

## **Appendix A - Bristol Advice Partnership – Interim Report**

### **IAG Grant April 19 to October 20 – Interim Outcomes Report**

#### **1 Overview`**

The Bristol Advice Partnership (BAP) started delivering services to meet the requirements of the Bristol City Council IAG Grant on 01/04/19. This report covers the work undertaken by the partnership in the first two quarters of the funding period, giving numerical outcomes for the whole partnership, and some illustrative case studies to better show the breadth and complexity of the issues the partners manage on behalf of citizens, and also describes a few of the additional services we run, funded by other organisations to show how these services and projects add value.

#### **2 Using the IAG Grant to drive improvement**

The IAG grant does more for BAP than simply fund the provision of service. It provides a level of stability, and importantly, gives confidence to other potential funders, enabling the partners to achieve additional sources of funding for additional projects and services which widen the service offer to citizens in Bristol. The partnerships combined leverage figures for 2018/2019 show the value achieved by the partnership in total as £12,330,463

Whilst we are only 9 months into the new partnership arrangements the new structure with a nominated agreed Lead Partner is proving to be beneficial. Key advantages to date are:

**a - An integrated approach to bidding for additional sources of funding:** For example, 3 of the partners recently made a joint bid to Access for Justice Foundation, and we have had exploratory talks with the Paul Hamlyn foundation about their potential future funding plans and have involved other agencies from outside the BAP in these discussions. Various added value initiatives are highlighted as bullet points in each outcome section throughout the report.

**b - Stronger Partnership approach to city wide provision:** We work as a coalition of agencies, giving support to one another to ensure that services remain available despite limited resources and occasional unforeseen circumstances; for example, one member of the partnership currently has a key member of their team away on extended leave, and other agencies in the partnership are helping to manage this situation by taking referrals to enable continuation of service provision.

Two agencies have shared learning and training opportunities with key staff to rework their internal systems and better meet what matters to their customers and are sharing learning with the wider partnership. We hope to use learning from these partners change journeys to inform future continuous improvement initiatives within the partnership and the wider sector.

**c - Strategic activity is better coordinated:** BAP partners now routinely work together on strategic development. In the first nine months of the new grant we have had a range of meetings with funders and decision makers which included the partnership as a whole, or pre-agreed nominated representatives. This ensures

better coordination and transparency around key developments and opportunities enabling better service provision and development in the long term.

A good example of this, is the development of **Bristol Pro Bono**, established in 2019 in partnership with the legal sector in the city to develop and build the reach and impact of Pro Bono legal support in Bristol for both citizens and VSCE groups. To date the group has delivered over 10,000 volunteering hours in the form of advice clinics, one to one interviews, and advice for litigants in person.

The Law Centre has led on the development and coordination for the group with funding from Legal Firms, Bristol University, and the Legal Education Foundation and has involved other partners in the collaboration.

The group plans to develop new programmes, increase Pro Bono hours, increase the number of legal firms engaged in the project, collaborate with City Funds in respect of advice and support to Bristol charities.

**d - Operational developments are similarly coordinated;** for example,

- Citizens Advice are delivering their Universal Credit Help to Claim Service for 1 and a half days a week from South Bristol Advice Services to better manage the demand for support with Universal Credit in the South of the City
- The partnership is supporting the development of a referral portal for Benefit Tribunal cases suggested by ACFA to enable a city wide response to the need for support in this area of advice that will make best use of the resource available across the city.

### 3 Outcomes

The figures provided throughout the outcomes section are partnership totals for the first 6 months of the project to 30/9/19

#### 3.1 Maintaining tenancies in Social and Private Housing

Progress against agreed Indicators:

Indicator	Outcome at 30 September 2019
Numbers of HB and CTR cases	1273
Numbers of referrals to specialist providers (Tier 1)	569
Referrals for specialist advice within the partnership (Tier 3)	696
Value of Housing Benefit and CT negotiated	£529,000
Signposts to alternative sources of help	1767
Clients receiving advice on housing debt	1691

How we add value:

- The **Aashyana advice project** is funded by Clarion Housing and led by St Paul's advice. Other partners are CHAS and Citizens Advice. The project delivers help and support to the south Asian community in the most deprived areas of the city to enable people to remain in their own homes.

### 3.2 Preventing homelessness

Progress against agreed Indicators:

Indicator	Outcome at 30 September 2019
Evictions prevented when client has been served N244	133
HAPI Codes	239

#### Cases Study:

##### **Donna's Story – Preventing Homelessness following relationship Breakdown:**

A year after her relationship ended and her partner left, Donna came for advice when the bank threatened to repossess the family home. Despite working full time, a drop in family income meant Donna had built up substantial mortgage arrears. Her two teenage daughters, still upset about the departure of their dad, were finding it difficult to cope with the idea of moving to a new neighbourhood, home and school. Both were exhibiting signs of stress and anxiety through truancy and self-destructive behaviour.

We helped Donna petition and make fresh arrangements with her lender and identified additional financial entitlements to increase the family income. This enabled the family to remain in their home helping the girls feel more secure, leading to a better outlook for them all.

##### **Very vulnerable and chaotic client successfully moved to a supported tenancy.**

The Law Centre worked effectively with a care leaver aged 20, with historical substance misuse issues who had suffered negative experiences in her life and had high level support needs, and was leading a very chaotic life. She was evicted from a high support hostel, following incidents of drug abuse and had been in and out of hospital several times in a very short period.

The hostel considered the eviction was necessary to protect staff, but also seemed to think the accommodation was not suitable due to the client's needs. The Local Authority discharged their duty on the basis of the hostel being "reasonable to continue to occupy". This rendered the client intentionally homeless and a review was sought.

During the review period the client had multiple placements all of which broke down, either due to behaviour issues or proximity to a violent ex-partner. She ended up

sofa surfing with her mother. Ultimately, it was possible to argue following an OT report that a hostel setting wouldn't be the right thing for her.

The Law Centre were able to collect additional evidence showing hostel accommodation to be unsuitable, and were able to advocate for a top placing in band 1 which correctly recognised the clients high level of need for suitable housing. The client was advised not to complete the section 202 review as this decision being overturned ultimately wouldn't have produced the best outcome.

Client was successful in her band 1 bid and will have an introductory tenancy, with support from Places for People.

This work broke the client's cycle of homelessness, provided her with the best possible outcome. It prevented ongoing arguments about intentionality and prevented the risk of a County Court appeal.

### **3.3 Supporting most vulnerable individuals and families to maintain sustainable finances and maximise their income**

Progress against agreed Indicators:

<b>Indicator</b>	<b>Outcome at 30 September 2019</b>
Number of benefit claims	3807
Value of Benefits Claimed	£3,631,718
Value of Debt Written Off / Managed	£5,490,479
Immigration issues handled at OISC level 1	892
Immigration issues handled at OISC level 3	35
Number of enquiries relating to BREXIT and Settled Status	340

### **Case Studies:**

#### **Jamal – Young man caring for his siblings in difficult circumstances**

Since his father died three years ago, Jamal has been the sole carer for his 4 younger siblings. He is 25 years old. His mother still lives in Bangladesh but they cannot afford any visa for her and she does not have a British passport.

Jamal had been out of work since early 2017 despite engaging with a number of employment and work programmes and was finding looking after 4 children very

hard and his mental health was suffering. The family lived in a 2-bedroom property in temporary accommodation until 3 months ago.

We found that when asking for help there was very little support available from any statutory or charitable body available to him. He speaks little English which makes the whole process of engaging with benefit and housing agencies even more difficult. Talking Money worked with a project worker at Sari to help him engage with all of the necessary services to get his siblings into school and to get him moved to a larger property.

We ensured he claimed all the necessary benefits for looking after his siblings meaning that he was able to afford the basics for them all. We referred him to employment assistance programmes to try to find him part time work to improve his financial circumstances and his mental health.

Talking Money provided substantial ongoing support to move the family's circumstances forward:

- Transferring benefits and bills to the new property
- Making a claim to the water Assist scheme
- Help him Switch his Gas and electricity suppliers
- Successfully made 3 charity applications to carpet the majority of the house.
- Successfully applied for a discretionary housing payment to cover 6 months shortfall of rent (£69 weekly)
- Referred Jamal to an information workshop for anybody engaging with Council services at We the Curious which gave him and his siblings a years membership for free and enabled him to better entertain his siblings in the holidays.

Jamal has since found part time employment working 16 hours per week. We have contacted tax credits to claim Working Tax Credits as part of his ongoing award and have informed housing benefit that they can lift the benefit cap. This has resulted in an increase in his tax credit income and housing benefit income by over £100 per week, as well as now having additional earnings of over £130 per week.

We helped him set up a direct debit to pay his ongoing rent shortfall so that, including the work done previously, all of his bills are now being paid and Jamal will be able to focus on continuing to secure his employment and raising his 4 siblings.

### **Supporting a victim of modern slavery:**

The Law Centre acted for a client who was a Lithuanian victim of modern slavery. He was considered not to have any rights to benefits or housing. We made representations on public law grounds and challenges to the complex eligibility rules to the DWP and the local authority, involving a potential judicial review, a County Court Appeal and the First Tier Tribunal in relation to the DWP, and considering which was the best and most strategic approach. This included a representation to the Local Authority who had concluded that the conditions of modern slavery or labour exploitation do not qualify a person for worker status. The DWP had also incorrectly assessed his work as not counting towards EEA regulations i.e. failed to

follow the case law. This also involved, as well as opening 5 files, applying to the Legal Aid Agency for 'exceptional funding'. We were successful all round for his very vulnerable client - the client has been offered accommodation and is in receipt of benefits

### **Couple struggling as a result of severe health issues:**

Mrs B is 75 married and the carer to her husband who has several serious health conditions. They live in social housing that is suited to her husband's needs

Mrs B's husband had to take early retirement due to these health conditions and he was in receipt of his state pension and DLA. Mrs B was in receipt of her state pension and a very small occupational pension.

Mr & Mrs B were struggling to meet their essential expenditure and had accrued council tax arrears and non-priority debts of approximately £35,000 by trying to manage their day to day costs and to pay for a car that was suitable for her husband's needs.

We identified that Mrs B also had health issues and so we helped her claim Attendance Allowance, AA. Once the AA was in place, we helped the couple both claim their underlying entitlement for Carers Allowance for each other making them eligible for some pension credit, full housing benefit and Council tax reduction. These extra benefit changes nearly doubled the couple income and now means they can afford all their essential expenditure.

The client was adamant she did not want to consider any Insolvency options and so we helped set up payment arrangements that will clear her Council tax arrears in less than 8 months. We also helped set up payment arrangements for her other creditors that will be clear £35,000 of debt in approximately 5 years.

Mrs B explained that she has not been able to share any of this with her husband as she did not want to put further strain on him but she now reports that she is very happy as she will not have to struggle or worry about money anymore.

### **Financial Uncertainty following Bereavement:**

An EU National whose husband had recently died contacted the Citizens Advice Help to Claim team. She was her husband's carer for 15 years in receipt of Carers Allowance and now faced financial uncertainty. She had already been turned down for Universal Credit after failing the Habitual Residence Test and needed help to submit a Mandatory Reconsideration and make a fresh UC claim. The Help to Claim Advisor completed an MR for the client, submitted a new UC claim – taking into account her own ongoing health issues – and booked her a Verification appointment at the Jobcentre. The client was also given comprehensive advice on a range of areas including her Right to Reside, claiming Support for Mortgage Interest (SMI),

the EU Settlement Scheme, pursuing contact with an estranged grandchild and the impact of her Bereavement Support Payment (BSP) on the UC award. The client has moved closer to financial stability and been given guidance to make informed decisions about her future.

### **Helping a vulnerable young Care Leaver navigate the system and manage her finances**

M is a young single person living alone who suffers with severe anxiety, depression and epilepsy. She relies heavily on friends as her care givers and she does not have any family after coming through the care system. M rang Talking Money extremely distressed after her disability benefit Personal Independence Payment (PIP) was stopped after a reassessment, leaving her sole income as Employment & Support Allowance (ESA). Her overall benefits were cut by more than half when her PIP stopped and she didn't know how she was going to meet her ongoing bills whilst still being able to buy food and heat her house. When she contacted Talking Money she was over a week away from her next payment and had no money and nothing on her gas and electric prepayment meters so was without heating and lighting. Talking Money met the immediate crisis by applying to the Council's Local Crisis & Prevention Fund for an emergency payment for food and fuel. This gave her a voucher that could be used to pay partly for food and partly for her fuel to get the lights back on. We also gave her a food bank voucher and a further supermarket voucher after immediate success with a charity application. We then started the PIP appeal process and gathered medical evidence to support M's appeal. However, we were aware that current waiting times for first tier tribunals were 6 months so a medium term plan also needed to be put into place.

M was being chased for money from non-priority credit such as Littlewoods and Studio as well as having direct deductions from her ESA for her water costs. She told me that the stress of this making her constantly want to end her life as it was making her anxiety so extreme.

We successfully applied to Bristol Wessex Water's flexible payment plan assistance scheme to reduce her water costs from £46 per month to £1 per month pending the outcome of the appeal. We also wrote to M's non-priority creditors to get £1 token offers in place pending the outcome appeal, reducing her non-priority costs by £55 per month. We completed a number of other charity applications and M was awarded £120 to help with her ongoing costs as well as a new double mattress as hers was so old it was causing her problems sleeping. We also referred M to Bristol's Wellbeing services now provided by Vita Health to try and get talking therapy in place as she said counselling had helped her in the past.

M was referred to Bristol Law Centre to get representation at tribunal. She won her appeal and was awarded backdated PIP to cover what she had been missing over the previous 6 months. We continue working with her to ensure her finances remain stable and so that she can be more financially resilient if something similar happens in the future.

How our other services add value:

**EU Settlement scheme:** BAP Advice Partners have secured additional funding to provide support to Bristol residents with EUSS applications. The Law Centre is the only organisation in Bristol currently funded to provide support to vulnerable EU citizens with regard to complex settled status cases having received £57K from the Home Office this year to support this growing area of work.

**Mental Health Additional Support Welfare Benefits project:** South Bristol Advice are funded By Henry Smith (£43,000 this year.) to deliver this project which allows clients with mental health issues living in one of the most isolated areas of the city to gain addition intense support. Clients are identified at point of contact with SBAS or referred directly by mental health services. 130 clients this year to date have had additional support to deal with claiming / appealing Disability Benefit issues. 36 have required very in-depth help and support.

### **3.4 Supporting the most vulnerable individuals and families to achieve positive results at tribunal and appeals as a result of access to specialist advice**

Progress against agreed Indicators:

<b>Indicator</b>	<b>Outcome at 30 September 2019</b>
% of appeals successful (all categories)	86%
Number of cases where help was given to prepare for a tribunal	839
Value of awards in cases where we represented	£1,679,392

### **Case Studies:**

#### **PIP decision overturned on Paper appeal (without physical tribunal attendance) for client with brain tumour:**

Client is 47 year old male, diagnosed with a brain tumour which has impacted him extensively psychologically and physically including losing the ability to read, inability to control anger etc. The Citizens Advice Macmillan funded benefits team helped with the client's original PIP application which resulted in client awarded enhanced rate for both components.

In February, 2019 client handled his own PIP renewal which resulted in his award being reduced to SR care and 0 points for mobility. In monetary terms this is a reduction from £148.85 per week to £58 per week and the loss of his Motability vehicle.



Client returned for help to appeal decision and was extremely anxious at the prospect of having to attend a tribunal. Our caseworker submitted an appeal with additional evidence and the decision was overturned without the need for a face to face tribunal hearing.

In October 2019, Client was awarded enhanced rate for both components (original award) and back pay for the money had been underpaid during the appeals process.

### **Supporting a very vulnerable person at Tribunal:**

Gail is 52 years old and suffers from significant physical disabilities following a near fatal brain aneurysm. Her mobility is severely restricted and she also suffers from incontinence and depression. She lives with her adult son, who has mental health problems.

When Gail was moved over from DLA to PIP, she was turned down following an assessment, as the assessor did not seem to understand the severity of her brain injury. In addition, Gail has a tendency to play down her disability and say that she can cope better than she can due to embarrassment. Her doctor confirmed this in her medical evidence. She completed a Mandatory Reconsideration which was refused. Due to the drop in income, debts accrued, including rent arrears, making her anxious. Gail came to North Bristol Advice Centre for help where the SHARP caseworker supported her through the appeal process, including gathering evidence and attending the tribunal hearing. Our debt adviser helped her to renegotiate her rent payment. Her rent arrears were written off in a DRO, along with her other debt, which the debt advisor facilitated, giving her a fresh start.

Gail's appeal was successful. She was awarded the enhanced rate of both components, earning her £148.85 per week and a backdate of £6757. She was also entitled to the Motability component, meaning she can get a mobility scooter, which will make her much more independent.

### **3.5 Reducing financial, Food and fuel poverty**

Progress against agreed Indicators:

<b>Indicator</b>	<b>Outcome at 30 September 2019</b>
Value of financial gains for clients	£2,393,364
Number of warm homes discounts, heating or insulation grants claimed	309
Number of Fuel utility debt cases	621
Number of Food vouchers issued	2725

**How our other services add value:**

- Citizens Advice has secured funding from ASDA in partnership with East Bristol Foodbank for a caseworker to deliver benefits and debt advice across all three of the Foodbanks sites providing essential support to help foodbank users improve their situation. The caseworker is employed for 28 hours a week and the project runs initially for 3 years.
- An already successful partnership between CSE (Centre for Sustainable Energy), Bristol City Council, Bristol energy and Talking Money has been extended to include Citizens Advice. The funding enables a CSE caseworker to be co-located at Citizens Advice to provide warm homes and energy advice to clients.
- WECIL have a holistic range of services which all agencies can signpost to for clients who are experiencing long term health conditions or who are disabled. These include help with finding and retaining employment, social inclusion, support for families of disabled children and disabled children themselves, help with managing and advocating for a direct payment and general advice and support around disability.

### **3.6 Improving access to information, services and opportunities in the city and increasing digital inclusion**

Progress against agreed Indicators:

<b>Indicator</b>	<b>Outcome at 30 September 2019</b>
Number of cases where information only was given (Tier 1)	5045
Number of clients supported to access online services	2655
Traffic on partner websites (where calculated)	83,215

#### **Case studies:**

**John**, 67, came to Get Online, a project run by North Bristol Advice Centre and funded by Henry Smith, to do a welfare benefits check as he was struggling to get by on his pension, most of which went on rent.

Using an online benefits calculator, we established that he was entitled to

Housing Benefit and Council Tax reduction. John revealed that he had been in receipt of both, but they had been stopped because he'd failed to respond to a letter asking for additional information. He was unable to read and there was no phone number on the letter he could call.

We helped John to submit a new application for both benefits online, and showed him how to check and organise the rest of his paperwork in a way he would find accessible. He was signposted to Read Easy, which provides a trained volunteer reading coach on a one to one basis, and signed up to the scheme. He returned to

Get Online a few weeks later with a letter requesting supporting information; we helped him to scan the paperwork and submit it online.

John's application was successful. He received a backdated award of £1377 and now receives £49.20 per week housing benefit, reducing his weekly rent to £28.47, leaving him with enough money from his pension to live on.

**How other funding streams add value:**

- The Citizens Advice Help to Claim contract has enabled the development of a bespoke response to digital access at the organisations office in the City Centre which enables clients to get on line either via the public access equipment or through safe Wi-Fi on their own devices making it possible for all clients to access any digital service they need as part of their advice journey and to receive help and support from trained staff.
- Quartet have funded South Bristol Advice to provide 3 public access computers and a telephone line for those who would not otherwise have access,

The partnership would welcome the opportunity to explain more about our work. A more comprehensive Impact Report is planned for later this year.

For further information:

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