

Your local advice charity



Citizens Advice Birmingham
Annual Review 2017/18

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Chief Executive's Report

This has been a year of change and new ways of working for Citizens Advice Birmingham, driven by our keenness to find ways to constantly improve the services we offer and to provide as much service as we can with our resources.

In April 2017 we took over the former Saltley Neighbourhood Office from Birmingham City Council (BCC) and turned it into a local Advice Centre, providing a drop-in advice service alongside BCC colleagues. After initial teething problems, the Centre is now meeting the needs of the local community on a range of advice matters.

In July we started a new contract in partnership with Macmillan Cancer Support. We now have a bigger Macmillan Welfare Benefits Advice team working across Birmingham and Solihull, providing services from within the main hospitals and some community venues. Offering welfare benefits advice to people affected by cancer with the advice and support they need, when they most need it.

During the year we planned a significant change to our Generalist Advice service by moving from face-to-face drop-in services as the first point of contact with us to all first contact being by telephone. This was partly due to the requirements of our Birmingham City Council contract, but also our commitment to reach as many people as possible within the resources we have available to us. We also know that many people find it difficult to attend our offices and for them a telephone service is the best way to access the advice they need. We made this shift in October 2017 and, although we have had some initial problems, we are now able to resolve many of the issues we are dealing with on the phone without clients needing to attend our offices.

We continue to deal with emergency clients every day and clients who are vulnerable are also still given face-to-face support but we have been trying to increase our capacity to

provide more services by telephone and have focused on building this service by specifically recruiting volunteers to expand our Telephone Advice Line. We intend to continue to develop our phone and digital services further in the year ahead. Our Deaf Advice service has continued to develop and was well used by clients over the year.

Our Debt Advice service also introduced a telephone service for clients as a first point of contact when we closed Gazette Buildings to drop-in advice. This was slow to take off initially but demand has gradually increased. We have continued to provide debt outreach in libraries and job centres and our Mental Health team continue to provide an outreach service in community mental health outlets.

Overall this year we have delivered high quality, targeted, free advice to 23,802 clients compared with 20,565 clients seen in 2016/17 – an increase of over 3,200 clients helped (increase of over 15%). This increase can largely be attributed to the new ways of working I have referred to above.

We have continued to work in partnership with other agencies and in particular Birmingham City Council. We have been pleased to have two City Council Neighbourhood Advice and Information Service staff based in our offices. This has helped us jointly provide better services to clients, especially our debt team who are able to access accurate information regarding a client's rent and council tax arrears without a lengthy wait on the telephone.

In September 2019 Citizens Advice Birmingham will turn 80; the organisation has continued to serve the people of Birmingham over the last eight decades by being flexible and responsive to the needs of local people. As we enter our 80th year we will continue to adapt and respond to the changing needs of the community, especially those who most need our services.

Janice Nichols
Chief Executive

A Message from our Chair

This is my fourth report as the Chair of Citizens Advice Birmingham and it is to be my last, as I will be standing down at the AGM in October 2018 after eight years as a Trustee Board member, two of them as Vice-Chair and then Chair.

Whilst thinking about this year's report, I thought I would reflect on my four years as Chair of the Board and have reached the following conclusions: every year carries uncertainty around what funding there will be to keep the organisation going for the following year and beyond; every year we have introduced changes to improve the services we offer and maximise the resources available to us; and every year staff and volunteers go the extra mile to provide advice and support to clients who would otherwise have nowhere to turn, and they do this to Citizens Advice's exacting quality standards. This last year has been no exception.

The most significant change over the last twelve months has been the shift from face-to-face at the first point of contact to telephone first. Trustees thought long and hard about this change as we needed to be sure we were doing the right thing in agreeing to this change, but we finally concluded that we were not meeting the needs of the many clients who could not attend our office by prioritising the face-to-face service. We know that demand for advice services will always outstrip our capacity to address it within the current levels of funding we receive, but we are doing our best with what we have and feel the decision to move more resources to our telephone service was key to doing this.

We have continued to provide services from a number of outreach venues including hospitals, libraries, GP practices, Job Centres and the County Court as well as now having the advice centre at Saltley. We helped more clients last year than the previous year across all outlets and believe we have provided both a high quality service to those clients and good

value for money to our various funders. It is our intention to sustain and improve upon this performance in future years.

None of this would have been possible without the tireless efforts of staff and volunteers, both those who work with clients and those who provide support functions – everyone plays a part in our success. My thanks to them all for their hard work and commitment. My thanks too to my fellow trustees who alongside me have worked with the Chief Executive and her senior managers to make plans for the continued development of the advice services we offer to the people of Birmingham. Special thanks to Andrew Leigh and Stephen Morrison who are also standing down from the Board at this AGM, after five and two years respectively. Stephen has served as our Honorary Treasurer for his two years and this commitment has been much appreciated by all trustees and senior managers. My thanks too to Victoria Quinn who as a City Councillor served on the Board for five years until this summer.

The funding environment continues to be difficult but we hope to secure funding into the next year and beyond to continue to provide these much needed services. My thanks to all our funders over the past year, including the individuals who have donated money to Citizens Advice Birmingham and the companies who have donated money or in-kind support, every contribution makes a difference to how we help people in need.

Neil Warner
Chair of Trustees



Our Finances

Financial Stats for 2017/18

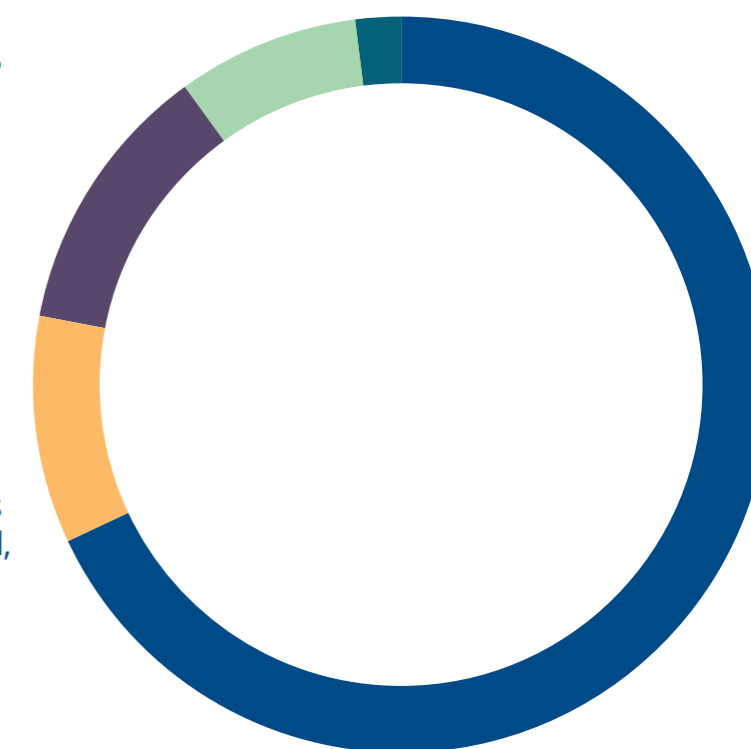
During the 2017/18 financial year Citizens Advice Birmingham delivered a financial surplus of £6,505 (2016/17: deficit £71,217). This surplus arose primarily from the reduction in premises costs, due to reduced service charges and other one-off charges not repeated this year. Income increased by 7.5% to £1,803,288 compared to £1,678,029 in 2016/17 from extra work undertaken while over the same period expenditure increased by 2.7% to £1,796,783 from £1,749,246 in 2016/17, due to more staff employed to fulfil these extra work commitments.

As with previous years, the management team has had to balance the challenge of increasing demand, including face-to-face and telephone advice, whilst funding for advice is reducing year upon year. This led to the service offer needing to be changed in order to face the new realities of our funding structures and in October 2017, Citizens Advice Birmingham closed the drop-in service at our City Centre office.

We continue to meet clients face-to-face but only through an appointments based system. We have also increased the capacity of our telephone advice service, demand for which is continuously increasing at a very high rate.

Our accommodation requirements, being our largest overhead cost, are also being reviewed as a matter of priority by the trustees to make sure that we can deliver our services well into the future whilst making us more cost efficient in an increasingly competitive service delivery market.

In summary, whilst the operating environment continues to get more difficult, Citizens Advice Birmingham has tried to ensure our services continue to reach as many people as possible who need our help. We have done this by providing more outreach services, collaborating with partner agencies where this benefits our clients and expanding our telephone offer so that people who have difficulty attending our office have access to the advice they need when they need it.



- Staff costs
£ 1,225,865 (68%)
- Office & IT
£ 186,822 (10%)
- Premises costs
£ 220,351 (12%)
- Disbursements
£ 137,291 (8%)
- Governance costs
£ 26,454 (2%)

TOTAL
£ 1,796,783

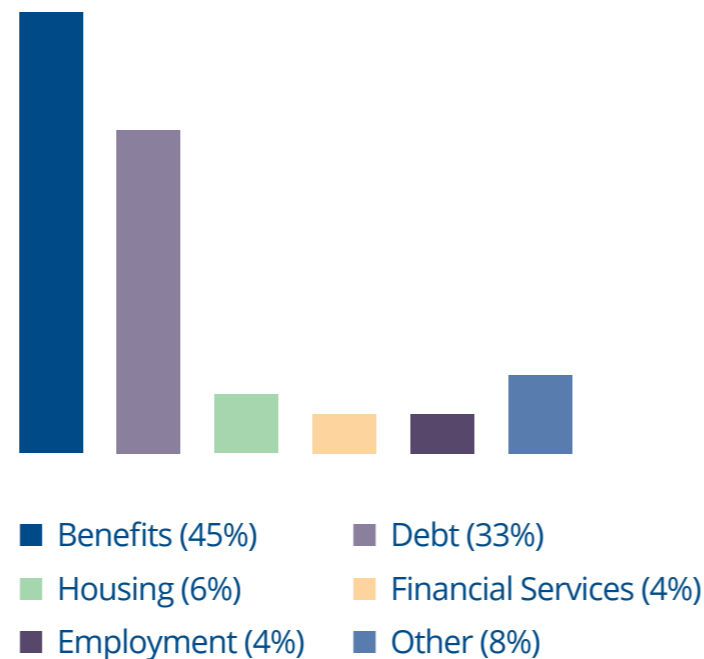
Our Impact

Citizens Advice Birmingham provides independent, impartial and confidential advice that is free at the point of delivery.

We enable clients to understand both their rights and responsibilities, ensuring they are able to make informed choices about the problems they face so they can lead independent and healthy lives.

- Our advice helps people find a way forward:**
 1 in 3 people turn to us when they have to take action urgently
- Our advice solves people's problems:**
 77% of the people we help say they would not have been able to solve their problem without our support
- Our advice improves people's health:**
 70% of the people we help say they feel less stressed and 46% say their physical health has improved
- Our advice makes people more resilient:**
 After getting advice, 2 in 3 people say they feel more confident to handle a similar problem in future and 3 in 4 feel more knowledgeable regarding their rights
- Our advice changes lives:**
 4 in 5 people say our advice improved their life, including improving their health and finances

Key Issues



 **23,802 clients**
assisted

 **49,961**
issues dealt with

 **£2,156,979**
debt written off

£ £9,463,661
of additional income secured for clients

 **1,550**
clients facing repossession helped resulting in 86% avoiding eviction from their homes

Generalist Advice

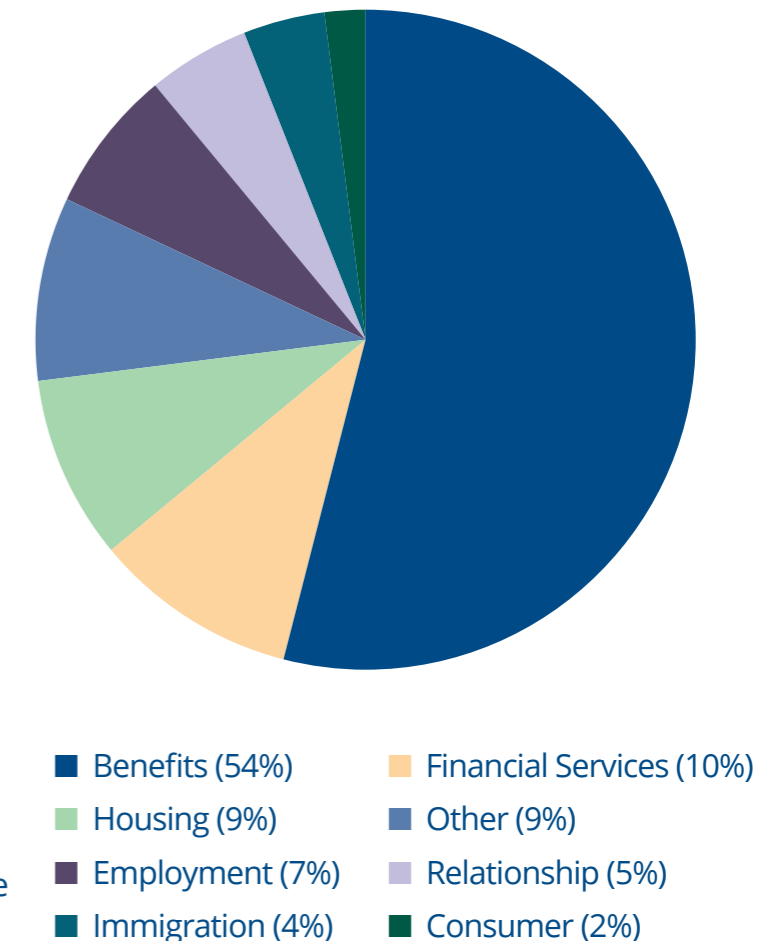
This year the core Generalist Advice service has assisted a total of 15,245 clients with 23,467 enquiries. As we approached 2017/18 with the aim of increasing our efficiency in order to meet more demand, we are very pleased to report that this is a significant increase on the 11,955 people we assisted with 19,400 enquiries in the previous year.

The Generalist Advice service does not assist with debt enquiries which make up 33% of all enquiries to Citizens Advice Birmingham. Of all other enquiry areas, the most frequently presented enquiry this year has been for welfare benefits, accounting for 67% of non-debt enquiries. We provided financial capability and budgeting information to 10% of clients as part of our proactive approach to offering this support in anticipation of the challenges posed to our clients following the introduction of Universal Credit.

In October this year we took the decision to channel shift first tier client access away from face-to-face assistance towards the telephone, both to meet client preference and to improve efficiency.

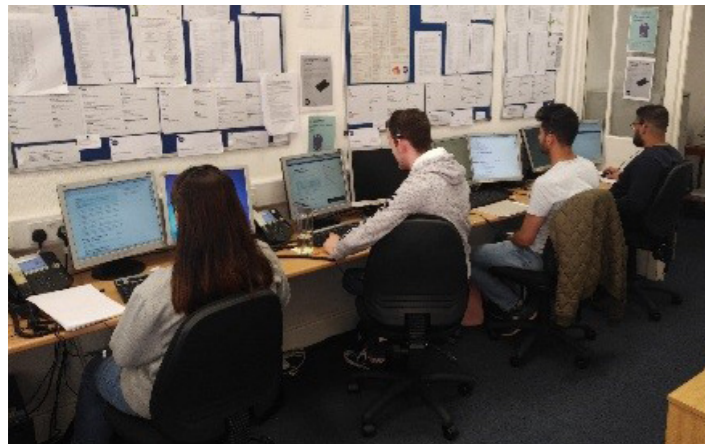
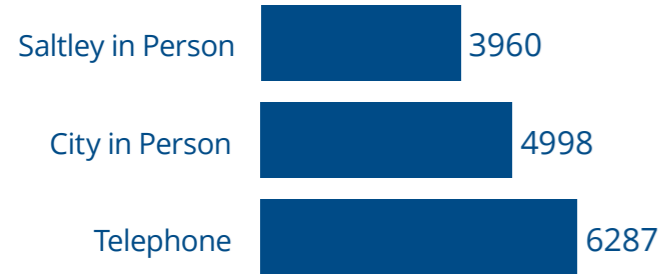
We now assist over 40% of clients by telephone and believe that this has played no small part in enabling us to support greater numbers of clients this year.

Generalist Advice Enquiry Areas
April 2017 - March 2018



As a result of proactive recruitment to the telephone service, we have managed to greatly extend our team.

Access Channels April 2017 - March 2018



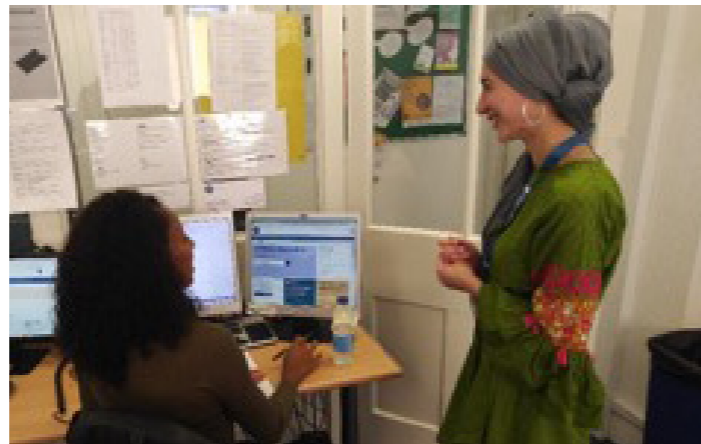
Our telephone team has increased

Help in Person

One of our chief concerns when moving towards providing telephone advice was ensuring that a face-to-face service would still be available in circumstances where the telephone was not suitable.

For example, for clients with certain disabilities and health conditions, or with difficulty in communicating, or where emergency help is needed, such as providing food vouchers. To meet these needs, we have retained a face-to-face presence at our City Centre office and, post the October channel shift, we assisted 1,416 clients in person.

We also offer a face-to-face drop-in service at our Saltley office, where 3,960 clients have been assisted in person; and our Volunteer Benefits Team have delivered face-to-face advice on welfare benefits matters by appointment to over 1,000 clients.



Supervisor Nazmeen supports a telephone volunteer

Partnership Working

This year has seen the consolidation of our service at the Saltley office, where we work in partnership with Spitfire Advice Services and Birmingham City Council to deliver both a face-to-face drop-in and an appointment

service. Demand at this office is high and has accounted for almost 30% of the total clients the Generalist Advice service has assisted this year.



The Saltley Advice Team

We also have the benefit of two Birmingham City Council colleagues, Mary and Mumtaz. Based at our City Centre office, they provide a much valued consultancy casework service to our staff and clients upon referral



Our partnership with Spitfire Advice Services and Birmingham Settlement has enabled us to, together, assist 8,450 people with 22,260 enquiries under the Birmingham City Council funded Legal Entitlement Advice Services contract, and around 300 clients have benefited from a referral for specialist

employment advice from the Central England Law Centre supported by Birmingham City University, who are based in our City Centre office every Friday.

Avoiding Homelessness

We represented



1,550 clients

through the Duty Possession Scheme

With our help



86% of clients

avoided eviction from their home

We dealt with



£6,291,225

of mortgage and rent arrears

The County Court Welfare Office (CCWO) is based in Birmingham County Court. We represent clients at court who are at risk of homelessness due to mortgage or rent arrears through the Duty Possession Scheme. This Scheme means that there is a duty adviser at court to represent clients at all residential possession proceedings and when clients have made an application to suspend a warrant for their eviction.

The Duty Possession Scheme rota means that the County Court Welfare Office covers mortgage possession lists and we are also available both mornings and afternoons to represent clients who have made an

application to the court to suspend a warrant for their eviction. Very few of our clients have been able to take advice about the possession proceedings they face before they attend court.

Over the last 12 months, CCWO had faced an uncertain future. The Legal Aid Agency had altered the criteria by which agents, such as CCWO, could continue undertaking Duty Possession Scheme work. The new criteria meant that because we do not have a Legal Aid contract, we would not be able to continue to represent clients through the Duty Possession Scheme from 30 September 2018. In the event, a successful Judicial Review was brought against the Legal Aid Agency which has meant that the existing contract will now continue until 30th September 2019 by which date the terms of any new contract should be known.

Looking Ahead

Until this year, support for mortgage interest had been paid as part of a client's benefit award. However, since 6th April 2018, it has been paid as a loan charged to their home. We expect therefore that advisers will begin to see clients with mortgage arrears who may not have taken up the option of the loan.

There have been instances when housing associations have made clear to us that they have not agreed with the way in which the court has used its discretion when considering a client's application to suspend a warrant of eviction. They have said to the County Court Welfare Office that they intend to issue possession proceedings using mandatory grounds rather than discretionary grounds in order to circumvent the discretion of the court. This is a worrying situation and it will put more people at risk of homelessness.

Jackie's story

Jackie is a single parent with one child. She is the tenant of a private landlord. The tenancy was granted to her in August 2016 for a term of six months as an assured shorthold tenant. This meant that at the end of the tenancy, the landlord could issue possession proceedings giving him the automatic right for possession. However, the landlord does have to follow specific rules to use this possession procedure known as the accelerated possession procedure.

The landlord did issue possession proceedings using the accelerated possession procedure and the case was listed for a hearing because Jackie had filed a defence. We represented her at the court hearing and identified that the landlord had not complied with the specific rules. In particular, the note he had served prior to issuing the possession summons was invalid because it had been served within the first four months of the tenancy and the landlord had not protected the deposit paid by Jackie in a tenancy deposit scheme. In our submission in court, we successfully argued that the claim by the landlord for a possession order be dismissed.

Jackie was very thankful to be able to keep her home.



Volunteers: the backbone of our service

Every one of the 15,245 clients who were assisted by our Generalist Advice service during 2017/18 received direct help from one of our volunteers.

Throughout the year our team averaged 50 volunteers at any given time; this equates to each volunteer having helped 305 clients!

With assistance provided by our volunteers spanning all enquiry areas and encompassing all advice levels (up to and including preparing benefits cases for tribunal) their work has been both far reaching and invaluable.

This is reflected both in the outcomes achieved for clients, which included a total of £2,512,833 in income gains and also in the overwhelmingly positive client feedback.

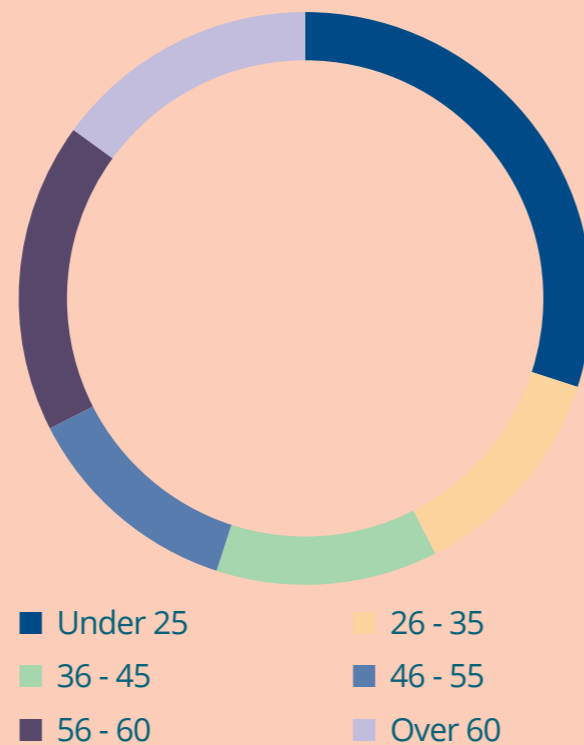
As our volunteers contribute so much to the organisation, it is pleasing to know that their volunteering also brings them personal benefit, both in the support they receive from Citizens Advice Birmingham and in the opportunities we provide for their training, experience and development.

During the year, 36 of our volunteers moved into paid employment or further educational opportunities, assisted by the experience they gained from their volunteering. Of these, we are delighted to report that six moved into paid roles with Citizens Advice Birmingham. 70% of the current paid staff within the Generalist Advice service are former volunteers.

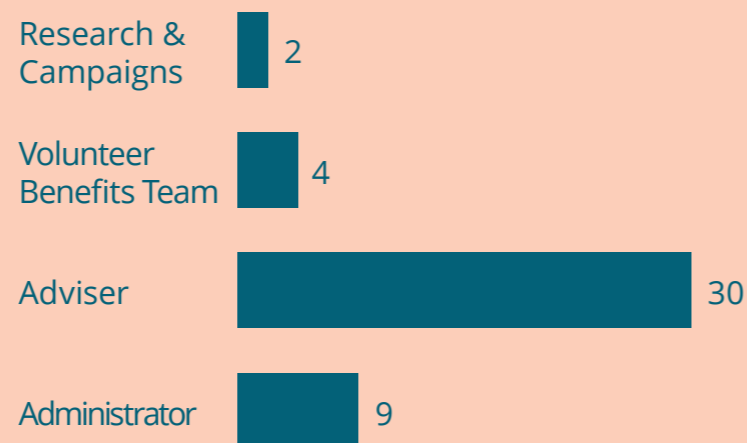
Volunteer Profile

At 31st March 2018, we had a total of 40 volunteers, of whom 62% were female and 38% were male, ranging in age from under 25 years to over 60.

Volunteer Ages



Volunteer Roles



We asked two of our volunteers to give us a two minute insight into their role at Citizens Advice Birmingham



Yvette

Q: What is the best part of volunteering in the telephone team?

A: It is great to know you are working in a busy team helping a lot of people.

Q: What has been your greatest challenge?

A: Dealing with someone who has had a life changing event and making sure I have dealt with all of the issues associated with that event.

Q: What feedback have you received from clients?

A: A client who was in the late stages of eviction said "you do a really amazing job". Many clients say this but I could really tell that they meant it in their voice. That really stayed in my mind.

Q: What have you gained personally from volunteering?

A: I've gained new skills in giving advice, it has given me a fresh outlook on the things that people have to deal with and satisfaction from knowing that I have helped them a little.



Matron

Q: What have you gained personally from volunteering?

A: My confidence has increased since I started volunteering and I do not hesitate to try things now! I am no longer afraid of meeting new people. I also have a sense of gratitude that I am able to help and make a difference in someone's life.

Q: What is the best part of volunteering at Saltley?

A: Getting to learn about the culture of the community and meeting people from diverse backgrounds. This has helped prepare me to deal with clients' problems as they come and to stay calm when dealing with difficult situations.

Q: What has been your greatest challenge?

A: The greatest challenge was the language barrier as English is a second language for many clients at Saltley. It has been a challenge to find ways to make sure I fully understand clients.

Q: What feedback have you received from clients?

A: Clients have told me that I am very friendly and they feel comfortable talking to me. People have asked if they can come back to me if they have a problem in future. This shows they were satisfied with the support I gave to them.

Supporting Health & Wellbeing

The link between health and social problems is well established. People experiencing problems at work, in their relationships, with their housing or their income frequently report feeling stressed, anxious and depressed as a result.

Equally, people suffering ill health may find that this leads to social problems. They may be unable to work and have insufficient income, may fall into debt, or find their relationships are under strain. By addressing social problems, advice work can have a positive impact on health and by working with clients with health issues, we can target our assistance to where it is often most needed.

We are therefore pleased that for another year our Wellbeing team has been able to deliver advice to 3,991 patients from 32 GP surgeries across the city, 57% of whom were referred to us by their health care provider.

Without this service, many clients would have been unable to access advice. For some, this is as a result of health conditions which erode their confidence in approaching services, or in moving beyond their familiar environment, like a young woman with severe mental health issues who could not go out other than to see her doctor. Being able to see our adviser at the surgery, and especially after a referral from her GP who she had come to trust, made accessing advice possible.

Another woman experiencing severe domestic violence was not permitted by her abusive partner to leave her home other than for medical appointments. This woman was able to see our adviser under the guise of a doctor's appointment and was able to receive advice and support in escaping her situation.

As with all our services, benefits enquiries are the most frequently presented subject area. The Wellbeing team often receive referrals for newly diagnosed patients who may need to leave paid work due to their illness. Support to understand and access their entitlements

can be invaluable at such a stressful and life changing time.



The Wellbeing team

The Wellbeing team also assist clients with health conditions who have been refused benefits to which they should be entitled due to difficulties navigating the application and assessment process.

Timely advice on their rights to challenge benefit decisions has helped a number of clients access their entitlements, such as a young man with learning difficulties who was refused Personal Independence Payment after many years entitlement to Disability Living Allowance. Without support, the appeal process would have proved too complex and intimidating for him to pursue. However, after seeking our advice he successfully appealed, and was awarded over £7,000 in backdated benefits, plus £83 per week going forward. This made a huge difference to his life and also to the wellbeing of his mother and carer who had been struggling to support him financially as well as practically.

We extend our thanks to Birmingham and Solihull Clinical Commissioning Group for their continued funding of this valuable work; and also to the GP's, Practice Managers and other healthcare professionals who work with us to ensure their patients can access the help they need.

Mental Health Support

We assisted



376 clients

with their welfare benefit enquiries resulting in benefit gains of £604,792

With our help

92% of clients

said they felt less worried about their finances

84%

said the advice had helped to reduce their stress and anxiety

Mental health problems can have a huge impact on individuals, families and communities. Approximately 1 in 4 people in the UK experience a mental health problem each year, making poor mental health one of the most common illnesses in the UK.

A national Citizens Advice survey found that 98% of mental health practitioners said they had dealt with a patient's non-health problems during an appointment in the past month. The most common problems mental health staff were assisting with were debt and money problems, unemployment and work, housing and welfare benefits issues. The mental health staff reported that these problems had a negative impact on their patients' ability to manage their mental health, complete a course of treatment and, ultimately, recover.

The Mental Health Benefit Team at Citizens Advice Birmingham takes referrals from community psychiatric nurses, psychiatrists and social workers. Clients are offered appointments at a

designated mental health outreach site that they are already familiar with. The clients are more comfortable in these environments and are therefore more likely to access the service and attend appointments.

David's story

David is a 61 year old single man who suffers from psychosis and paranoia. He was not receiving any benefits and had been living on his savings. He had had no dealings with the Department for Work and Pensions (DWP) and was very wary of giving them any information. We obtained medical evidence from David's Community Psychiatric Nurse (CPN) and assisted him to make a claim for Universal Credit. The claim was successful and David was awarded £443 per month.

We also explored David's eligibility for Personal Independence Payment (PIP) and, while he has not yet requested an application form, David has said he will consider it and we will contact him in a few weeks to check whether he wishes to take a PIP claim forward.

David is now engaged with the DWP and with our support is getting access to the benefits he is entitled to and progressing claims for further help. The change in David is clearly visible and while this is mainly due to the medical help he is receiving, the reduction in his anxiety and depression has been helped by the financial support he has gained.

Through our support of him, David now sees the service as one he can turn to particularly given that his CPN who was giving him a great deal of support has now moved on. He could easily have got lost again in the system, however David has returned to Citizens Advice Birmingham and we can continue supporting him because he trusts the service, saying that he sees us as "one of the good guys".

Macmillan Project

On average, cancer patients are £570 a month worse off because of their cancer diagnosis. This can be due to loss of income, unemployment due to poor health, increased heating bills, additional travel costs and new dietary requirements.

People affected by cancer often struggle to access benefits advice provision. The symptoms of cancer and the side effects of treatment mean it can be difficult to access advice through the conventional channels. Although nurses and doctors can offer valuable guidance on the financial benefits available for people with a cancer diagnosis, often specialist advice is needed with practical support that cannot be met during a clinical consultation.

We have been successful in securing additional funding from Macmillan Cancer Support to provide welfare benefits advice to those affected by cancer from July 2017. This funding meant that we could extend our advice service across Birmingham and Solihull and increase the number of Benefits Caseworkers from 3 to 8. With this larger team we have been able to increase the number of locations across the sub-region in which clients are able to access our service.

We now offer appointments in 15 different health settings to coincide with patients' clinical appointments. We also offer telephone appointments where patients are unable to travel. We accept referrals from clinical staff and patients also self-refer through our dedicated Macmillan Advice Line that operates five days a week.

The team also regularly attend events at hospitals to promote the service and provide welfare benefits training to both patients and staff.

During 2017/18, the Macmillan project provided advice and support to



2,124 people

which resulted in total benefit gains of



£5,356,048

Anthony's story:

Anthony is a 58 year old man with throat cancer who lives alone in rented accommodation being managed by a new agent. He was referred to us by his nurse because he had rent arrears. His Employment and Support Allowance had been stopped as he had failed a work capability assessment and he was struggling financially. He had made a claim for Universal Credit (UC) to get help with income and housing costs, but this had not yet been processed and he was struggling to understand how to manage his claim. Prior to his UC claim, his rent had been paid directly to his landlord through Housing Benefit.

Our Macmillan Benefits Caseworker helped Anthony to understand how UC was calculated and checked his eligibility for housing costs. It appeared that UC did not have the correct details of Anthony's tenancy which was preventing them from awarding the housing element of his claim. We were able to contact the new managing agents to ask them to provide the necessary tenancy agreement and housing costs were eventually included in Anthony's claim and backdated, allowing him to pay off his arrears of over £600.

We also helped Anthony to ensure that he was assessed for the disability element of UC and to send messages to his work coach so that they were aware of how poorly he was so that they would not sanction his claim for not fulfilling the inappropriate work commitments they were trying to make for him.

Whilst we were supporting Anthony, he was told there were only limited treatment options for his cancer. We helped him to request the necessary evidence from his GP and made an immediate claim for Personal Independence Payment which Anthony was quickly awarded. This amounted to £145.35 per week. Anthony was also awarded the disability element in his UC claim after we helped him to inform the Department for Work and Pensions. Anthony was awarded UC amounting to £956 per month.

We helped Anthony at a time of great stress. He was very weak and worried about his ongoing treatment. He was not able to understand how to manage his UC account and, without the intervention from our Macmillan Benefits Caseworker, his UC claim would not have been paid correctly.

Anthony was very grateful for the help he was given and said: "Thanks a million for all your help, it is so very much appreciated. Thank you so much for this, you have moved mountains."

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Debt Advice

 **4,247 clients**

£ £12,703,596
total value of clients' debts

 **£2,156,974**
debt written off,
an average of £6,008 per client

 **£1,636,154**
successfully rescheduled debt,
an average of £3,549 per client

£ £350,477
income gained through grants and benefits

Our focus in 2017/18 has been on more clients being able to access our service including the introduction of a new telephone service – the Debt Advice Line - webchat and email. This has given clients direct access to our team of experienced debt advisers who can assist with debt matters in a timely manner. We have also continued to provide debt advice services in local libraries, job centres, HMP Birmingham and other outreach locations across the city.

Whilst we realise how important face-to-face debt advice is for our clients, we also acknowledge that it is sometimes difficult for clients to visit our office or an outreach location.

Telephone advice has played an important role in ensuring that those clients do not suffer because of this. In 2017/18, 29% of clients opted for telephone advice which was an 18% increase on the previous year. This has largely been due to the introduction of telephone triage.

Our clients continue to struggle with essential bills such as rent and council tax. Clients seen had, on average, £1,314 worth of rent arrears whilst 1 in 3 of all clients presenting with council tax arrears owed an average of £1,014 each.

Our 12 debt advisers are currently funded by the Money Advice Service and Severn Trent Trust Fund to deliver debt advice to the people of Birmingham. Our experienced advisers ensure that all clients are given quality advice, tailored to their situation and they negotiate with creditors on the client's behalf where appropriate.

The challenge in the longer term will be securing funding for part of our Debt Advice service. We recognise that there is still a high demand for debt advice within the city, therefore this is high on our agenda.

We will continue to build on our digital offer and look to introduce volunteering within the Debt Advice team to create more capacity to deal with clients' debts.



Pam's story

Pam is a single woman, living in a three-bedroomed housing association property. She suffers with epilepsy and depression/anxiety.

Pam is under-occupying her property by two rooms and was issued with an eviction notice. Her arrears were £5,900 at the time she visited us at the library. She had not paid any rent for six months due to her health issues; she had not claimed any benefits and had accrued council tax debt.

We supported Pam to make a claim for Universal Credit and a backdated claim for Housing Benefit and submitted all the documents to Birmingham City Council and the Department for Work and Pensions (DWP). She was awarded a Housing Benefit underpayment of £3,500 and an arrangement was set in place for her to pay £3.70 per week towards her rent arrears.

We arranged representation at the court hearing and also submitted a Discretionary Housing Payment (DHP) application for the under-occupation charge. This was awarded for 26 weeks. Her eviction was suspended on payment of her weekly rent plus £3.70 per week.

We also applied for Severe Mental Impairment exemption for Council Tax for Pam and this was awarded retrospectively which has cleared all of her council tax debt. Pam also had water arrears and so we applied for a Big Difference Scheme award for her and had an arrangement put in place for her to pay £3.84 per month towards the arrears.

Pam is incredibly happy with the support provided and feels that it has substantially improved her quality of life.

Client quotes

“Your warm welcome and non-judgemental support is something I will always be grateful of. Your support changed my life and I thank you for that.”

Miss R, Birmingham

“With the warmest of affection I say a big thank you for all the help and support that you have given me. I truly do appreciate the time and solid efforts you have put into the case.”

Mrs W, Birmingham

“Thank you for all your hard work and making such a huge difference, making life a bit more bearable. You do such amazing work and with heart and passion. We appreciate you and all you do.”

Miss C, Birmingham

Research and Campaigns

Our current business plan states that: We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives.

In the main, we focus on the advice side of this commitment because there is a more immediate and pressing need to do so, and we receive funding to provide advice services.

However, in the course of providing advice we often uncover unfairness or practices which can disadvantage many people and which can only be rectified by tackling the issue as an organisation. Much of this activity is undertaken at a national level with Citizens Advice collating data from Local Citizens Advice services around the country to build up a picture of how people are being impacted locally. Sometimes an issue is a local one which we can tackle locally when this is what is needed.

We use social media, especially Twitter, to draw attention to national campaigns and matters that will be of interest to the local community. We have covered topics ranging from scams awareness and national energy saving weeks to how to claim Universal Credit and switching your energy supplier.

Universal Credit

Nationally, Citizens Advice has led the way in setting out publicly the impact on our clients of the introduction of Universal Credit (UC). Citizens Advice has been able to evidence the hardship caused by some of the rules around UC such as the long waiting time before people received first payments. As a result of this evidence, the Department for Work and Pensions (DWP) has modified some of the rules in the last year including reducing the waiting period for a first payment.

Citizens Advice Birmingham played its part in supporting this national campaign by gathering data through our day-to-day work, monitoring the issues clients seek advice about and sharing case studies when they have been called for. As part of a national network, we have contributed to bringing about change and we continue to support the work needed to further improve the UC system.

Locally, Citizens Advice Birmingham worked with Birmingham City Council, the DWP, housing associations and other advice providers to prepare clients for the rolling out of full service UC between November 2017 and February 2018. As a group of local agencies we shared knowledge and experience of how things were being done elsewhere and developed local approaches to ensure clients knew how the new system worked and how it might impact them.

At Citizens Advice Birmingham, we used our clients' experiences to feedback when something was not working, and worked to help change local practices where this was possible. We are continuing to monitor how things are going and feedback to national Citizens Advice as appropriate.

Our Trustees

Our trustees provide strategic support to the Chief Executive and her team and ensure good governance of the organisation's resources and assets on behalf of the people of Birmingham.

The trustees in 2017/18 were:

Neil Warner (Chair)

Linden Thomas (Vice Chair)

Stephen Morrison (Treasurer)

Jill Lambert

Elizabeth Alvey

Andrew Leigh

Paul Southon

Councillor Gareth Moore

Sunny Vashisht (appointed on 08/11/17)

Abisola Latunji-Cockbill
(appointed on 21/02/18)

Victoria Ball (resigned on 01/08/17)

Vinny Bolina (resigned on 18/10/17)

Councillor Victoria Quinn
(resigned on 09/08/18)



Some people were only with us a short while and had to leave due to a change of work or family commitments, but every single individual who has given their time voluntarily to us as a trustee has made a significant contribution to Citizens Advice Birmingham.

Our thanks to all the people who have served and continue to serve as trustees with Citizens Advice Birmingham.

If you are interested in becoming a trustee, we would be interested in hearing from you. From time to time we advertise trustee vacancies and place the details on our website at www.bcabs.org.uk but please feel free to contact us anytime if you would like to know more.

Financial Support for 2017/18

Generalist Advice

Birmingham City Council -
Legal Entitlement Advice Services
Birmingham Clinical Commissioning Groups
(Cross City & South Central)
The Henry Smith Charity
Citizens Advice
(Barrier Busting with British Sign Language)

Debt Advice

Money Advice Service: Face to Face
Severn Trent Trust Fund
Community Law Partnership

Benefits Advice

Birmingham City Council (Mental Health)
Macmillan Cancer Support

Donations

Sutton Coldfield Methodist Church
Regular donors
Clients

In kind support

Gateley PLC
DLA Piper



Using our services

Telephone Advice Line:

03444 77 1010

Lines are open Monday to Friday from 9.30 am to 4.30 pm.
Calls to 034 numbers cost no more than calls to geographic (01 or 02) numbers

Textphone for the deaf/hard of hearing:

18001 03444 111445

Debt Advice Line:

0121 214 8367

(9.00am – 3.00pm, Monday – Friday)
Email: debthelp@bcabs.cabnet.org.uk

Macmillan Advice Line:

0121 683 5601

(9.00am – 4.00pm, Monday – Friday)
Email: macmillan@bcabs.cabnet.org.uk

Citizens Advice Consumer Service:

03454 040506

Website: www.adviceguide.org.uk

Our principles

Citizens Advice Birmingham provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Our aims

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



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Like us on Facebook
[Facebook.com/BirminghamCAB](https://facebook.com/BirminghamCAB)

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.

www.bcabs.org.uk



Citizens Advice Birmingham is an operating name of Birmingham Citizens Advice Bureau Service
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Registered Office: Gazette Buildings, 168 Corporation Street, Birmingham B4 6TF.