

2016 annual report



**Bradford
& Airedale**



Our Year in Figures

**We secured £9,307,616
additional income for our clients
most of which is spent in the local community**

We saw clients with £9,806,585 in debts

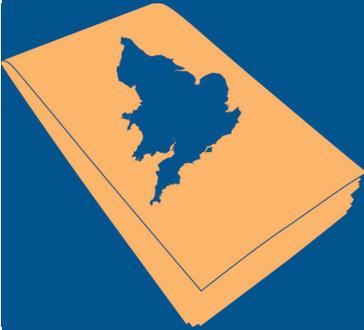
We dealt with 31,220 client issues

Over 14,600 hours of volunteered time

**We're here to
help**

**Whoever you
are**

**Whatever the
problem**



Chief Executives Report

2015/16 was another year of significant change for the organisation. At the start of the year we were approached by the Trustees of Bradford Law Centre for support. After a discussion between the two Trustee Boards it was decided that the best course of action for the two organisations would be for Bradford and Airedale CAB to acquire Bradford Law Centre. A period of due diligence was then undertaken and it was confirmed that it would strengthen both organisations if the acquisition went ahead.

From a CAB point of view the acquisition of the Law Centre would bring with it experience of Specialist Advice in Immigration, Asylum and Employment Law along with a LAA contract and a supervising solicitor that could be built upon to expand services further in the future. The Law Centre also owned its own building in the centre of Bradford which would be a suitable location for a back office as it had parking which could be used by outreach workers. The acquisition was completed in February 2016 and with this came a new name for the organisation – Citizens Advice Bradford & Airedale and Bradford Law Centre.

During 2015 we also commenced the search for new premises for our main Bradford office. The existing office lease was due for renewal in February 2016 and early indications suggested that the rent would increase significantly making it unaffordable, hence the decision to relocate. This decision along with the acquisition of the Law Centre gave us the opportunity to explore a twin site approach to our services in Bradford City Centre.

We identified city centre offices in Argus Chambers which is just next to the new Broadway shopping development, Interchange station, the Council Contact Centre, Housing Options and the Town Hall. The office needed significant refurbishment but we were able to enter into a ten year lease which justified the expenditure. We moved from George Street to Manor Row in February 2016 and to Argus Chambers in March 2016.

2015/16
A year of
change,
and growth





Thank you

Time has a wonderful way of showing us what really matters ...

14,612 hours donated by volunteers

Chairs Report

2015 has been both an exciting and challenging year for the organisation with us embracing a huge amount of change whilst preparing for further uncertainty relating to the funding of Advice in Bradford.

The year started on a positive note with the continued funding of our Public Health Advice project by the City of Bradford Metropolitan District Council. This project funds us to deliver advice on a weekly basis in over 60 community venues including GP Surgeries and Children's Centres thereby making a huge contribution to the health and wellbeing of our local population.

In May of 2015 the SQM Delivery Partnership audited the organisation for our Specialist Quality mark, I am pleased to be able to report that we passed this audit and our SQM was confirmed for a further three years. This audit forms part of our overall quality framework which sees our quality of advice and management systems being audited by three different agencies.

Bradford and Airedale Citizens Advice Bureau was approached during the year by Bradford Law Centre Trustees to explore the feasibility of the two organisations joining. Following a thorough Due Diligence process it was agreed to transfer the operations of Bradford Law Centre to ourselves.

As part of this process it was agreed to change the organisations name to Citizens Advice Bradford and Airedale and Bradford Law Centre. As part of the

process the Law Centre's office in Manor Row was also transferred to the CAB and this has now become an integral part of our service with many of our specialist advice teams and our back office support being based in the building.

March 2016 saw us move to our new offices in the centre of Bradford. Knowing that our lease on the George Street office was due for renewal the Trustee Board started the hunt for new offices at the end of 2015. Responding to client and funder feedback the Trustees agreed that it was essential that we had an accessible office in the centre of Bradford and following negotiations we secured a ten year lease on Argus Chambers. Prior to us occupying the building we undertook a full refurbishment of the premises taking up occupation at the end of March 2016.

The year ended with a great deal of uncertainty as CBMDC prepared for a radical overhaul of Advice funding and announced that a competitive commissioning process would commence during 2016/17. Obviously the focus of our strategic planning for the next 12 months will be responding to this process.

I would like to close my report by paying huge thanks to my fellow Trustees, the paid and volunteer staff team. Without their hard work and commitment our work for the residents of Bradford district would not be possible. We look forward to continuing to provide our high quality service over the next 12 months.

Volunteering

Our volunteer workforce is vital to the services we are able to provide to clients, underpinning our daily drop-in sessions across the district. We are continually recruiting and training new volunteers and also have many who stay with us long term - over a third have between 5 - 21 years' service.

This year saw the introduction of a new service delivery model to help us respond to increasing demand, and our volunteers were on the front line of helping us put this into practice. Volunteer advisers are at the forefront of responding to rising poverty, the impact of welfare reform and cuts to services; and our volunteer administrators and receptionists help us work as effectively as we can with limited resources.

We worked with 74 volunteers overall during this year. Our volunteers are diverse, representing the communities we serve in the Bradford district. Whether you are a student or are retired, seeking skills for employment or looking for a career in advice work, the training and practical experience of volunteering with us can be interesting and rewarding. Our website has further information on how to apply, at citizensadvice.org.uk.

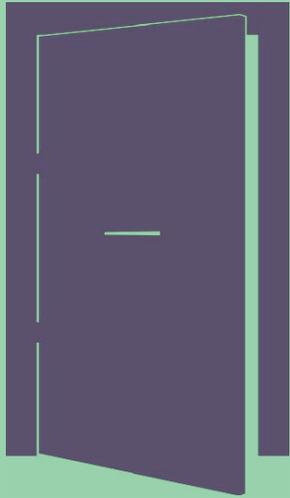
Want to join us, we offer a range of roles and would love to have you on board. Call us.....

01274 758030

“Volunteering as an Adviser has been a very interesting and insightful experience. I have really enjoyed putting the skills and knowledge gained from the training into practice, and assisting clients with their issues at the heart of my community. The experience is extremely rewarding”

“Advising for me is the positive experience of making a difference to people and their families.”





Our open Door Sessions provide “Drop in” access around the district

Supporting Advice

The administration team is the face of the organisation and the first point of contact for clients, they are based across all our sites.

The move to the two new offices in Bradford has meant a lot of change for the team. Alongside this, the launch of the new Initial checking system has meant the team has worked extremely hard to support the generalist team in the new ways of working.

The admin team work behind the scenes to support the whole advice process. The team has a mix of paid and voluntary staff completing a range of roles on a rota basis. Staff work flexibly across all sites to support the advice process.

The team constantly keep their knowledge up to date with all the services we provide through GP surgeries, Children Centre’s etc to ensure clients are given correct information on services which they can access if they are unable to attend drop in sessions.

The administration team also supports the MAS Debt advice contract and staff and a dedicated debt advice line which is now open five days a week. The team use their skills and expertise to establish the type of debt advice the client requires and to identify any key deadlines. They then collate this information and forward it to the advisers who are then able to concentrate on the debt issues. As well as the direct client contact, the team also deal with a large number of referrals from a range of agencies i.e. CBMDC council tax department and again, the administration team contact the client to collate all the necessary information before booking appointments.

The team also provides support to our other specialist advice teams including the Asylum and Immigration, Welfare Benefits and Employment Teams.

Generalist Advice

The generalist advice services have been busy this year with all our offices and outlets experiencing high demand.

We have continued to see the impact of the Welfare Reform changes on the communities we serve. The move to digital service provision has meant that many clients attended our sessions because they were not able to use the internet. The digital divide affects all groups in society, just because someone has been in paid work doesn't mean that they have the necessary level of IT access or user knowledge to make claims on line.

Our experience has been that many people have fallen through the benefits system due to lack of IT skill, language need, literacy needs and disability needs which have been overlooked or and not met by the relevant statutory agency. On numerous occasions clients access help from the bureau not because they need advice but because statutory organisations have failed to recognise or meet their needs.

The levels of hardship that we are dealing with are at a record high and we see people struggling to cope with daily living. Incomes are low for both those clients in work and those on benefit. It is difficult for people to meet basic priority needs such as heating, rent/mortgages, Council Tax and food.

Many clients report that they have developed health conditions resulting from the stress they have experienced or that their ongoing health problems have been compounded by the difficulties they are facing.

“just wanted to say a big thank you for all your help and support through my difficult times - visiting you made all the difference in the world and helped me stay positive “

**Free
Independent
Confidential
Impartial**





**Accessing
our services**

**Across
Bradford**

**In your local
Community**

Community Outreach

In addition to the advice services that take place at our offices around the district, we also operate a wide range of outreach services in GP practices, children's centres, mental health centres, hospitals and community venues. Advisers visit these centres on a weekly basis and clients can book into appointments at set times. This helps to make advice easier to access for clients who can book an appointment at a venue closer to home. It also enables healthcare professionals and support workers assist people in accessing the advice they need. By working in partnership in this way, our services can contribute to supporting improved health and wellbeing in our community.

Our specialist debt and welfare benefits advisers have worked with other advice agencies and community centres to increase access to specialist support, particularly vital in times of increasing levels of debt and complex changes in the welfare system.

We have also developed our partnerships with foodbanks this year. As well as working with the foodbanks in Bradford to refer clients who need emergency food support, we now provide an outreach advice service at the Salvation Army foodbank in Keighley. An adviser is available to foodbank clients to help address the causes of the problems they are experiencing.

"To all at CAB, thanks for everything, the support and help when I was having a hard time."

Telephone Advice

2015/16 saw the loss of our telephone apprentice scheme but despite very limited resources we were able to provide people with an access point. Our telephone service provided self-help materials and directed clients to our information website. The service also provided details of all of the access points around the district where clients can access the face to face advice they required. The staff on the line were also able to provide some limited advice to those who were housebound or in work etc.

The service was able to provide information about other organisations and specialist services which may be able to deal with the clients problems more effectively than ourselves.

In the year ahead we hope to gain funding for the telephone advice line so that we are able to provide a more reliable and robust service to clients. Once we understand the clients' needs we can provide assisted information and if the client has a computer, and feels able, we can provide self-help materials. If assisted information is not quite enough we will be able to find the most appropriate service for the client which may be in a GP practice or Children's Centre, a call back for full telephone advice, through our drop in service or a specialist appointment.

"Thank you for your help and advice and the sympathetic ear"

"Thank you to all the lovely and amazing people"

General Advice
0344 245 1282

Debt Advice
01274 758047





Defending Social Welfare provision

Defending your rights

Welfare Rights

Our Welfare Rights team assist clients with problems relating to their benefit claims. This might be, for example, by advising on benefit entitlement or assisting with disputes and appeals so that people obtain their correct entitlement.

We undertake casework by advising on the evidence someone needs to prove their case, and assisting them to obtain it, researching the relevant law and putting forward legal arguments to a Tribunal. In some cases we also assist to appeal on points of law to the Upper Tribunal. We guide and advise clients through this often stressful and confusing process.

Examples of the types of cases we have dealt with in 15/16 are: assisting people to appeal when they have been refused sickness or disability benefits; advising EA nationals on the complex law surrounding their entitlements; and assisting lone parents to appeal when their Tax Credits have stopped due to incorrect decisions by HMRC that they were living with a partner.

Jane is a 45 year old single woman who came to the CAB after losing her appeal for Employment and Support Allowance. She is disabled by arthritis and back pain and has serious problems with her mobility. She was very worried that she would now have to claim JSA. Her pain was so severe that she did not feel she could cope with looking for work. Our adviser explained that to take her case further she would need to identify that the Tribunal had made a mistake about the law when they arrived at the decision. The adviser considered all the paperwork and found that the Tribunal had not taken into account all the evidence which it should have taken into account. She applied for permission to appeal on this ground. The application was initially refused, so the adviser then applied to the Upper Tribunal. The appeal was successful, and a new hearing of the client's case was arranged. The adviser provided a written submission for her new hearing and the client was awarded the highest rate of ESA for three years.

Employment

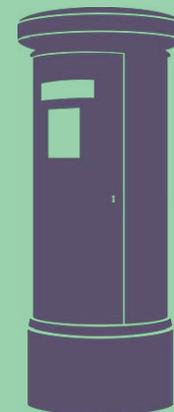
We have advised and assisted clients on a wide variety of employment issues, which included the following: Unfair Dismissal, Discrimination on the grounds of having a protected characteristic under the Equality Act, unpaid wages, holiday pay, notice pay, whistleblowing, the Transfer of Undertaking (Protection of Employment) Regulations (TUPE) and Employment Tribunal (ET) practice and procedure.

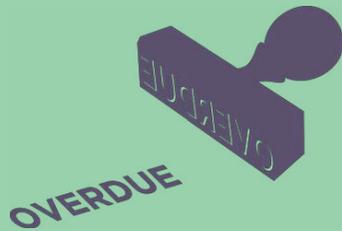
Since the introduction of fees for ET claims we also advise on the "Help With Fees" scheme which is a means tested scheme whereby those who qualify may pay less than the full fee or no fee. Since the introduction of fees in the ET there has been a drop in claims of in the region of 70%. Following a review of the introduction of fees in the ET, the Ministry of Justice are currently consulting on possible changes to the fee scheme following the drop in claims.

Among those assisted included a client with a condition which was a disability as defined by the Equality act. The issue was whether the employer had made reasonable adjustments to counteract the effect of the client's disability, thereby minimising the client's risk of being on sick leave as well as making adjustments to the trigger points in their sickness absence policy. We advised the client on their internal appeal against dismissal and their potential claim for disability discrimination and unfair dismissal. The case settled following the offer of an attractive settlement package with a confidentiality clause.

A client moved location following a request by his new employer following a transfer of employment covered by TUPE. At the time of the move it was agreed that certain payments would be made to cover the additional costs associated with working at a long distance location. However, after a few months the employer unilaterally changed the contract by ending these additional payments. We advised the client to object to these proposed changes, however the employer would not reinstate the payments. We advised the client that her options were either to accept the proposed change or to treat the change which had been imposed without her agreement as a fundamental breach of contract and to resign and pursue a claim for unfair constructive dismissal. She chose the latter. The client reached a good settlement agreement before the ET hearing which was covered by a confidentiality clause.

"Your advice made all the difference. My employer has changed my working hours back to what they were meaning I can carry on working"





OVERDUE

Our clients are facing an average debt of £6,960

Debt Advice

Our debt advice service continues to focus on protecting people's homes, basic services and liberty. Most of our clients have multiple debts and low incomes. Their debts are a mixture of priorities - rent, mortgage, energy, Council Tax, Court fines, etc; and lower priorities - credit cards, unsecured loans, telephones, etc. We dealt with a total amount of £9,806,585 in debt in 2015/16, involving around 5,000 individual debts. The average debt for our clients was £6,960 and the four largest types of debt were unsecured loans, Council Tax, credit cards and benefit/tax credit overpayments.

The circumstances associated with clients' debt problems include, loss of work, relationship breakdown, long term low income, welfare reforms and general vulnerability, eg mental health problems. 54% of our clients were female, 46% male and 40% of all clients had dependent children. 34% were disabled or had long term health conditions. 34% lived in private rented housing, 25% in public rented accommodation and 18% had a mortgage or owned their property outright.

Council Tax arrears make up a significant part of our day to day work. We continue to liaise closely with Bradford Council and we provide emergency debt advice in the Magistrates Court. Many of the people we see at Court have multiple debts and multiple advice needs, often involving benefit problems. We are grateful to CBMDC Revenues & Benefits, the Magistrates Court and the Court Chaplaincy Service for their ongoing support and partnership work.

Debt Relief Orders remain a valuable option for clients with under £20,000 of debts, few assets and very little disposable income. Costing £90, they are in effect a 'poor person's bankruptcy'.

Our funding from the Money Advice Service lasts until October 2017 and we await an announcement about what will happen thereafter. The move away from George Street towards the end of the year was a big change and unavoidably had an impact on service delivery but we were back up and running by the end of March.

Debt Case Study

We were contacted by an elderly and vulnerable couple with approx £8,310 in Council Tax arrears for the period 2004-2012. The woman was 82 years old and suffered with COPD and had mobility problems. The man was 92 years old and partially sighted. He had served as a pilot in the RAF, receiving medals for bravery during World War Two. They both received Attendance Allowance, plus State, Occupational and War pensions. The couple relied on Social Services support and had carers coming in throughout the day.

Our adviser visited them in their own home. The Council Tax debt was the result of an overpayment of Pension Credit which came to light in 2012. However the Council did not notify them of the debt until 2015. It turned out that they also owed £1,250 to Social Services for home care services. After carefully investigating their income and expenditure, it was clear they could not afford to repay over £8,000 - they had few savings and less than £9 per calendar month disposable income. So it was agreed to ask the Council to write-off part of the debt and to seek charitable grants to pay off the remainder. Our adviser liaised with their Support Worker, negotiated with Bradford Council Tax department and contacted SSAFA, the armed forces charity, for help.

The Council Tax department were sympathetic to the couple's circumstances and willing to consider partial remission. Ultimately, it was agreed that the total amount to be repaid (for Council Tax and Social Services debts) would be reduced to £3,196. Our adviser went back to SSAFA and provided supporting letters so that SSAFA could apply for grants from the RAF Benevolent Fund, the British Legion and the Burma Star Society. Several months after our first contact with the clients, SSAFA rang our adviser to confirm that enough money had been raised in grants to clear all the arrears. This was a marvelous result which could not have been achieved without the skill or our own debt adviser, working in partnership with ex-service charities, and the co-operation of Bradford Council.

**81
Debt
Relief
Order's
Completed in
2015/16**





Advocacy

In 2015/16 our Advocacy for Older People project assisted 116 clients overall who needed advice and support in areas such as health & community care, benefits, housing and financial problems. This service focusses on clients aged over 60 and is largely delivered through visits to clients in their own homes or in residential accommodation. The majority of clients supported have long term health conditions or disabilities and may be adjusting to a change in circumstances in respect of their living arrangements, care needs and associated financial issues. The aim of advocacy is to help represent the wishes and needs of vulnerable clients and provide practical assistance in dealing with their care and support needs.

"Thank you for all your help and expertise and for making our lives better. Have a wonderful new year."

Warm Homes

When the weather becomes cold, certain groups of people are at risk of being cold or ill. This can be those on a low income, living in really challenging financial circumstances; people with housing needs who may be homeless, sleeping rough or living in cold, damp homes; or where health, age or disability make life more challenging. Working as part of the Warm Homes partnership with targeted funding from Bradford Council we were able to provide additional advice to tackle fuel debt or poverty and offer top-up payments to those unable to put any money into their meter for gas or electricity.

Immigration & Asylum

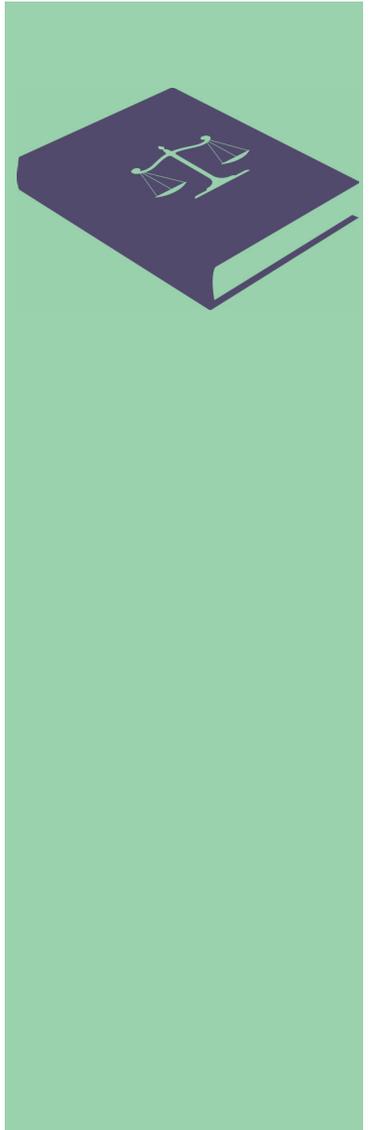
We have two advice workers approved by the Office of the Immigration Commissioner (OISC). One specialising in Immigration and the other in Asylum work. We have a contract with the Legal Aid Agency (LAA) to do Asylum law work. This involves advising clients on their prospects of successfully claiming Asylum and or Humanitarian Protection, advising on appeals to the First and Upper tier Tribunals (Immigration and Asylum chamber). Many of these clients have escaped from war torn parts of the world to get to the UK and have often suffered physical and mental abuse prior to arrival in the UK.

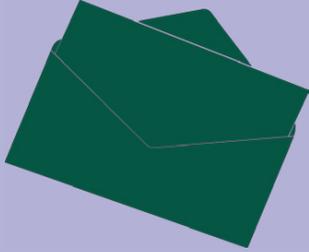
In addition to advising on Asylum applications and appeal cases we also, take cases of Judicial Review and to the Court of Appeal, this work requires a Certificate of Public Funding from the LAA, these cases require that stringent means and merits test.

We advise clients on all aspects of immigration from Entry Clearance applications to In-Country Settlement applications, Naturalisation, European Nationals with their rights as workers and their rights to reside. We have been dealing with cases outside the immigration rules and have been successful in challenging these decisions.

We have seen an increase in domestic violence settlement cases as well as family reunion applications and permanent residency applications for European nationals. We have seen an increase in European Nationals wanting to apply for permanent residency within the UK as they have a fear that they will be removed once England is out of the EU.

Recently we helped an Iraqi national who entered the UK as an asylum seeker some 15 years ago. He was granted four years ago, discretionary leave outside the rules but unfortunately when it came to making his extension of further leave to remain, the client fell seriously ill. He was diagnosed with terminal cancer, and was undergoing treatment at the time in hospital when his leave to remain expired. As a result of not notifying the Home Office, within the time limits, he could not make the application. He was then seen as an over stayer, with no right of appeal. As he was still undergoing treatment for his cancer we challenged this by making an out of time application on the grounds of his medical and Article 8 right to family life, along with his long residency as the client has never left the country. We made an application for further leave to remain and asked the Home Office to apply their discretion by allowing our client some form of leave to remain so that he continued to receive his treatment for his cancer as the particular type of medication and treatment he was under was not available in Iraq and our client's life expectancy would have deteriorated rapidly within a matter of months if had returned to Iraq.





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Research & Campaigns

As a service we hold a huge amount of insight and data about the problems our clients and their wider communities face. We can use this insight and data to do several things:

- To help us research issues further
- To influence decision makers to change policies and practices
- To campaign to get decision makers to change policies and practices.

One example of the Research and Campaigning work undertaken by the service is the following report:

Why ESA is not fit for work

Since ESA has been rolled out, with the intention of it replacing Incapacity Benefit, helping people deal with ESA problems has become a bigger and bigger issue. It is now the biggest single issue that the CAB service faces.

Citizens Advice's report evidences how problems with ESA have affected people in Bradford and sets out key proposals which we believe would make ESA fit for work.

Paying for medical evidence

From helping people through the application and appeal process, our advisers know that

the more medical evidence bought to bear on a claim, the more likely the DWP is to make the correct decision on whether someone is fit for work.

However, this evidence is not always requested as standard by the DWP or Atos for each new claim. Where they do, it is often only a basic copy of a client's medical records which may fail to highlight mental health and learning difficulties and may underestimate the impact on their ability to work.

There is, however, no duty on GPs or other professionals to provide this information when it is requested by a patient. Some refuse to provide evidence while others charge people up to £125 for the medical evidence they request

Quality and Customer Satisfaction

The tendering of new contracts to provide work capability assessments (WCA), replacing Atos, gives the Government a great opportunity to reform the existing system to make ESA fit for work. We know how vital this is because we have seen the impact poor quality assessments can have on our clients. If significant improvements are not made to the new contracts now, we may not be able to make ESA fit for work until 2018 at the very earliest.

Currently, there are three key areas in which low quality services are causing problems:

- Poor service by the DWP and low quality communication channels between the DWP and Atos have led to repeated instances of missing paperwork and delays to the claim process.
- Poor customer service at face-to-face assessments has caused physical and psychological distress to a number of claimants.
- A lack of quality in the assessments themselves, and specifically around the reports used to determine eligibility for ESA, have left assessors subject to regular appeal.

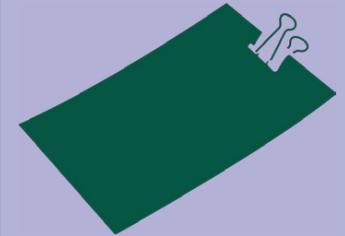
Mandatory reconsideration

Before anyone is allowed to make an official appeal of their ESA decision, they must first ask the DWP to reconsider their application. This is called the mandatory reconsideration phase. It makes sense to reconsider an application before it goes to appeal. However in our opinion, there is a fatal flaw in the design of mandatory reconsideration.

When someone applies for ESA they are paid at an assessment rate of £71.70 a week. When someone appeals an ESA decision, they are also entitled to the assessment rate. However during their mandatory reconsideration, their benefit is cut off and they are told to apply for Jobseeker's Allowance (JSA) also at a rate of £71.70 a week.

This causes the following problems:

- **Stress and hardship for claimants:**
Being told that you have to apply for Jobseeker's allowance when you don't feel fit for work can be a very stressful process. Many feel that they can't sign a claimant commitment to look for work when they know they will not be able to fulfil it. Even if they do claim Jobseeker's Allowance (JSA) they will have to wait at least a week while it is processed.
- **Claimants being turned away by their Jobcentre Plus advisers:**
We have seen many cases of people being told that they didn't qualify for ESA but then turned down for JSA because they don't consider them fit for work. This leaves them unable to get either benefit for weeks.
- **Waste of public money:**
Stopping an ESA claim, starting a new JSA claim, having a JSA interview, closing the JSA claim and re-opening an ESA claim while you appeal all have significant administration costs. Government statistics show simply opening a JSA claim and interviewing a new claimant costs taxpayers around £160 per person. Not paying a claimant during the mandatory reconsideration phase will therefore waste significant resources





Thank you.....

We work in partnership with a variety of different funders including:

- City of Bradford Metropolitan District Council
- The Money Advice Service
- Legal Aid Agency
- Energy Best Deal
- Pension Wise
- Warm Homes Health People
- Citizens Advice

We are grateful to all our funders whose continued support enables us to provide a valuable service to the local community. We are mindful of the difficulties for funders in the current economic climate.

We are particularly grateful to those organizations and individuals who donate money to the Bureau.



Our Drop in services are delivered from the following offices:

Citizens Advice Bradford

Argus Chambers
Hall Ings
Bradford
BD1 1HZ

Citizens Advice Shipley

6-8 Windsor Road
Shipley
BD18 3EQ

Citizens Advice Keighley

Central Hall
Alice Street
Keighley
BD21 3JD

Our back office and specialist services are delivered from:

Citizens Advice Bradford & Airedale and Bradford Law Centre

31 Manor Row
Bradford
BD1 4PS

www.bradfordcab.com
www.adviceguide.org.uk



Free, confidential advice.

Whoever you are.

We help people find a way forward with their problems
And campaign on big issues when their voices need to
be heard.

We value diversity, champion equality and challenge
discrimination and harassment.

We're here for everyone



Citizens Advice Bradford & Airedale and Bradford Law Centre Registered Office: 31 Manor Row, Bradford, BD1 4PS

A Company Limited by Guarantee: Registered in England Number 4578503

Registered Charity Number 1096130

Authorised and regulated by the Financial Conduct Authority: FRN 617517

Our Immigration Advisers are regulated by the Office of the Immigration Service Commissioner (OISC) (No: N201400114)