the community since 1939

Annual Review 2020-21

citizens advice Brighton & Hove

Chair's introduction

Welcome to our 2020 - 2021 Annual Review. Brighton and Hove Citizens Advice has always embraced change in a fast-paced world to maintain an important place within our City. So many people have been able to get the advice they need thanks to the dedication and expertise of our staff and volunteers.

2020-1 saw us embrace change at rocket speed - from working together at the Hove Town Hall hub and outreach locations, we swiftly set up remote working to ensure our service could continue to be open to all. We worked with Brighton and Hove City Council to respond to all the challenges.

Given the coronavirus and the resulting pandemic, the economic and societal effects meant our work has never been more vital. In addition the impact of Brexit on local people from the EU prompted new demand. Overall, the complexity and layers of people's problems increased at the same time as their mental well-being suffered.

What have we learned about particular problems? Being part of a national network of local Citizens Advice means our data contributes to the national picture as well as informing us about demand in the City. Here are three examples of what we know from the national and local picture.

Firstly, on the cost of living, we know that rising energy bills, soaring inflation and reduced benefit payments are squeezing people's budgets. The latest Citizens Advice research shows 1 in 10 families — equivalent to 3.2 million households — are facing a financial crisis this winter.

Secondly, we know from our national data that private renters have been hit hard by the pandemic. One in three private renters have lost income because of the pandemic, they are disproportionately likely to have fallen into financial difficulty and also have less savings to use as a safety net. And as a result, many are struggling to pay their rent. 58% of people who are currently behind on rent weren't in arrears before the crisis. The average value of people's rent arrears is £730 and without support renters face unmanageable debt and the threat of eviction.

Thirdly, our local partnership conference told us that increasing prevalence of mental health conditions make individuals more dependent on advice and support to manage already severe problems.

I have to pay tribute to the staff and volunteers for their readiness to respond to these challenges on a day to day level. Strategically, our leadership team and trustee board have developed a clear plan to ensure we meet the growing needs within Brighton and Hove together with our fellow organisations in the Moneyworks and Advice Matters Partnerships. My thanks and appreciation go to all.

On a personal note, I was sad to say goodbye to CEO Matt Day in December 2020. His successor, Jo-Anne Carden took over the reins in January 2021 and straightaway showed her excellent interpersonal and organisational skills in steering us successfully through our triennial quality audit. We are in great hands to deliver a great service for the people of Brighton and Hove.

Fran Harrison
Chair

About Us

Citizens Advice Brighton & Hove is an independent charity that provides free, confidential and impartial advice. Our goal is to help people find a way forward, whatever their issue.

We have an office in Hove Town hall where we share a space with Money Advice Plus and Wave Community bank, providing an advice hub for the city. We also work across the city in outreach locations such as the Macmillan Horizon Centre and Brighton and Hove Job Centres.

Our Aims:

We have twin aims, with equal importance to the charity:

- **To provide the advice people need for the problems they face** - this means helping people understand their rights and responsibilities so that they can make informed choices
- **To improve the policies and practices that affect people's lives** - this means we listen to our client's problems and provide evidence to policy makers on the impact of legislation on real people's lives.

Our Principles:

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.

Our impact:

- We helped over **5671** people with **15,881** issues
- For every £1 invested in our services, we financially benefit clients by **£10.13**
- Our advice led to client gains of over **£2.3 million**
- We received **7,861** contacts via telephone
- We received **2,222** contacts via web chat and online

Our partnership work:

Citizens Advice Brighton & Hove works in partnership with other voluntary sector organisations to lead the delivery of the **Advice Matters** and **Moneyworks** services. During the pandemic the partnership shifted delivery to accommodate remote working, direct food provision and delivered advice, and financial support services to 8000 residents including fuel poverty vouchers and help via our public health funded Warmth for Wellbeing project.

With a shared receptionist and collaborative approach amongst partners, we are working together during COVID to once again open up to the public when it is safe, so that we can give our visitors the best possible service to meet their needs.

Ann Hickey, Chief Executive, Wave Community Bank

We have continued to strengthen our working links with the Partnerships, working together to co-design major components of the city's response to the challenge of Welfare Support. The pandemic has lifted the lid on how we can all work together as one team, at a strategic and practical level and we feel proud of all that has been achieved. Everyone we have worked with has demonstrated skills, passion and a level of experience that we could not hope to replicate on our own, and hopefully the relationship has been reciprocal, where we have used our combined knowledge to make best use of covid funding and limited resources.

BHCC - Welfare Reform Programme Manager

CEO Report

I had the privilege of taking the helm of Citizens Advice Brighton and Hove for the final quarter covered by this report, and so I would like to start by recognising the terrific work of my predecessor, Matt Day, and the incredible staff, volunteers, leadership team and trustees who worked tirelessly to set up and maintain remote advice services throughout such a difficult period. Thank you all for your dedication and flexibility in adopting so many new digital skills that have enabled us to remain open to our community.

As we moved to a remote first delivery model during the first lockdown, improving digital accessibility to advice services was a priority. We embarked on an ambitious project to improve and relaunch our website, made changes so that people and partner organisations could refer themselves more easily into our services and made key information easier to access, allowing more people than ever to reach us through our website when our advice line is busy. This work continues apace with a focus on maintaining a blended face to face and digital advice offer to enable us to respond nimbly to any future lockdowns whilst maintaining our key service offer.

Throughout the year we kept a keen focus on the changing needs of those contacting us, noting a marked increase in enquiries on issues related to employment and debt as we moved through different stages of lockdown and emergence.

The increases in these areas mirror what we know more broadly. During 2020 we saw the highest level of new Universal Credit claims in the South East, and in one year saw a rise from 5,610 to 14,000 unemployed claimants in the city, highlighting a very stark picture of the toll of the pandemic on households in Brighton and Hove. The increase for residents under 24 year olds was the greatest at 171% increased claims, highlighting a need for focused support for our young people.

A combination of rising cost of living and fuel bills along with the end to government financial support in the pandemic has pushed many people into a financial crisis. The triple impact of the £20 cut in Universal Credit, the leap in energy prices and the predicted 5 per cent inflation is creating a perfect storm for clients on low incomes. The need for help with council tax debt increased by 100 per cent, and fuel debts by 80 per cent, in November 2021. Calls related to debt have been steadily rising during 2021 and debt enquiries have overtaken requests for benefit advice for the first time in many years.

Looking forward, we aim to work proactively to help people address issues and build the resilience to avoid crises. We will continue to develop our services and harness the power of the advice partnerships we lead to target emerging needs across the city, whilst doing all we can to amplify people's voices through the work of our Research & Campaigns team, improving the policies and practices that impact people’s lives.

In January 2021 I was welcomed by a team who, despite being weary from the challenges the year had thrown at them, were kind, welcoming, determined and knowledgeable - these are the qualities that drive the work of Citizens Advice Brighton and Hove. I am very happy to have the opportunity to work with such a brilliant team and continue to make a difference to our community for years to come.

Jo-Anne Carden
CEO

Our Team

Thank you to our amazing team of staff and volunteers who are the heart of the organisation

Trustees

Chair	Frances Harrison
Vice Chair	Karen Johnston
Treasurer	Richard Priestman
Trustee	Nigel Meager
Trustee	George Longfoot
Trustee	Mark Green
Trustee	Mark Clark

Leadership Team

CEO	Matt Day/Jo Carden *(Jan 21)*
Operations Manager	Alex Brining
Partnerships Manager	Emma Daniel
Projects Manager	Rich Jones *(June 2021)*
Advice Session & Training supervisors	Sue Phipps, Glynis Boucher & Oriole Mullen

Staff Team: As well as our fantastic managers and supervisors We have an amazing team of **10 paid staff** who work hard to offer support to our clients across our projects. They are trained to offer high quality advice across our services to help our clients find a way forward. We value our staff and want to make Citizens Advice Brighton and Hove an inclusive place to work.

97% of our staff feel their views are listened to and valued

100% of our staff would recommend CABH as a place to work or volunteer

Volunteers: Volunteers provide a hugely significant contribution to Citizens Advice Brighton & Hove's operations, and the current model of delivery would not be possible without this contribution.

Much of our advice is provided by **30 plus** volunteers, who are trained and supported to deliver different levels of advice by a team of paid Supervisors to ensure the highest levels of professional standards are met.

Our **6 Research and Campaigns Volunteers** are essential to our work in influencing local policy, raising awareness and amplifying our clients voice

Our volunteers kindly donated to us **13,000 hours** last year

Which is a saving of **£200,000** per year

We are hugely grateful to our amazing team of volunteers and are committed to their support, training and development. We aim to create routes to employment for those who wish to move in that direction with new pathways through the adviser training levels.

Citizens Advice Brighton and Hove (CABH) was a great opportunity for me as a law student to utilise my knowledge and also develop practical skills. It has definitely developed me into a better person and student and being better able to work with a diverse team. **Volunteer adviser - CABH**

Our Core Advice Services

Our general help unit is at the core of our advice offer. 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 trained volunteers who are supported by an experienced supervisor.

During 2020 - 21 we gave advice to:
5,600 clients
on over **15,800** issues
The financial gain to the client was **£2.3 million**

Top issues across all advice services

Universal Credit
3029

Employment
2144

Benefits and tax credits
2779

Debt
2045

Housing
2395

Relationships & Family
803

The value of advice[1]

Value to the people we help - £2.5 million: We give different levels of help depending on need. We advise around 5600 people a year and our advice helps individual clients to achieve financial outcomes like getting backdated benefits, writing off debts and refunds for consumer issues.

Value to the public purse - £14 million: Our work also creates savings for the public purse as people remain in work and their homes, meaning public money can be spent where it is most needed. Our calculation of public value includes the value of a volunteer run service

Economic and social value - £10 million: There are also wider economic and social benefits to our work. Finding a way forward with issues can help improve people's physical health, mental health, and wellbeing

[1] These figures are collated by the national Citizens Advice Impact Team. The Impact Team lead work to understand and measure the impact of Citizens Advice's work by collecting feedback from more than 70,000 clients each year.

Our work in the health sector

Our skilled advisers work within the Macmillan Horizon Centre and The Sussex Trauma Unit to support people experiencing such a sudden change in their circumstances.

Our paid specialist advisers provide on-going advice to patients, their families, and carers to help ensure a better quality of life. We work alongside clinical professionals to ensure a holistic wrap-around service for clients supporting people with serious illnesses to claim welfare benefits and sort out related issues to do with money and housing. The advice 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.

We have found that embedding advice alongside treatment and other forms of support is an invaluable aid to recovery and believe in the value of embedding services at the key point of need. We are keen to welcome new health partnerships to enable clients to benefit from this service at the time they need them most.

Please contact us to hear more if you feel our work could help your patients

The Sussex Trauma Unit: The Sussex Trauma Unit is a regional centre for patients that have experienced sudden trauma – which can range from car and household accidents to serious assaults.

Macmillan Horizon Centre: The Macmillan Horizon Centre offers a range of support for local people and their families as they face cancer, including specialist information, complementary therapies and physical activity services, practical support and workshops and a cafe and a space for self help and support groups

Since launching, the Major Trauma Project has supported over **200 people** to access the help they need to be successfully discharged from hospital and during 2021 delivered **£95K in financial gains**. Our Macmillan team have delivered financial gains of over **£3.1 million** for cancer patients and their families.

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

I feel supported and not so much on my own.
Patient Major Trauma Service

It was very helpful - a wonderful service, somewhere to turn
Patient Macmillan Service

Our Money Advice Service

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.

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"

Addressing the debt and cost of living crisis

A combination of rising cost of living and fuel bills along with the end to government financial support in the pandemic has pushed many people into a financial crisis. The triple impact of the £20 cut in Universal Credit, the leap in energy prices and the predicted 5 per cent inflation is creating a perfect storm for clients on low incomes. The need for help with council tax debt increased by 100 per cent, and fuel debts by 80 per cent, in November 2021. Calls related to debt have been steadily rising during 2021 and debt enquiries have overtaken requests for benefit advice for the first time in many years.

Our Universal Credit Support Service

In 2020-21 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 **580** people who were claiming Universal Credit for the first time with **1,733** issues such as:

- Understanding entitlement and exploring any alternative options
- Completing the online application
- Requesting advance payments while a claim is processed
- Resolving any issues with incorrect payments
- Identifying needs not covered by Universal Credit and signposting as needed

With Universal Credit claims reaching record numbers during 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.

The benefits support we gave clients to apply for new benefits and challenge incorrect payments against unjust decisions often leads to an average increase in income of **£600 - £800** following our intervention**.**

Harriet's story

Harriet contacted us after the sudden death of her long-term partner. She was struggling financially as her physical health issues had progressed to the point she could no longer work and any benefits had been in her partner's name. She was digitally excluded and did not know where to begin with looking for support.

Our Adviser checked her eligibility, identifying additional entitlement of over £1000 per month. After assisting her to gather all necessary evidence and information, our adviser supported her with a telephone claim for Universal Credit with limited capability for work, as well as providing additional advice on claiming PIP and Council Tax Reduction. She was very relieved to have received such thorough and practical support.

"My case worker phoned me, I had never spoken to her before! She was extremely apologetic and understanding. She said I should also get backdated some payments as well and the two universal credit files will be linked. THANK YOU so, so much for all your help with all of this"

Addressing the employment crisis

During 2020 we saw the highest level of new Universal Credit claims in the South East, and in one year the rise from 5,610 to 14,000 unemployed claimants in the city shows a very stark picture of the toll of the pandemic on households in Brighton and Hove. The increase for under 24 year olds was the highest at 171% increased claims in Brighton and Hove highlighting a need for focused support for our young people.

Our Partnership Work

Moneyworks

Citizens Advice Brighton & Hove 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 2020-21 we worked with Money Advice Plus, Brighton Housing Trust, St Luke's Advice Service, and Possability People, to deliver advice and casework whilst community education and support projects in Tarner, Whitehawk and Hangleton and Knoll gave one to one support, access to IT skills and financial inclusion help and food parcels. Wave Community Bank (a credit union) provided basic banking services for 60 migrants who could not open a high street bank account enabling them to access wages and pay bills. We also worked with Brighton & Hove Energy Services Cooperative and Money Advice Plus to reach people in the city who are most vulnerable to fuel poverty funded by the council's Public Health team including:

Money advice - one to one in-depth advice and casework on debt and benefits
Home energy advice - advice on switching, bills, tariffs, and small energy saving measures
Small hardship grants - to support clients in keeping warm at home

Moneyworks has worked with **1654 clients** during the year:

- **£757,846** in direct welfare benefit gains for clients
- **£42,000** distributed in fuel payment grants
- **£6,317.50** value of volunteer hours at BH Living wage

Advice Matters:

This project coordinates all formal advice provision funded by the council and levers in funding from trusts and donations to deliver even more advice in the city.

Citizens Advice deliver triage, information and advice, and Money Advice Plus, St Luke's Advice Service, BHT Sussex Advice (Immigration Law) and YMCA YAC (youth advice centre) provide advice and casework across the city. The coordination and mutual support makes the most of the resources available to us.

Advice Matters has worked with **5287** clients during the year:

- **£2,231,863** in direct welfare benefit gains for clients
- **£741,828** additional direct funding levered in for the service
- **£103,500** value of volunteer hours at BH living wage

Lucy's story

Lucy aged 38, a mum, had started volunteering in her community but hadn't felt able to apply for a paid administration role when it arose due to her lack of IT skills. She used the digital drop- in with a tutor to learn basic IT skills and focused on word processing.

Following this course Lucy successfully applied for another administration role in a local charity. This intervention has permanently improved Lucy's financial position and confidence in re-entering the workplace having been a carer for some time

Spotlight on our Partnership Conference

In January 2021 we held our first annual partnership conference to discuss the progress of both partnerships, here we focused on the impact of the pandemic and what the emerging needs of the city were and would be going forward.

We analysed service gaps and how best to work with strategic partners and stakeholders to address them moving forwards, Creating a Post Pandemic Needs Assessment which have been shared across the city to influence future service planning. Key issues in the report include

Increasing unemployment and need for money advice especially for younger people who experienced a rise of unemployment of 171% during the pandemic
Mental health crisis clients routinely in significant distress and frequent suicidal ideation within client communications
Equalities access considerations limited face to face access created barriers for some service users and types of work (such as accessing disability benefits because of the challenges of the forms) however, digital access increases access from other groups and provides an opportunity for more seamless communication where an interpreter is required.
Brexit impacts meaning that there is a gap in immigration advice for thousands of people in the city who have pre-settled status who need to move their cases forward to settled status
Gap in housing advice with little casework available between general advice sessions and court duty provision which given the fact that 28% of housing in the city is private rented is a priority to address

Spotlight on our Research and Campaigns work

Working to improve the policies and practices that impact people's lives
In 2020-21 we campaigned on:

Increasing Security for Private Renters, to end 'no fault' notice and increase housing benefits and for grants for renters. Some of these measures were introduced nationally and locally.
Knowing your Employment Rights, an awareness campaign in response to the increase in employment-related enquiries through the first covid-19 lockdown
Energy Saving Week, promoting income-maximising and energy-saving options and distributing £15,000 through our fuel voucher scheme
Scams Awareness Week, distributing hundreds of leaflets and posters through local networks including via Fareshare and food banks.
Post Pandemic Needs Assessment for Brighton and Hove for advice and financial inclusion 2021 was used as a basis for citywide decision making in the VCS and public sector.

You can find more information about our current and past campaigns on our website.
www.cabrightonhove.org/campaigns

Our feedback

I just wanted to thank you for the time you gave me this morning and for your wisdom on my financial situation and the areas where I can seek help. I really appreciate your unbiased advice and for detailing and outlining all the details in this email. You do a great job.
Client Macmillan service

"Throughout the pandemic Citizens Advice Brighton and Hove have been an invaluable source of support across the city. Their dedicated staff and volunteers continue to provide essential advice and information daily, as well as bringing services directly to some of the most vulnerable through their work at the Macmillan Horizon Centre and the County Hospital's major trauma ward"
Lloyd Russell-Moyle - MP for Brighton, Kemp Town

It was nice to feel someone was sympathetic when I was having financial problems after my husband's death. Thank you
Client - Debt Advice Service

I just wanted to thank you VERY VERY MUCH for your help with my PIP form as I have finally been awarded £59 a week. I am sooo grateful to you. I hope life is treating you well, with all the help you give others you deserve the best.
Client - Macmillan service

I received the phone call I'd been waiting for on Friday! They have finally dropped demanding £22,000! Hurray! If I could drink I'd of cracked open a bottle of champagne!
Client Major Trauma Service

I sat in on the session today with the debt adviser over the phone today, and I wanted to commend how well she dealt with our client who is quite chaotic and vulnerable and how reassured she felt after the appointment. The Debt Adviser was extremely reassuring and knowledgeable and although we have a long way to go, knowing that she will be supporting us with this is a real weight off our shoulders. I feel really confident that B will be in a far more positive place going forward.
Info Advice and Guidance Worker - BHT

I got unexpected medical condition where from day to day I became incapable to work. I ask for advice on benefits. The adviser provided over the phone fully comprehensive advice and instructions. He was very supportive and kind.
Client - General Help Unit

82% of our clients said that they would recommend or service to others

79% of our clients said that we helped then find a way forwards

Thank you to our generous supporters

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 your continued support. If you would like to get more involved you can support your local Citizens Advice in a number of ways:

Volunteering

If you'd like to learn more about our volunteering opportunities you can see them online at: www.cabrightonhove.org/volunteer/

Get involved online

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

Search Facebook for:
Citizens Advice Brighton and Hove

@BrightonHoveCA

Donate

You also make one-off or regular donations by direct debit through our website https://www.cabrightonhove.org/support-us/

Contact our CEO at Citizens Advice Brighton and Hove for more information or to discuss new ways of working together: joanne.carden@cabrightonhove.org

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

Citizens Advice
Proud to support the LGBTQ+ community

Citizens Advice Brighton & Hove is a local charity and company limited by guarantee.
Charity registration number: 1094620. Company number: 3794933
Authorised and regulated by the Financial Conduct Authority FRN: 617523.
Registered office: Tisbury Road Offices, Hove Town Hall, Tisbury Road, Hove, East Sussex, BN3 3BQ

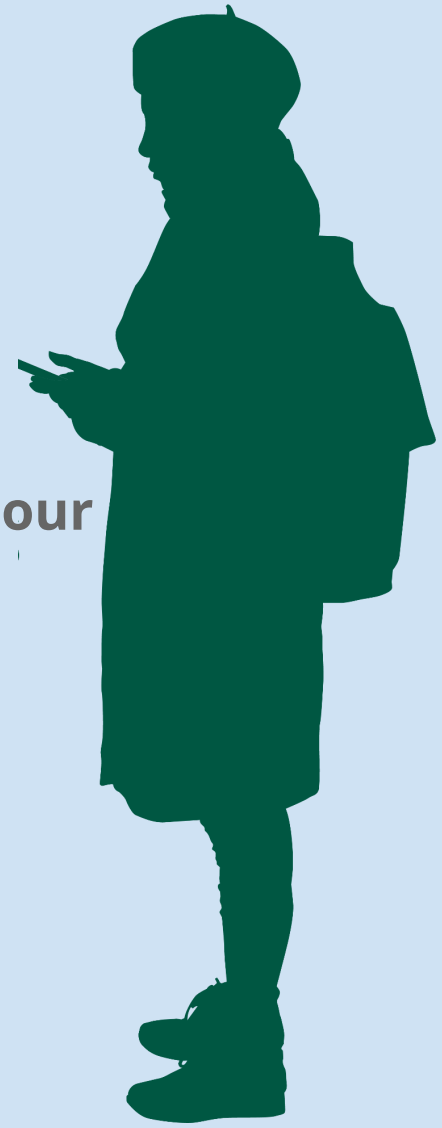
GET FREE, CONFIDENTIAL AND IMPARTIAL ADVICE

Call Citizens Advice Brighton and 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 make an online enquiry through our local website:

www.cabrightonhove.org

citizens advice Brighton & Hove