

# Annual report 2016 / 2017



**Nottingham  
& District**

# Chair's introduction

I am pleased and proud to make my first report as Chair of Citizens Advice Nottingham and District. In doing so I should like to express my thanks to all involved; volunteers, staff and trustees for their support, help and encouragement since I have assumed this role.

Throughout the year we have continued to deliver high quality services covering both a general advice and information service, and help with more complex advice needs in welfare benefits, debt and housing to citizens of Nottingham, Gedling and Rushcliffe. The quality of our services is shown by successful Quality Mark audits during the year – the Citizens Advice Membership Scheme and the retention and expansion of our Specialist Quality Mark to include housing, and by high levels of satisfaction from our clients.

Our organisation continues to face many challenges not least of which is the continuing squeeze on our finances with contractors and supporters wanting more for less within our already stretched resources. With this in mind, and to make the Board of Trustees more inclusive, I have worked with the Board to establish two new groups to focus on Performance and Fundraising. It is early days for these groups but I am confident that fundraising, particularly searching out unrestricted funding, and interrogating, understanding and challenging our performance will strengthen and improve the resilience of our organisation.

Nottingham City Council's plans for Carrington Street mean that we continue to look for other suitable premises from which to meet the many and diverse needs of our clients. We continue to have a positive dialogue with Nottingham City Council on this and a number of service delivery matters impacting on both ourselves and our partners.

Our vision for Citizens Advice Nottingham and District to be the leading provider of information, advice and casework services for local people remains. Our staff, volunteers and trustees bring passion, drive and an unswerving commitment to challenging injustice and providing advice that is second to none, and this will help us to meet our vision.

**Richard Hodge**  
**Chair of the Board of Trustees**

## Thank you to our funders

Citizens Advice Nottingham & District has a range of contracts, service level agreements, grants and donations and is funded by:

Nottingham City Council  
Nottinghamshire County Council  
Gedling Borough Council  
Rushcliffe Borough Council  
Money Advice Service  
Capital One  
MS Society

We also receive donations from local companies and private individuals.

We are thankful for the support we receive from companies, trusts, individuals and others. It enables us to develop innovative projects that make a difference to the community. We always welcome new partners who can help us to build our work.

# About us

Citizens Advice Nottingham and District helps people to resolve their legal, money and other problems by providing free, independent and confidential advice and by influencing policy makers. Our goal is to help everyone find a way forward whatever problems they face.

Our advice service is wide ranging. People come to us with all sorts of problems – money, benefits, housing, employment, consumer, tax, relationships and other problems. They may be facing a crisis or may be considering options. They may be so locked into their problems that they cannot see a way forward, feel trapped and are unable to help themselves. They may be seeking guidance on the next steps to take so that they can act and move forward with the problems they have. Each client is unique and we tailor our advice and support accordingly, and allocate resources to meet our clients' needs, whatever stage their problem may have reached.

People can find us in Nottingham city centre and in community settings elsewhere across the conurbation and in Gedling and Rushcliffe Boroughs.

Volunteering remains central to our organisation. We currently have 68 active volunteers across a range of roles (advisers, assessors, admin workers and trustees) and a paid staff team of 40. We regularly recruit new volunteers and train them using a comprehensive, well regarded training programme.

As a member of Citizens Advice we work with Citizens Advice local offices across Nottinghamshire. We are also a member of the Advice Nottingham consortium; a group of advice agencies in Nottingham city providing a joined up approach to the delivery of free, confidential, independent and impartial advice on benefits, debt, housing, employment and other issues.

Our partners are separate independent charities and we all recognise the benefits of pooling knowledge and resources to enhance the nature and quality of support given to vulnerable people across the city and throughout the county.

## Debt advice and casework

As a member of the East Midlands Money Advice (EMMA) partnership we provide help with complex debt problems, including negotiating with creditors, agreeing repayments, challenging debts and assisting with Debt Relief Orders and bankruptcy applications.



## Welfare advice

Through funding from the MS Society we provide specialist advice and support to people affected by MS, including people caring for someone with MS.



## Housing advice and casework

Through a contract with Nottingham City Council we have a dedicated housing advice team working to reduce financial vulnerability and avoid homelessness.



# Chief Officer's report

Each year Citizens Advice Nottingham & District helps people in Nottingham city and the Boroughs of Gedling and Rushcliffe to find a way forward. We do this by providing advice, information and support, and influencing policies and practices that affect our clients.

This annual report is a recognition and celebration of the work undertaken by our staff and volunteers for local people in greatest need. Each day they draw alongside clients, listen to their hard to hear stories and work with and on behalf of them to secure a better deal in life. Our volunteer trustees carry the legal responsibility for the organisation and oversee the strategic direction of the charity whilst maintaining a focus on the people we are here to serve, our clients.

## **During 2016/17:**

**10,632 people received advice and information**  
**We handled £15m of debt, with a further £1.3m written off**  
**We gained £2m in benefit income for our clients**

The overall number of clients is comparable to last year and each of those 10,632 people has a story to tell about how life is for them. With debt, benefits and housing making up 79% of all of our work it's easy to see that for many, life is a struggle. We have captured the stories of a handful of these people on pages 11-13 of this report; stories that are typical for many of the people using our service during the course of the year.

Our work brings benefits to individuals, to government and to society as a whole. Take for example the story of Keith and Lesley (page 13) whose health has improved as a result of less stress and worry, and Arthur (page 11) who is able to remain in his home and retain his independence because of the installation of a lift. Both of these examples clearly benefit the individual. Both also benefit the public purse through reduced cost to local services.

Our support is highly valuable. Research carried out by Citizens Advice has shown that every pound spent on our service saves the taxpayer at least £1.50. It also boosts individuals' incomes, and benefits health, confidence and participation.

We are there to help everyone who needs us, and we understand that people have different needs. An individual's needs are rarely singular and are often changing. When personal circumstances and external factors align some people may be at greater risk and require more in depth support. Our understanding takes into account a range of interacting factors – the nature and complexity of the problem, the personal characteristics and circumstances of the individual, and the knowledge, skills and capacity of the person seeking help. Thank you to our staff and volunteers who demonstrate an understanding of this complexity on a daily basis.

## **Future development, challenges and opportunities**

We aim to help everyone who seeks our advice and support. We are acutely aware that in the face of ongoing welfare changes, particularly the rollout of Universal Credit, reliance on low incomes and high levels of debt, demand for our service is likely to increase. It is vital we remain accessible to local residents. With this in mind we will continue the review of how we operate and deliver our services, and expand this review beyond our telephone service.

During 2017/2018 our funding is stretched once again with a further reduction in the value of our contract with Nottingham City Council. We will work with our sub-contractors to protect frontline services to clients, and to look for new and innovative ways of developing future projects and partnerships.

We are aware of the need to raise awareness of our independence and local charitable status. Our funding group will investigate opportunities to encourage new corporate partners, supporters and donors, and will examine what we can offer to local business in exchange for financial and other support.

As a volunteer led service we need to be able to continue to recruit and train local people to help us provide our service. Volunteering is changing and we need a clearer picture of the future of volunteering including the demand for volunteering, expectations of current and future volunteers and the changing demographic of volunteers.

And what of our premises? Where will we be housed? Our sounding board has considered a number of questions we have put to them and explored some options (theoretically at least), yet the question of our future location remains unanswered. Our trustees have explored colocation within a central Nottingham customer facing service hub, an option that now looks unlikely, and it is time to refresh our search for suitable premises. It is essential that the review of how we operate and deliver our services informs our decisions about premises.

Challenging times lie ahead. I remain confident that by keeping our clients at the heart of all that we do and the decisions we make, we will work to meet these challenges.

**Trish Eaton**  
**Chief Officer**

# Key facts



28,829 advice issues dealt with



10,632 clients assisted



99% of clients reported satisfaction with the overall service



9 locations where we provide free and impartial advice across Nottingham city, Gedling and Rushcliffe

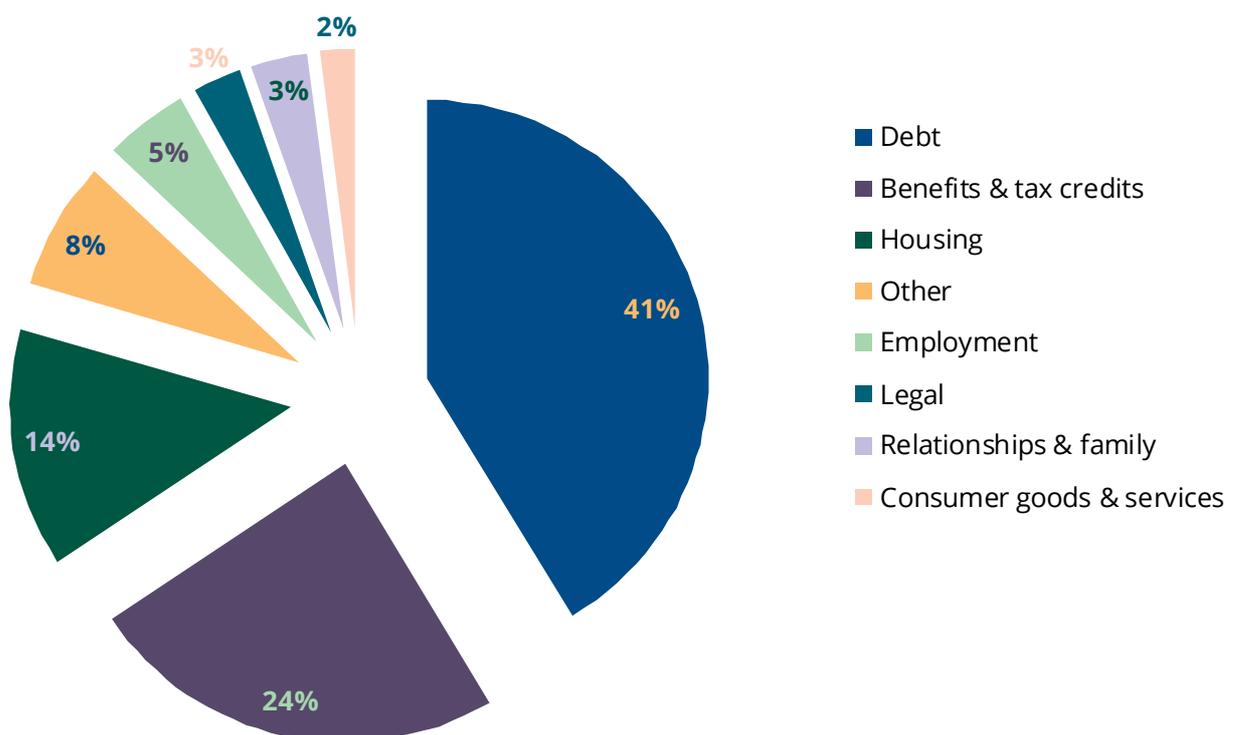


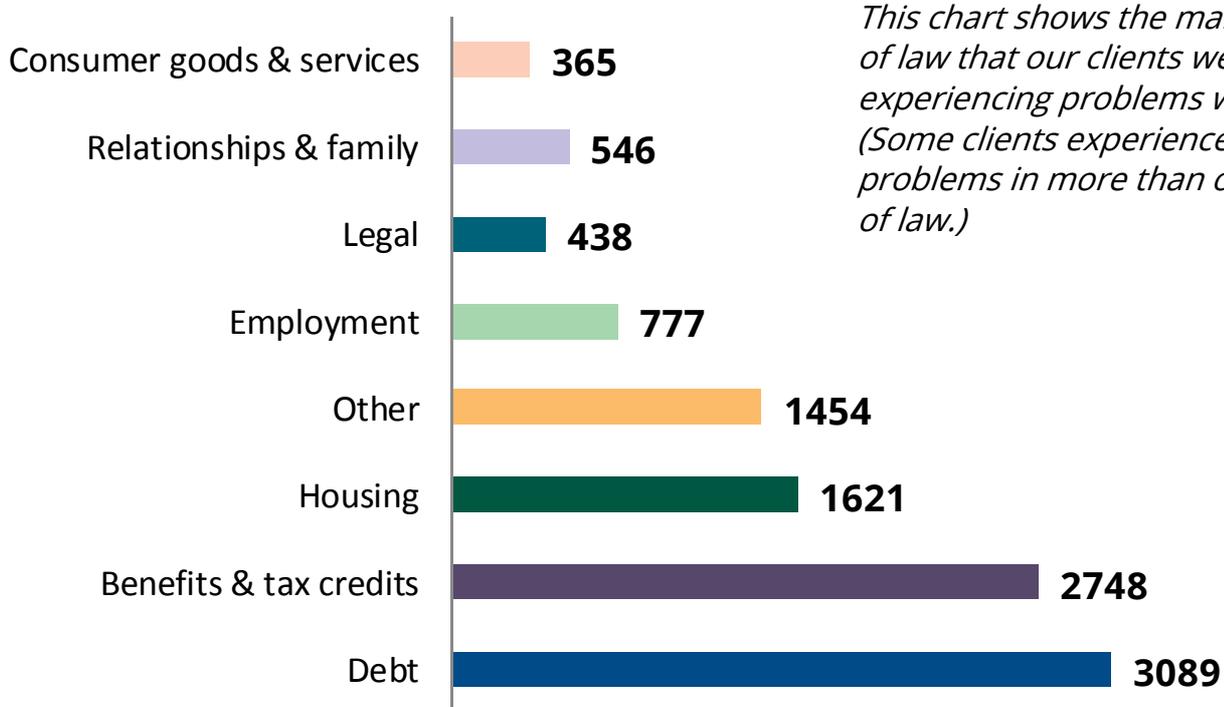
68 volunteers



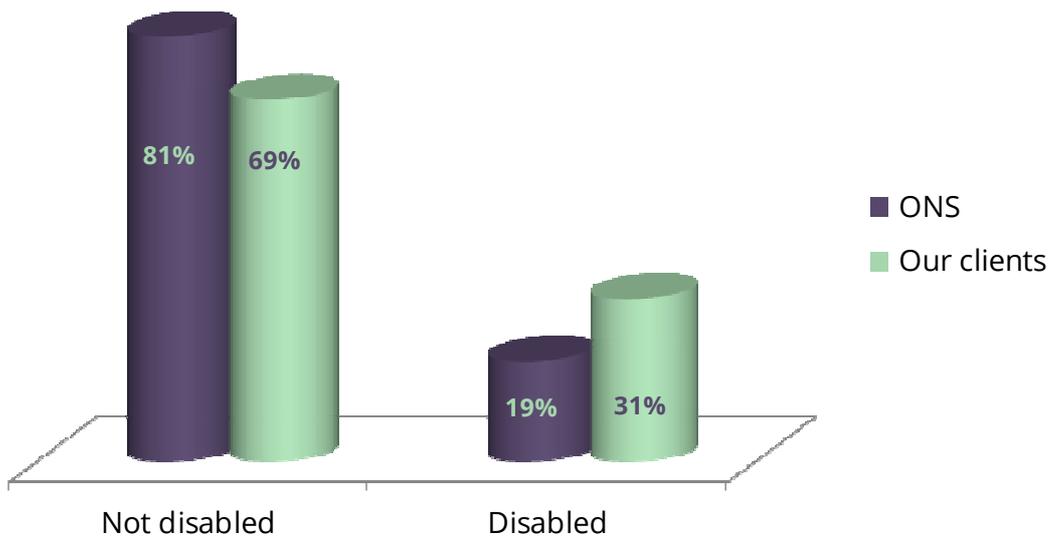
95% of our clients say they would recommend us

The chart below illustrates the percentage breakdown of individual issues that we helped our clients with

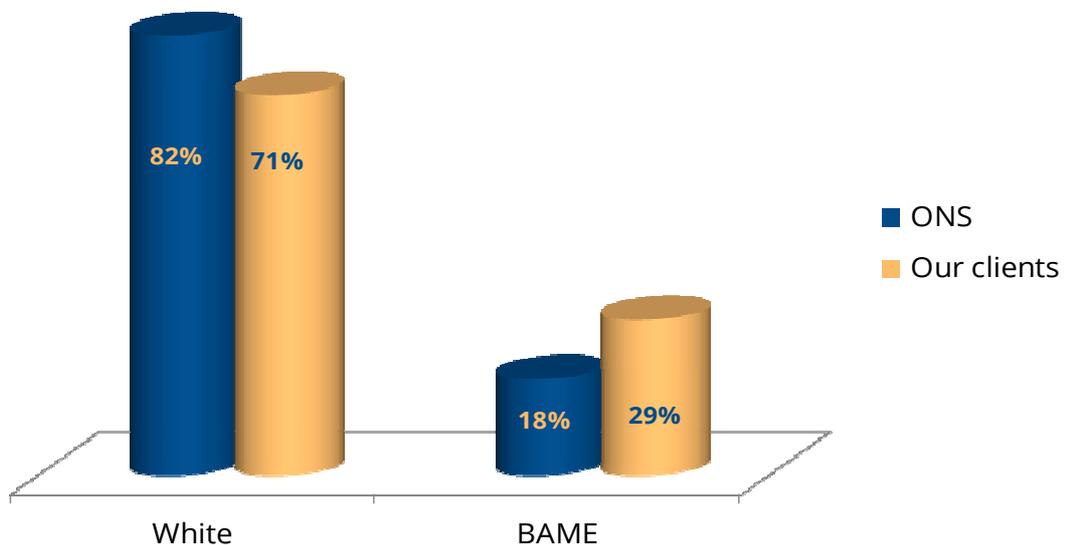




*This chart shows the main areas of law that our clients were experiencing problems with. (Some clients experienced problems in more than one area of law.)*



*These graphs compare the percentage of the local population (Office of National Statistics 2011) with the percentage of our clients by ethnicity and disability.*

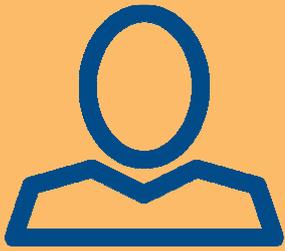


## Debt advice

Having manageable finances is vital, but people can often struggle with financial commitments.

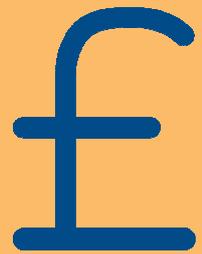
When problematic debt escalates, the problems are more than financial and the impact on mental well-being can be severe.

We play a vital role in ensuring people pay their priority bills first (such as rent, council tax and fuel payments), stopping escalation of these debts and stabilising people's finances now and in the future.



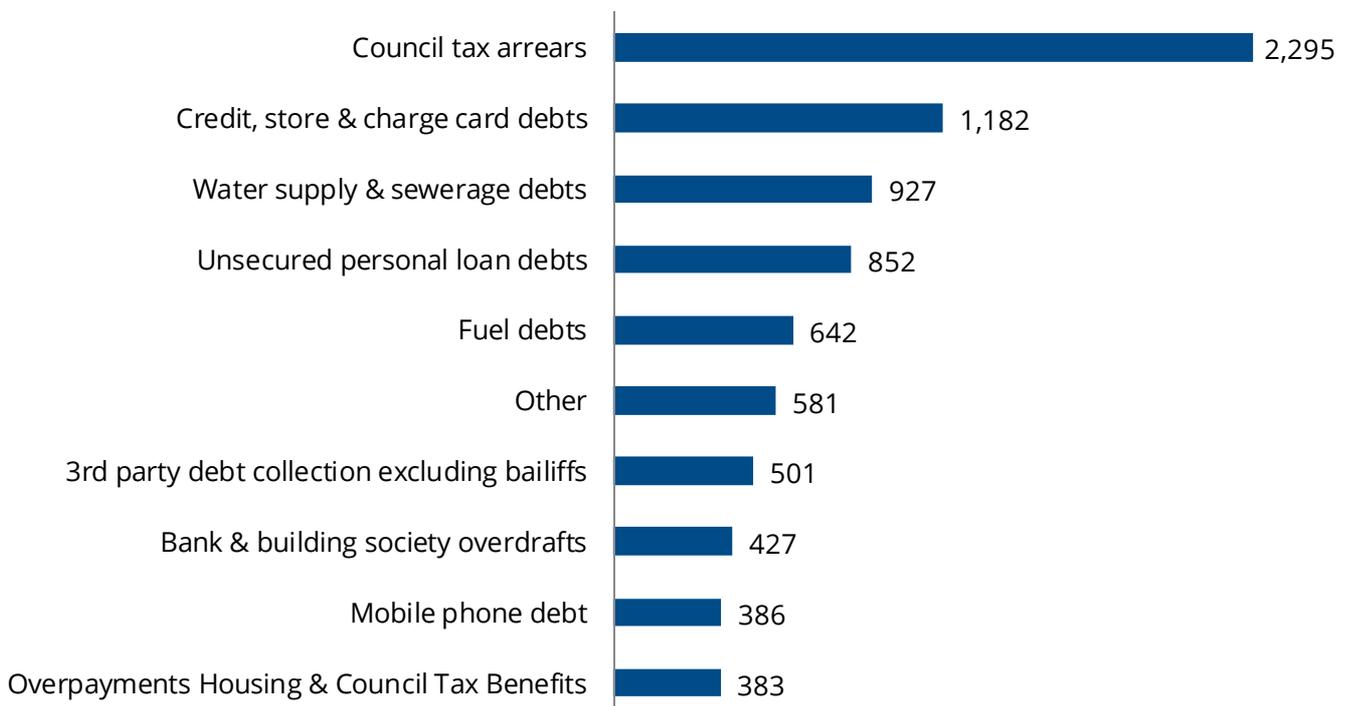
We dealt with  
**11,939 debt enquiries**

**£1.3 million**  
debt written off  
reducing  
indebtedness  
and hardship



Over **£15 million**  
worth of debt  
handled

### Top 10 debt issues

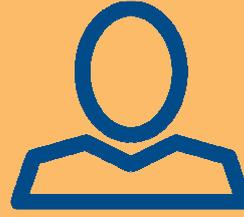


## Benefits and tax credits advice

The welfare system is essential, but complex—particularly when welfare reforms are rapidly and radically changing our benefit system.

Maximising income is often part of the way we help our clients. It helps reduce financial difficulty, promotes inclusion and benefits the local economy.

Ensuring people can get on with their lives prevents the need for more critical and costly state intervention.



**6,984 clients** with benefit or tax credit problems

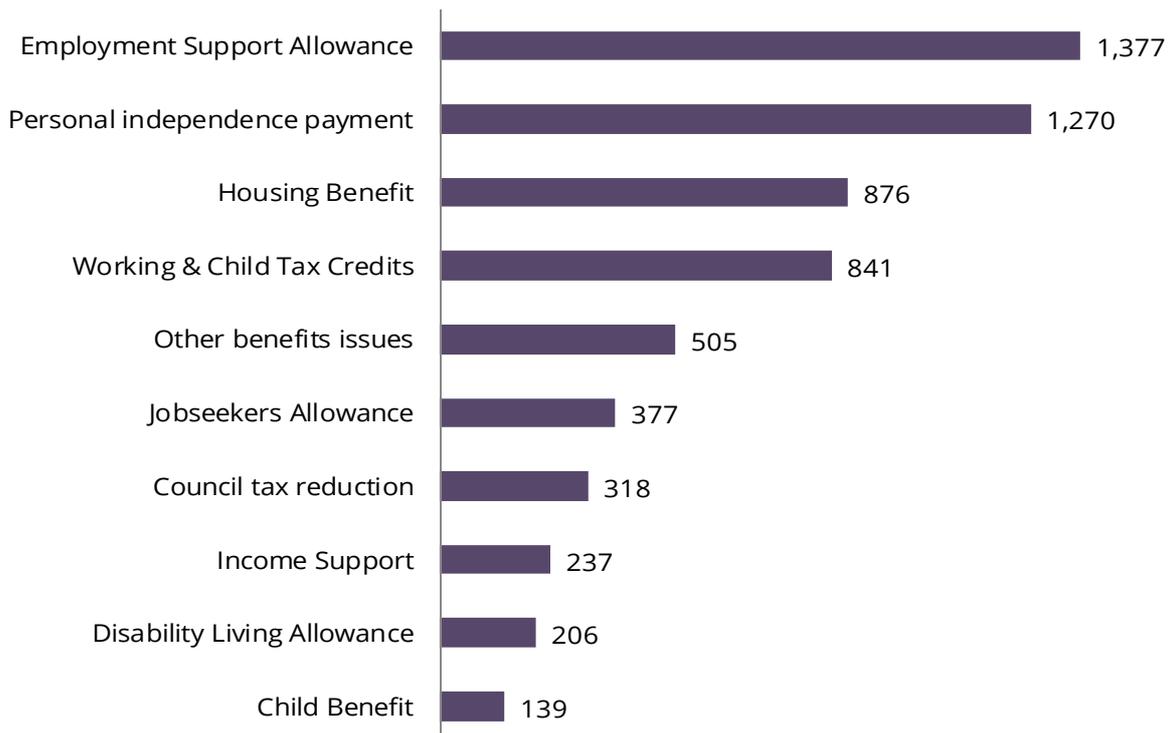


**4 in every 5** clients will have their benefit or tax credit problem solved



Over **£2 million** income gained

## Top 10 benefit issues

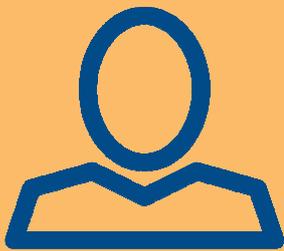


## Housing advice

Problems can arise regardless of housing type.

Our knowledge of legal rights and local processes is vital, especially in helping to formally or informally de-escalate situations where someone might lose their home.

Being made homeless has a devastating impact and the state often has to step in—through local authority funded temporary accommodation or through social services—to an estimated cost of £24,000—£30,000 per person.

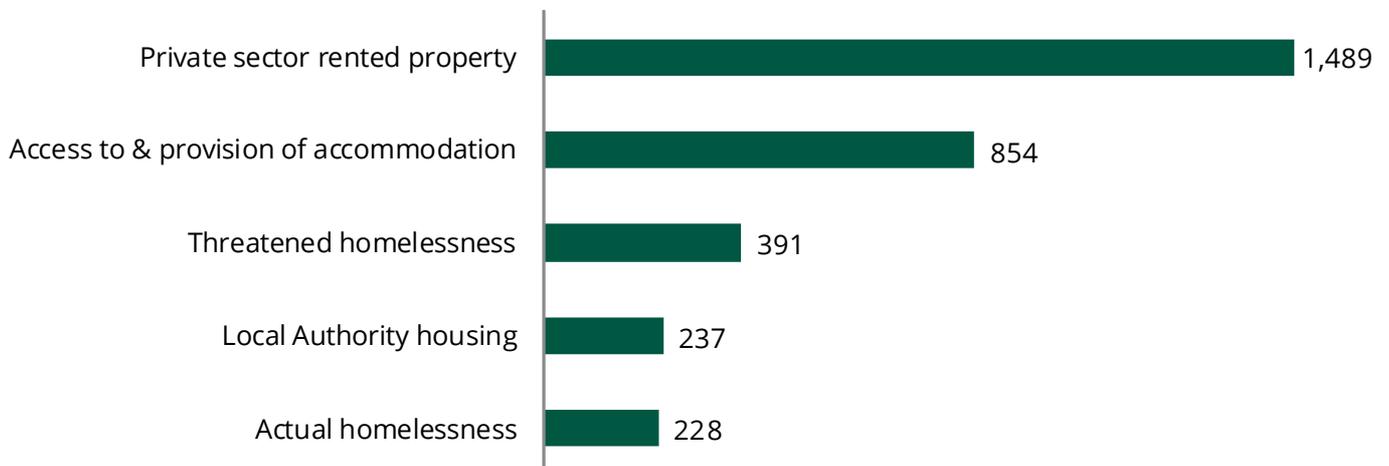


We dealt with **4,009**  
**housing** issues



**8 in every 10** clients will  
have their housing  
problem solved

### Top 5 housing issues



# The people we helped

**Stephen**, age 52, is homeless and sofa-surfing following a relationship breakdown. He has Asperger syndrome, anxiety and obsessive compulsive disorder (OCD). At the time of contacting us he was in receipt of Employment and Support Allowance (ESA) but struggling financially and wanted to know if there was anything else he was entitled to and if we could help to speed up his rehousing. His situation was exacerbating his mental health problems.

We helped him to claim Personal Independence Payment (PIP) and helped with an appeal when his claim was refused. The appeal was successful and he was awarded £105.10 per week (£5,465.20 per year).

We also contacted the local authority regarding his housing and found he was only in a general band for rehousing. We wrote to the authority, sending medical evidence to show he should be given priority for rehousing. Stephen was rehoused in a one-bedroomed flat – although given priority this still took 3 months to achieve.

We also made a referral to The Arches – a local charity and resource centre providing furniture, household goods and other items for people in need. Stephen received a bed, sofa, armchair, table and chairs for his new flat from The Arches.

All this has had a significant impact on Stephen's well-being; he was thrilled to finally have his own space and was appreciative of our help.

**Margaret** is 73 and lives in privately rented accommodation. She has several health problems including a benign brain tumour, fibromyalgia, irritable bowel syndrome and arthritis. She has a number of debts. We wrote to her creditors asking them to write off the debts in view of her ill health and low income. Of her 10 creditors, 8 agreed and a total of £8,900 was written off. This relieved a lot of stress on Margaret who now pays £1.00 per month to her 2 remaining creditors.

**Arthur** is 76, and lives with his wife in a house that they own. Arthur has a number of health problems and has a mobility scooter which is stored in a neighbour's garage. When his neighbour died, and as Arthur's home has 13 steps to access it, he needed to find alternative storage for his scooter. Arthur contacted us about funding to install a lift so that he could store his scooter at home. We assisted Arthur in making grant applications and an application for planning permission. He was awarded a disabled facilities grant following which a lift was installed. Arthur was able to remain in his home, retain his independence and is able to get out and about.

**Caroline** is 58 and came with her brother who had been visited at home by a salesman for a chair manufacturer. The salesman had taken measurements for chairs for Caroline's brother and his wife, and said work could not start for a further week, but was vague about the cost. The cost was finally revealed to be £6,000 and Caroline's brother was pressured into paying a deposit of £3,000. Three days later Caroline phoned on behalf of her brother to cancel the agreement. She was informed that £1,200 would be retained to cover 'administrative costs'.

We assisted in writing a letter to cancel, a 'letter before action', contacted Trading Standards and helped Caroline's brother to commence small claims action. Eventually the manufacturer agreed to settle the claim and refunded the withheld money in full.

**Diane** is 39, a lone parent and has multiple sclerosis (MS). Through help from us previously she receives the enhanced rate of the daily living component and the standard mobility component of Personal Independence Payment (PIP), on account of her poor balance, poor fine motor skills, bladder problems and poor mobility.

Diane's health condition led to difficulty maintaining her employment. She took voluntary redundancy and claimed Jobseekers Allowance. At the suggestion of Jobcentre staff she claimed Employment and Support Allowance and was found 'fit for work'. She contacted us for assistance to challenge the decision.

We assisted Diane to request a mandatory reconsideration of the decision, but the Department for Work and Pensions (DWP) did not change the decision. We assisted her to lodge an appeal to an independent tribunal.

We compiled a submission on Diane's behalf arguing the reasons why she has limited capacity for work. Diane attended a tribunal and was found to have limited capacity for work and placed in the support group – this group is reserved for people who are most limited by their health.

Following the tribunal regular payments were put in place, but the DWP did not pay her arrears. We wrote to the DWP repeatedly and five months later she received the arrears that were due.

Without our assistance Diane would not have been able to complete an appeal and would never have known she was being underpaid. Whilst her income has only increased slightly, she does not have to actively seek work of at least 16 hours per week as required as a condition of claiming Jobseekers Allowance.

**Brendan** lives alone in a housing association property. He receives Jobseekers Allowance, Housing Benefit and Council Tax Support.

He had breached a Suspended Possession Order and his landlord issued a warrant of eviction. He also had substantial gas arrears owing to British Gas and had requested a repayment meter but this could not be installed used because of a lead pipe obstructing the meter.

Our client had council tax arrears and a debt to Severn Trent Water.

We helped our client to suspend the warrant of eviction, arranged for his council tax arrears to be deducted from his Jobseekers Allowance and made a successful application to the Big Difference Scheme, reducing his annual water bill by £300. We also helped him to receive a £1,000 tax rebate.

We made a referral to 'Money Sorted', a project run by an Advice Nottingham partner, and a support worker will work with our client towards securing a job.

Our client said *'The only thing I can say is keep up the very good work you are doing because without your organisation I would have been on the street. So thank you very, very, very much for whatever you do for me.'*

**Keith and Lesley** are retired and live in private rented property. They receive Retirement Pensions and a small amount of Housing Benefit; Lesley also receives Disability Living Allowance.

They had received a visit from a bailiff acting for the local authority to recover council tax arrears. The bailiff would not come to an affordable payment arrangement with them. Lesley had previously been in receipt of Employment and Support Allowance for which there was a substantial overpayment claim. Deductions were being made from their benefits for this overpayment and also for an overpayment of Housing Benefit. They also had a credit card debt and a debt to Severn Trent Water.

Lesley said she was feeling suicidal due to the pressure they were under and the stress of the bailiff action was too much for her to cope with.

We:

- negotiated for the local authority to take the council tax debt back from the bailiff and agreed an affordable payment arrangement
- agreed a reduced payment for the Housing Benefit recovery
- made an application to the Big Difference Scheme that saved them £300 a year on their water bill
- negotiated a token payment of £1 a month on the credit card debt.

Keith and Lesley wrote *'We were treated so well, with compassion, care and listening to our plight. May we thank you so much for what you did for us. Our health has also improved with less worry and stress.'*

**My adviser listened and asked relevant questions based on our conversation. She was pleasant throughout and suggested avenues I hadn't thought about. Great job!**

**I have been received with a warm welcome that eases the feeling of stress and gives a great feeling of confidence.**

**Thank for the advice I was given at your outreach. I received a response from the Council Tax team by Tuesday lunchtime and, by Friday, a cheque for the full amount requested in the letter. Thank you.**

**I am writing to you to thank you for sorting out my housing benefit and council tax benefit. If it wasn't for you I would still be trying to sort it out. If it wasn't for organisations like you many people would be struggling to get their rights.**

**You were so amazing at Housing Aid. Thank you very much for helping me and my kids to stay in Nottingham. I really appreciate what you have done for me.**

**I have never had such help in my life as I had today. I am quite emotional about it. It only shows there are still people who genuinely care in the world. I am coming back as a volunteer or donor if I can.**

**No matter how alone I may be it feels so good to know there is someone out there who has taken the time to help and does care about the outcome.**

**Chief Officer:** Trish Eaton  
**Operations Manager:** Irene Eatson  
**IT Manager:** Courtenay Ibbotson  
**Specialist Services Managers:** Clare Howling, Stella Howard  
**Executive Assistant:** Greg Morrall  
**Lead Advice Supervisor:** Ruth Millington  
**Advice Supervisors:** Jane Aspden, Sarah Webber  
**Trainer/Advice Supervisor:** Doug Hird  
**Outreach Workers:** Elly Valentine, Gail Crookston, Gill White  
**Access to Advice Co-ordinator:** Steve Liles  
**Debt Advice Co-ordinator:** Emily Chesher  
**Support Workers:** Chantelle Laws, Debra Dalgross, Vicki Fletcher  
**Debt Caseworkers/Supervisors:** Libby Bailey, Polly Eatson-Bailey  
**Debt Caseworkers:** Annmarie Bexton, Becky Vickers, Donna Chambers, Jenna Minton, Kathryn Harris, Katie Pickering, Mark Gilbertson, Shirley Whyte, Simon Mee  
**Housing/Housing Debt Advice Supervisor:** Cath Burton  
**Housing/Housing Debt Advice Caseworkers:** Alison Firth, Emma McGowan, Pat Greenwell  
**Housing/Housing Debt Admin & Reception:** Ana Moreira  
**Admin Officers:** Adele Dance, Cheryl Henstock, Sporan Singh, Teresa Lloyd-Jones  
**Advice Nottingham:** Becky Ramsden (Policy and Campaigns Officer), Greg Hewitt (Development Officer)

**Paid staff  
(as at  
31 March 2017)**

**Membership of Trustee Board**

**Chair:** Richard Hodge  
**Vice Chair:** John Mason  
**Treasurer:** Phil Slocombe  
**Chair of Personnel sub-committee:** Sue Taylor  
**Other members:** Jamie Shrivastava, Krista Blair, Patrick Carmody, Yesmean Khalil

**Volunteers  
(as at  
31 March 2017)**

**Volunteers:**

Alan Maxwell	Gail Mitchell	Maureen Griffiths
Alex Davey	George Sutcliffe	Mita Johnson
Alison Slater	Gordon Fisher	Oliver Lowe
Angela Nguyen	Hannah Reddin	Paddy Emmerson
Anne Ryan	Hazel Jones	Parastoo Masoud
Annie Kerslake	Jane Tracey	Pauline Duke
Ayesha Tuabin	Janet Griffiths	Peter Harvey
Barrie Shay	Jean Robinson	Peter Wilson
Bernadette Cunnane	Jenny Williams	Peter Hosack
Billy Pottinger	Joy Wingfield	Rene Barry
Bob Yarwood	Keith Barnes	Rhonda Morrison
Caraline Ryan	Keith Martin	Richard Stanway
Catherine Todd	Ken Smith	Roger Storey
Cris DiCarlo	Kerri Hadley	Ruth Tarlo
Danielle Kelley	Laurie Hartill	Samuel Clarke
David Lawson	Li Min Ong	Sanna Choudhry
Delia Matewere	Margaret Morris	Sarah Spilsbury
Deborah Dowling	Marie Lay	Simon French
Eleanor Lingwood	Marie Snowden	Sue Beaumont
Felicity Crofts	Martin Fletcher	Tony Hodges

**Over the course of the year volunteers gave over 15,000 hours of their time to help local people**

# Our aims

Our aims are:

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

# Our services

Clients can contact us by telephone, letter or by calling into the main office on Carrington Street, Nottingham or one of our outreaches.

Our outreach services are held at:

**Arnold**, Gedling Borough Council Offices, Arnot Hill Park

**Calverton CORE Centre**, 18 St Wilfrid's Square

**Edwards Lane Community Centre**, Alderton Road

**Netherfield—St George's Centre**, Victoria Road

**Newstead Miners Welfare and Community Centre**, Tilford Road

**West Bridgford**, Rushcliffe Community Contact Centre

Full details of all our services, contact details and opening times can be found on our website: [www.citizensadvicenottingham.org.uk](http://www.citizensadvicenottingham.org.uk)



@CABNottingham

24 hour information [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

# Our partners

Advice Nottingham is a consortium of advice organisations established to strengthen the not for profit advice sector in Nottingham city.

We hold the contract with Nottingham City Council for the provision of community based and citywide advice services.

Work is sub-contracted to our partners:

Bestwood Advice Centre

Clifton Advice Centre

Meadows Advice Group

Nottingham Law Centre

St Anns Advice Group



**Citizens Advice Nottingham & District is the operating name of Nottingham & District Citizens Advice Bureau. Registered office: 34 - 36 Carrington Street, Nottingham, NG1 7FG**

**Registered charity number 701259.**