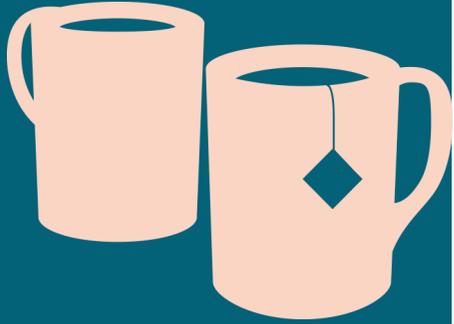


# 2015 annual report

**citizens  
advice**

**Bradford  
& Airedale**



## Our Year in Figures

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**We secured £7,917,775  
additional income for our clients  
most of which is spent in the local community**

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**We saw clients with £13,544,135 in debts**

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**We dealt with 31,838 client issues**

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**Over 15,000 hours of volunteered time**

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**We're here to  
help**

**Whoever you are**

**Whatever the  
problem**

# Chief Executives Report

2014/15 was a year of significant change for Bradford and Airedale CAB with the introduction of our BMDC funded Public Health project.

The project saw us recruit an additional 20 paid staff into our team and the establishment of over 65 weekly outreach sessions in community venues such as GP surgeries and Children's Centres.

In addition to this we were also commissioned by BMDC Public Health department to provide specialist debt and welfare benefits advice and consultancy to the other advice agencies in Bradford South, Bradford East, Shipley and Keighley as well as setting up an advice service in Keighley for clients from Central and Eastern Europe.

The public Health contract also gave us the opportunity to partner with some of the other advice agencies in the Bradford District.

Given the current economic climate we, along with most other voluntary sector agencies, have been very concerned about funding.

We have been fortunate that all of our funders have recognized the value of the services we provide and have continued to fund us at similar levels to 2013/14. I would like to thank our funders for this continued support in what is a very difficult time for everyone.

It is essential that the bureau continues to provide high quality services and continues to show the outcome of our interventions on clients lives.

Over the last 12 months we have developed our outcome monitoring information and now collect data about the additional income we have secured for our clients and the debts we have managed on our clients' behalf.

This has resulted in some very impressive figures and clearly demonstrates the huge impact we have on the local community and economy.

**98% of our clients  
would recommend  
us to a friend.**

**2014 / 15 a  
year of  
Service and  
Partnership  
growth**





*Thank you*

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

**15,452 hours donated by volunteers**

## Chair's Report

2014 started with a large staff recruitment process to fill the new public health posts following our success in the tender process over the autumn. We were delighted that a number of our volunteers applied and were successful in being recruited to these new posts.

The new outreach sessions started ahead of schedule in a wide variety of places. Thanks to Peg Alexander, the project worker, for her invaluable help in getting these up and running so fast. We exceeded our targets in this first year .

This contract also allowed us to form closer working relationships with other agencies to deliver advice on our behalf which has widened our knowledge and understanding in helping to inform other projects.

We took the decision to increase the Management Team and recruit a Senior Service Manager to be a deputy for the Chief Executive Officer and to manage the public health project.

Other major new work included our hosting a team of apprentices for a year in partnership with other local advice agencies to pilot a new telephone service model, using Big Transition Fund funding. We are pleased to say the apprentices were successful in gaining employment at the end of the project.

We were very fortunate to maintain existing funding, so thank you to all our funders for their commitment and support.

The Trustee Board decided to meet monthly to ensure that governance of the organisation was appropriate for the expanded business. The board continues to have a balance of consistency and new skills, with some long serving trustees being re-elected and some new members joining the team.

The year ended uncertain if public health money would continue, and with further legislation changing welfare benefit access. Citizens Advice Bradford and Airedale has a loyal staff team and committed volunteers who continue to put the needs of clients first. The Trustee Board is grateful for this support and we are extremely positive about the future.

**We would like to thank all the paid and voluntary staff for their hard work over the last 12 months.**

**Without that commitment it would be impossible to provide the high quality service to clients.**

# Volunteering

Volunteers are an integral part of the service we provide, in particular to the open-door drop-in advice sessions we run daily across the district.

Volunteers are our front-line and we are grateful for their commitment and enthusiasm and the vital help they provide to our clients.

During this year we worked with 72 volunteers in a variety of roles including advisers, trustees, office administration and reception.

**If you want to join us?**

**We offer a range of roles and would love to have you on board. Call us.....**

**01274 758030**

***“As a law Student writing my dissertation on Consumer Credit legislation reform and over-indebtedness I contacted Citizens Advice to find out the current issues facing consumers and the policy research department were very helpful providing a whole host of evidence, statistics and financial products that were causing the greatest concern which was of great help to my dissertation. When seeking a volunteering role CAB was the first organisation I contacted. It has been amazing to discover how we meet the needs of our local community and help those most in need with their problems on a daily basis.”***

***“The reason I volunteered at CAB was to continue helping people with their problems after I retired. The additional benefit has been the fantastic support volunteers get from staff and other volunteers.”***

***“It has been a fantastic opportunity that has really helped build my confidence and taught me new skills. I have always felt at ease when asking for help so thank you for being supportive always!”***

***“I wanted to be a part of something that does some good.”***



## Supporting Advice

The administration team are based across three sites and our reception facilities have been extremely busy throughout the year.

Reception staff are the first point of contact to many clients who may be vulnerable and experiencing dire circumstances and they come to the bureau as a last resort. We aim to reassure and welcome all our clients

The admin and reception team collate all information necessary before the clients are seen by an adviser. In theory this means advisers have all the necessary paperwork for the clients before they are seen.

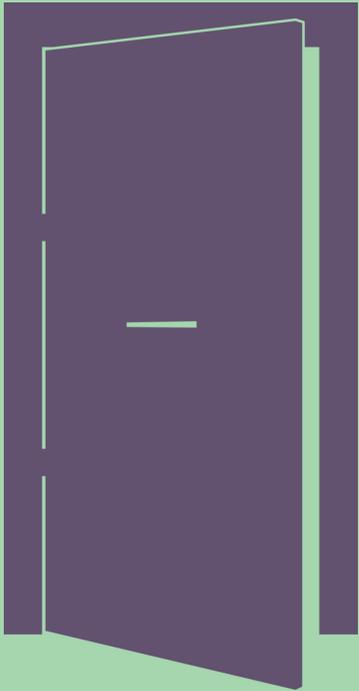
Reception is open to the public Monday – Friday from 9.00 – 5.00 pm. Clients are able to walk in to reception to attend a drop in session or appointment, given either details of our opening times or often are referred to either an outreach/ children centre or GP Practice, depending on their postal area. The admin team are committed to ensuring clients are given accurate and up to date information on all our services which are available to them.

The bureau was fortunate to secure funding through the Public Health fund. This meant our community delivery services increased and the admin team were able to provide clients with other services they could access for advice in local communities. The admin team came under pressure to ensure all these details were available to our clients and also making themselves familiar with the new venues.

The admin team worked behind the scenes to support the new workers in settling in to the organisation and supporting them into adapting to existing system and procedures.

**99%**  
**of clients would use**  
**our Advice Services**  
**again**

**Our open door sessions....**



## Generalist Advice

Our generalist service offers a wide range of general and legal advice regarding a multitude of issues. This service is delivered by both paid staff and qualified volunteers.

Welfare reforms dominated the advice world this year both in complexity and the speed at which they were implemented. The drop-in service remained in high demand and under extreme pressure.

Clients using our services were experiencing severe hardship. Many had received immediate unexpected sanctions and were left without money. Advisers continued to help clients access assistance from the food banks and other charitable organisations offering crisis support. Further cuts in benefits and services such as the discretionary social fund means the safety net of crisis payments has gone, making the ability to manage day to day extremely difficult for many people in our community.

We see a wonderfully diverse range of clients from a variety of communities, who often bring higher levels of need. A limited, or no, ability to speak English is

navigated by us using interpreters. This does, however, add pressure to services as extra time is needed with each client, impacting on the number of people we can see. There has been an overall increase with clients experiencing mental health and other health issues.

As economic problems in society continue, large numbers of people across our district are severely effected each and every day.

***“Just to let you know I heard from the DLA with the great news they are not just leaving me alone but have made my claim indefinite. I’m so relieved.***

***They have not awarded me anything greater or increased but I’m okay with this as my claims are not primarily about the money they are about security and feeling safe against people who frighten me and I’m very grateful to you for your help in this. Heaven knows where I’d be without it. “***

**Free,  
Independent  
Confidential  
Impartial**





## Community Delivery

Working with health, family and support professionals allows advice to be delivered often at a point of change in a person's life. We can address underlying issues that can impact on health and wellbeing.

We delivered advice in a number of community facilities, but this year we were commissioned by BMDC Public Health department to increase this service. We recruited and trained an additional 20 paid staff into our team and established over 65 weekly outreach sessions in community venues such as GP surgeries, Children's Centres, Mental Health support facilities and Probation Services.

We also provide specialist debt, welfare benefits advice and consultancy within other advice agencies in Bradford South, Bradford East, Shipley and Keighley as well as setting up an advice service in Keighley for clients from Central and Eastern Europe and a home visiting service for those over 65 who cannot access our services any other way.

We subcontracted service delivery to four other Bradford based agencies. This arrangement has proved to be very successful, with both ourselves and subcontractors meeting the requirements of our contracts, with the provision of significantly increased advice services in the district. In addition this subcontracting has given us valuable experience and positioned us well in the run up

to BMDC's advice commissioning in 2016.

We were able to expand our work with Children's Centres, starting outreach services in Baildon, Ilkley, Thornton, Allerton, and increasing our capacity in the existing centres in Keighley to meet demand. Families with children age five and under are supported where help with benefits, tax credits and debts are the most common areas of advice required.

We are the main provider of advice sessions to people with severe mental health problems at venues across the district. We provide sessions at Horton Park and Fieldhead Mental Health Centres in Bradford, at Somerset House Mental Health Centre in Shipley and at Meridian House in Keighley.

The clients seen in these settings are not in-patients so their illness is not as acute as the patients in Airedale Centre for Mental Health, but they are sufficiently ill to need Community Psychiatric Nurses and Support Workers. Usually, one of these workers will book an appointment for the client with the CAB Adviser.

Airedale Centre for Mental Health is part of Airedale General Hospital where clients are either sectioned under the Mental Health Act or under voluntary section. We also deliver services in Lynfield Mount Hospital in Bradford.

**Accessing  
our services**

**Across all of  
Bradford**

**In your local  
Community**

# Telephone Advice

Our telephone advice service offers generalist advice and receives an average of 1200 calls a month from the Bradford district.

Once we understand the clients' needs we can provide assisted information if the client has a computer and feels able to act on that information themselves. 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, or through our drop-in service, or with a specialist appointment.

Keen to increase the number of telephone calls answered we hosted a team of apprentices in partnership with Incommunities and other local advice agencies to pilot a new telephone service model using Big Transition Fund funding.

The project helped us meet the needs of more of those callers and provided valuable experience and training for the five apprentices and helped create a more integrated route for people to access advice across the District.

The apprentice scheme was a one year project that has now finished. We are seeking further funding to increase the capacity more permanently. The service, however continues in a more

limited capacity, with the dedicated advisers answering calls.

Our dedicated debt advice telephone line offers residents of Bradford support and we want this to become the first point of entry for clients who need our debt service.

Clients frequently still need a face-to-face appointment to unpick much of the paperwork related to debt issues, but it improves access to the service and prevents people with debts paying for services they cannot afford and that could be accessed free.

*"We could not manage without the service. It is always well used at our practice."*

*"I'm delighted with those numbers. Very worthwhile!!!"*

**General Advice**

**0344 245 1282**

**Debt Advice**

**01274 758047**





# Welfare Rights

## Keep families together and in their homes by:

- Advising about benefit entitlement
- Tackling delays with benefit claims
- Challenging decisions

## Help people to keep warm and well by:

- Ensuring they receive their full benefit entitlement so that they can pay their bills
- Challenging ESA/DLA/PIP decisions

## Help people to navigate the benefit system

- Making enquiries on their behalf
- Making legal arguments on their behalf and representing them at appeal
- Explain complex legal issues to them in simple terms
- Assist with appeals on points of law to the Upper Tribunal

*Kristina is a 19yr old EU national, lone parent with one child aged three months. She is living with her parents, also EU nationals, both of whom are working. Kristina had been refused Child Benefit because HMRC said she did not satisfy the benefit rules for EU nationals and did not have a "right to reside".*

*Our adviser knew this to be an incorrect decision. They double checked the position, researching the relevant benefit rules and then drafted with Kristina a request for reconsideration and supported her to include the relevant documents and evidence needed. The benefit decision was quickly revised in Kristina's favour and she now receives the correct Child Benefit payment.*

**Defending  
Social Welfare  
provisions**

**Defending  
your rights**

## Continually challenging incorrect decisions

*Jo is a lone parent with two children. She had previously been living with a partner but after they separated, she was informed by the Tax Credit Office that her partner had been claiming Child Benefit and Child Tax Credit for one of the children, even though they were both living with her.*

*The Tax Credit Office stopped payments to both Jo and her ex-partner, leaving Jo with not enough money to support her children. They were also demanding repayment of the Tax Credits she had received. Jo had attempted to get the decision changed but without success. There was a large amount of confusing paperwork and the situation was adding to a difficult situation and Jo was suffering with stress and experiencing mental health issues.*

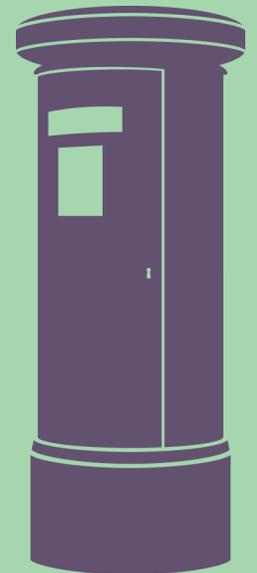
*Initially our advisor reviewed all the paperwork Jo had regarding the various decisions and award notices from Tax Credits. Together they identified the specific decision which Jo needed to dispute and they drafted a request for reconsideration, our adviser identified the evidence needed to support this request and assisted Jo to obtain it*

*The outcome was that the decision was revised in Jo's favour and correct tax credits put back into payment.*

*Once this situation was resolved we further assisted Jo to claim Income Support as a lone parent, which she now receives, as due her current mental health problems she is currently unable to go back to work.*

***“ Thank you for all your help and expertise and for making our lives better. Have a wonderful new year.” Paul, Tom and Abigale and Scamp the dog***

**81% of our clients feel their mental health & wellbeing has improved.**





**Our clients are  
facing an  
average debt of  
£9574**

Rizwana is single, living in private rented accommodation with her 17-year-old son who is in full time education.

Rizwana was unable to work due to ill health. She was in remission from breast cancer and receiving treatment for two blood clots on the brain. She also suffered from panic attacks.

We first met Rizwana in the waiting room of the Magistrates' Court just before her hearing. One of our debt advisers was also there providing emergency advice.

Rizwana had attended the court under a warrant of arrest and was facing committal action to enforce non-payment of £2109.28 of Council Tax. She had been paying her current year's liability but had not been able to make an affordable arrangement with the local authority towards her arrears.

Rizwana was very distressed and needed help to prepare for her means enquiry hearing.

Our adviser helped Rizwana understand the purpose of the hearing, the court would want to establish whether there had been wilful refusal or culpable neglect of her Council Tax, both of which are offences that can result in prison.

In the time to which the arrears related Rizwana had been in and out of work due to her health, but had not claimed Council Tax Relief.

Together our adviser and Rizwana drafted a

financial statement which showed a small disposable income that Rizwana wished to use to help clear her arrears. Rizwana has a very low income that she keeps finely balanced.

With Rizwana's permission our adviser discussed the case with the Council Tax prosecutor, who intended to argue that there had been culpable neglect in the period from 2013 onwards, when the cancer treatment had ended.

Our adviser drafted a note for Rizwana to provide to the bench, together with her financial statement and an offer of payment, arguing that given her health issues, low income and lack of non-essential expenditure, there did not appear to be culpable neglect in this case.

Rizwana attended the hearing answering detailed questioning based on the financial statement and her circumstances at the times the arrears arose.

The Magistrates remitted £796.90 of the arrears and accepted the offered, affordable, payment of £15 per week to the remaining £1312.38.

Ultimately a custodial sentence was avoided and an affordable payment arrangement put in place. Rizwana felt the support had significantly reduced her stress.

# Debt Advice

Our debt advice service experienced an increase in the amount of people seeking advice for basic household debts such as housing debt, Council Tax and fuel arrears.

Our clients are facing an average debt of £9574.

Our main service provision continues to focus on protecting people's homes and basic services.

In January 2015 we set up a session to provide emergency debt advice in the Magistrates Court here people may be facing imprisonment for fines or Council Tax. Many of the people we see there have multiple debts and advice needs. Providing emergency advice immediately deals with the crisis then through our other debt services we look at long-term resolutions. We have worked in partnership with the Court and the Chaplaincy Service and are grateful for their support.

Our council-funded Council Tax Debt Worker provides advice from the Magistrates Court, identifying clients in need of debt advice at the Liability Order stage, prior to an enforcement taking place. This is better for the clients and saves resources for the Council.

In October 2014 we obtained a further three year funding from the Money Advice Service.

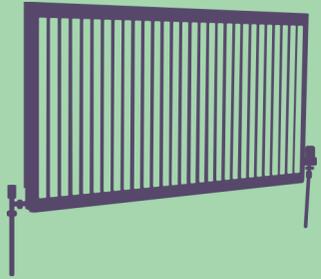
New bailiff regulations came into force in April 2014. The aim of this reform was to modernise, simplify and clarify bailiff law and replace centuries of complex and confusing rules. Although there are more restrictions on bailiff actions, and the fee structure is simpler, the costs of bailiff action remain high and we have still seen cases of poor behaviour. We will continue to raise complaints where necessary and monitor the impact of this law.

We also welcome the new DRO rules that will come into force on October 1<sup>st</sup> this year, increasing both the debt limit from £15,000 to £20,000 and increasing the asset limit from £300 - £1000. This solution will be available to many more clients and enable them to face a debt free future and a new start.

*"May I thank you most sincerely for all the help and advice you gave me during my application for bankruptcy. I couldn't have managed it without you. You were so kind and understanding."*

**Low incomes  
that simply  
do not cover  
the most  
basic of  
expenses**





**Winter deaths  
because fuel  
cannot be  
afforded  
should not be  
part of modern  
life.....**

## **Advocacy**

Our advocacy project this year provided support to 135 new and ongoing clients aged 60 and over. Advocacy supports people in areas such as health and social care, assists with financial, housing and welfare issues, and helps represent the wishes and needs of vulnerable clients in dealing with decisions and processes relating to their care and support needs.

## **Warm Homes**

When the weather becomes cold, certain groups of people are at risk of being cold or ill. These 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.

***“just a note to let you know that George was granted attendance allowance. Thank you so much for your care and assistance in us receiving this allowance”***

## Changing what is into what should be....

*Brian is a 67 year old man who lives alone. He is in poor health and has been living in one room of his own home, which is now in poor condition and has no heating.*

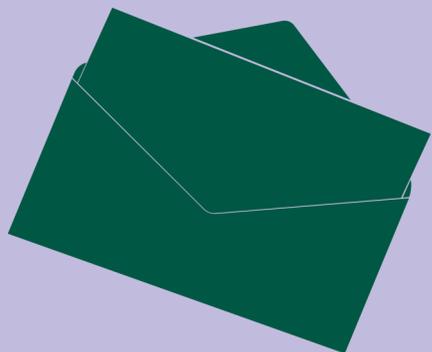
*Social Services referred Brian to our advocacy service as they had arranged for him to move to sheltered housing and Brian needed some help to make decisions and actions relating to his property.*

*Brian wanted to sell the house and had arranged for estate agent valuations and the costs of selling it. Our adviser suggested Brian contact the council to ask if they would be interested in buying the property. Our adviser did this at Brian's request. The Council were interested and made arrangements for the County Valuer to see the property and liaised with the council regarding a sale price that Brian was happy with.*

*The adviser helped Brian to trace the deeds for the property and got a solicitor to deal with the following sale.*

*Brian was able to retain control of the decisions he needed to make and complete the sale. He has now moved and was able to use the capital he made from the sale of the property to set up his new home and pay for the care he needs. He is now in a much more comfortable situation.*





*Carlos had lived and worked in the UK since 1984 before becoming too sick to but work found he was refused any benefits as he was deemed to not be habitually resident in the UK. He was left with no income and no way of paying his rent or Council Tax. The Bureau assisted him in taking the case to the tribunal where he won his case and the benefits were put back in place.*

*Volunteers and paid specialist staff played an instrumental role in helping the client achieve this success. However, this took a number of months and the stress and anxiety exacerbated his health condition. Had the initial claim been dealt with more effectively the client would not have had to go through this ordeal.*

**Highlighting cases like this is crucial in helping to drive change for the better**

**Every year people experience unacceptable and sometimes aggressive harassment at the hands of bailiffs. We campaigned nationally for tighter regulation of the bailiff industry and to increase awareness of people's rights regarding bailiffs.**

**Following our national campaign the Government published new guidance for local authorities on collecting Council Tax arrears. This means 1.5 million residents are better protected from aggressive bailiffs, and millions more could be once the Government implement mandatory training and certification for all bailiffs in April 2014**

**Follow us on  
twitter...  
@Bradfordcab**

## Research & Campaigns

Hundreds of people access Citizens Advice Bradford and Airedale every year with a vast range of issues from immigration, employment, benefits, debt and housing. Nationally over two million access CAB advice services each year.

This gives our organisation both locally and nationally a unique position in being able to collect data about how new legislation impacts on individuals nationally, regionally and locally, and to use this information to set out new ideas to improve policy and delivery for citizens. We are constantly striving to work with local and national policy makers to improve the lives of individuals and by collecting information about how clients are affected is a huge part of this work.

Nationally the network of Bureaux have had huge successes in 2014-2015 such as Payday Loan companies facing tougher regulations to ensure customers are treated fairly, with, for example, more stringent affordability checks and a health warning on adverts.

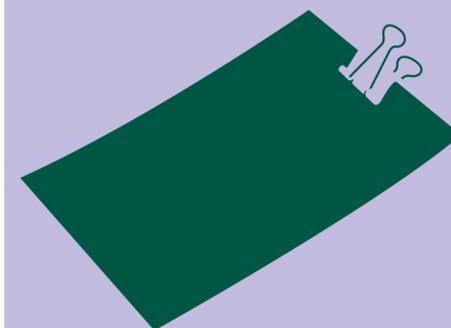
The introduction of Universal Credit highlighted that the support for childcare costs would decrease from a maximum of 95% to 70%, making some claimants worse off in work. The Government has since announced it would implement a key recommendation from

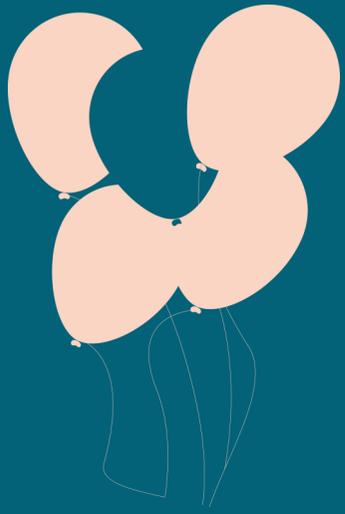
Citizens Advice to increase the support available for childcare costs from 70% to 85%.

Citizens Advice Research shows prepay energy customers pay an average of £226 more per year than they would on the cheapest online direct debit deals from the same supplier, and that 16% of prepayment meter users are cut off over the winter; either because they cannot afford to buy more energy or because they are unable to top-up their meter. The impact of the campaigning work has resulted in such things as seven suppliers committing to offer their most vulnerable customers a 'debt holiday' this winter (2015/2016) and the six main suppliers giving £6 million unallocated payments to help their most vulnerable customers.

Locally we have seen an increase in EEA nationals coming to the bureau to ask for help as they have no work and are not entitled to any benefits. This is leaving households with children with no income, causing food and fuel poverty and increased homelessness.

**Using our clients' experience and stories to campaign for positive change**





We work in partnership with a variety of different funders

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.

**Thank you.....**



# IN BRADFORD CITY WE ARE MOVING ...

From 15th March 2016 .....

Our back office and specialist services will be at  
**31 Manor Row, Bradford, BD1 4PS**

Our Drop in services and Reception will be at  
**Argus Chambers, Hall Ings, Bradford, BD1 1HX**

## Keighley and Shipley sites remain the same....

Citizens Advice Keighley  
Central Hall  
Alice Street  
Keighley BD21 3JD

Citizens Advice Shipley  
6-8 Windsor Road  
Shipley BD18 3EQ



[www.bradfordcab.com](http://www.bradfordcab.com)  
[www.adviceguide.org.uk](http://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

**[citizensadvice.org.uk](https://citizensadvice.org.uk)**



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