



Annual Report

2022/23: From pandemic to crisis

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Advice Nottingham (AN) is a consortium of six advice agencies based in Nottingham that work together to support residents across the City of Nottingham.

We use our combined knowledge, skills and expertise to design and deliver advice services, and raise awareness of the issues affecting residents of Nottingham.

We are incredibly proud of the hard work and commitment of our partners whose services are delivered by dedicated, knowledgeable and compassionate staff and volunteers.

Over the last year we have seen increasing demand and pressure on our services as more and more people are impacted by the cost-of-living crisis. We expect demand for our services to continue through 2023 and into 2024, and we will continue to provide the vital support so many people need.

As well as delivering advice and support to residents across the City, Advice Nottingham are committed to partnerships, working closely with Nottingham City Council, healthcare providers (including the NHS and GPs), the Community and Voluntary Sector, the Nottingham Financial Resilience Partnership, and corporate organisations. We firmly believe that working together will ensure the best possible outcomes and support for residents across the City.



Advice Nottingham is trusted by, and rooted in, the community.

We are flexible in our service delivery and can adapt very quickly when we need to.

We understand the issues that face our clients and are able to identify trends and predict demand.

AN partners work hard together to ensure that the whole of the City has access to advice.

Each advice agency has 30 – 50 years experience of delivering advice.



All our advice meets quality standards



Advice and casework

- We provide free, confidential, independent and high-quality advice and assistance on a range of issues
- Delivered by a network of advice specialists across the City, we provide information, referrals, advice and casework
- We understand and support our clients with their needs and circumstances
- Advice quality standards deliver evidence-based approaches and successful outcomes

Resilience and prevention

- Emergencies are addressed before they become a crisis
- Support early intervention with good advice for problems and prevent escalation from impacting on other services or creating further hardship
- Supporting clients to build resilience and capacity to self-help in the future
- Promoting, improving and maintaining emotional health and mental wellbeing

We address the issues that a client presents with, and the wider causes affecting them

Research and campaigns

- We research and campaign on issues affecting our communities, working to prevent the problems currently being experienced from recurring or persisting
- Monitoring data and trends in order to deliver appropriate services and campaign on concerns
- Local social policy work to prevent the same problems arising for others

Local economy

- Local public money invested locally supports local jobs and suppliers, and promotes economic regeneration from within
- Supporting clients to access greater income or manage debts to allow for money to be spent locally

Local advice and community support

- Advice is delivered by community-based agencies in a range of locations across the City
- Client need determines how advice is given, whether by telephone, face-to-face, or online
- Providing support under local schemes such as the Household Support Fund and Robin Hood fund

We are forward thinking and proactive, looking at new project ideas and collaborating with partners and our service users

Good inward referral networks support people to get the fullest and best possible service towards a resolution of their enquiry.



Onward referrals provide a holistic client experience and enable each agency to concentrate on their own areas of expertise, thereby maximising the combined capacity of the network.

The provision of advice and assistance for people in financial difficulty

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Nottingham City Council understands the challenges faced by its residents and provides support through this programme of advice and support.

This is delivered by Advice Nottingham and the Nottinghamshire Deaf Society.



Number of cases
8,177



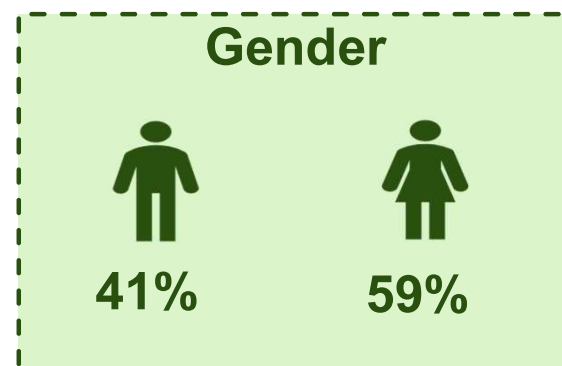
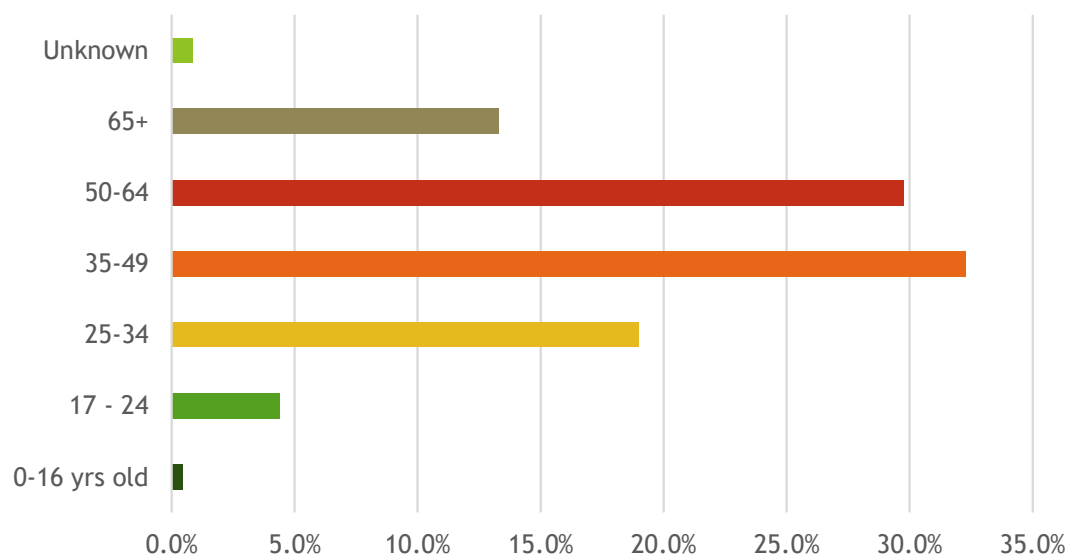
Value of debts managed
£1,798,749



Value of welfare benefit gains
£6,390,347

Our client profiles show that we reach a cross-section of the local population. These relate to work AN undertakes with Nottingham City Council grant.

Age of clients

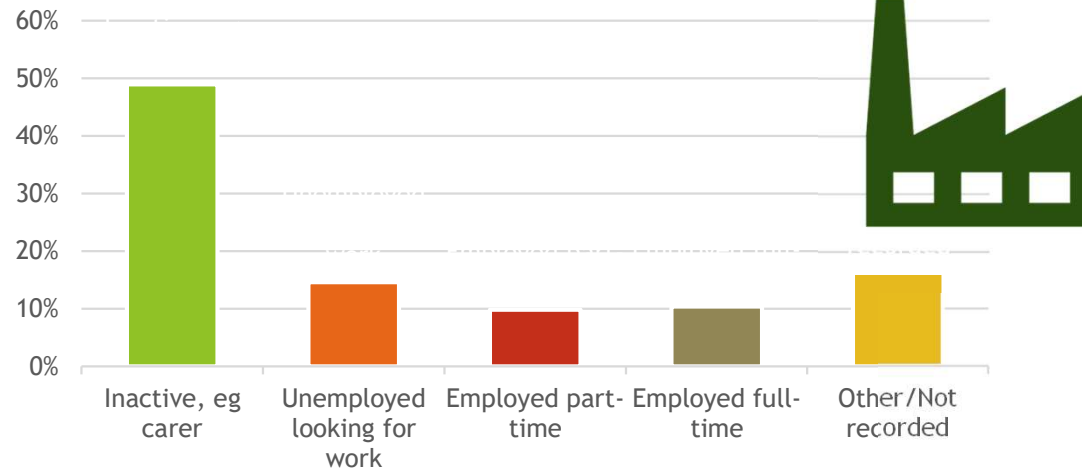


**36% of our clients
are disabled /
long-term illness**

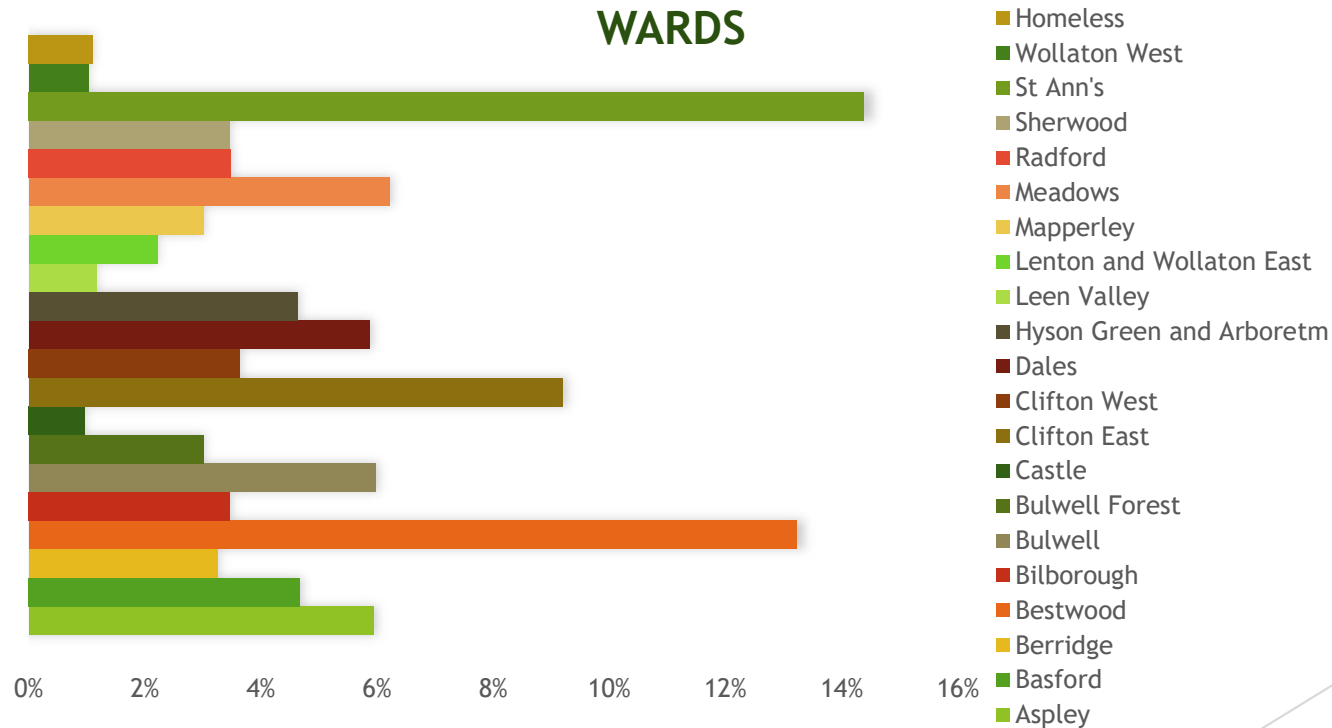
Ethnicity

White	55%
BAME	30%
Prefer not to say	9%
Other	6%

Employment status



WARDS



Housing tenure



Promotion of the service

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As well as delivering direct advice and support to clients we also campaign on their behalf and promoted a range of ways people can access support.

During 2022/23 we:

- took part in media coverage including press articles, and TV and radio interviews

- met with MPs to discuss the issues our clients face including Local Housing Allowance and energy costs

- were active members of the Nottingham Financial Resilience Partnership (NFRP) delivering actions

- attended cost-of-living events across the City, including City Hospital, QMC, Job Centres, Loxley House and libraries

- raised our social media presence and digital offering including Facebook and Twitter

- kept information up-to-date for promotion on Ask Lion

- produced Advice Nottingham flyers for distribution across the City

- raised awareness of issues affecting people through the NFRP and the Health and Wellbeing Board

Partnership working

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Partnership working across the City is key to our delivery and ensures we deliver the best advice service for our clients. We value all our partners and work closely with:

Nottingham City Council and Councillors supporting internal departments and schemes such as Household Support Fund and cost-of-living events

Nottingham Financial Resilience Partnership to deliver a collaborative action plan

MPs to discuss issues affecting local residents and raise concerns to Government

foodbanks to provide support and deliver joint projects

local community and voluntary groups and supporting on the delivery of the Robin Hood fund

Nottingham City Health and Wellbeing Board to support the delivery of the Health and Wellbeing Strategy 2022-25

healthcare providers, including Primary Care Networks and GPs, to deliver advice in surgeries

During 2020-2022, our City and residents were faced with a pandemic that not only took the lives of loved ones but left many with ongoing health conditions or poor mental/physical health. This resulted in people struggling to regain financial stability after losing businesses, income and jobs. Over this period, we provided support and advice to people impacted by the pandemic and helped them to access the support they needed.

At the start of 2022, while the risk and impact of COVID had lessened, we were then faced with the start of the Cost-of-Living crisis. Over 2022 the crisis and impact of it escalated with a rapid increase in energy and food costs. The rate of inflation became higher than income and increasing costs left people struggling to cover the cost of vital household bills and food.

Nottingham is the **11th most deprived area** in the UK according to the Government's Indices of Deprivation and lower income households are impacted to an even greater extent by the high inflation of energy and food as they spend a higher share of their income on these items.

Across the City we have seen private rental costs rising at one of the fastest rates across the UK, with tenants left unable to afford their rent, and an increasing number of people facing homelessness.

In just the first 6 weeks of 2023 the Nottingham Law Centre were contacted by **56** clients regarding Section 21 notices.

“It is a mandatory possession and, whilst we are able to successfully defend many cases where the landlord has not complied with the legal requirements, many clients will be evicted.”
Advice Worker

Advice Nottingham is here to give advice and support to anyone that needs us but the landscape of clients that we've seen over the last year has changed.

The cost-of-living crisis means we are now seeing more people needing support who were previously financially stable, people asking for support where they are not in debt now but will be in a few months, and people in full-time work seeking support with basic needs including food and heating.

As well as helping clients access immediate support with schemes such as the Household Support Fund and foodbank referrals, by giving full advice we are able to provide guidance on longer-term outcomes for more financial stability.

The key issues we currently see fall into four areas:

- **Food and fuel poverty**
- **Health and wellbeing**
- **Housing**
- **Debt**

The following pages highlight some of these problems.

Single mum of 3 children in receipt of Universal Credit was affected by the benefit cap and struggling with increasing costs.

Working with the adviser she could work a minimum of 16 hours per week which would increase her income and she wouldn't be affected by the benefits cap. On minimum wage this would increase her income by **£142** per week. The adviser was also able to get a reduction in her water bill by **90%** and referred to employment support to get help into work.

Food banks, charitable support and voucher support schemes

The cost-of-living crisis has increased the number of people coming to us for support with vouchers, particularly food and energy.

During 2022/23 we supported Nottingham City Council by distributing over **£237k** in Household Support Fund vouchers, and **£10k** through the Robin Hood fund.

We continue to deliver advice services in some foodbank locations in order to reach clients and provide as much support as early as possible.

“We are seeing a huge increase in people approaching us for support and in urgent need of Household Support Fund vouchers.”
Clifton Advice Centre Adviser

20.6%
of households in
Nottingham are
fuel poor

Department for Business, Energy & Industrial Strategy (2020)



Advice Nottingham sees firsthand the impact that low income and high levels of deprivation has on health and wellbeing.

36% of our clients have disabilities or long-term health conditions, and the support we provide is vital in accessing help to improve their financial position and overall health and wellbeing.

The Nottingham Financial Resilience Partnership (of which Advice Nottingham is a member) is a key delivery partner of the **Nottingham City Health and Wellbeing Strategy 2022-25**, with one of the four priorities being **Financial Wellbeing**.



We are seeing an increasing number of vulnerable clients whose own health and wellbeing makes it difficult for them to be able to progress next steps on their own. As well as providing advice, we are seeing benefits and successful outcomes by working with clients through casework to ensure outcomes are achieved.



Last year we started a new Social Prescribing Advice service which combines Social Prescribing with Advice. This is being delivered through Primary Care Networks in the City, BACHS, Nottingham City East, and Bulwell and Top Valley. These social prescribers provide vital casework for vulnerable clients with complex cases.

Across the consortium we have seen an increase in demand for housing advice. We work to resolve housing problems and prevent them from reoccurring. Some of the problems our clients came to us about were:

- rent arrears for current and former tenancies
- Section 21 notices
- rent increases
- disrepair
- around debt liability for damages to property/breach of contract
- homelessness or the risk of homelessness.



Case study

The problem:

Client C was facing repossession of their home for rent arrears.

The solution:

We were able to use legal aid funding to obtain a surveyor's report on the state of the property and to make a counterclaim for disrepair and harassment.

The outcome:

The client kept their home, the arrears which had accrued due to being on furlough were written off, and they were awarded £5k compensation.

2022/23 was yet another year where demand for debt advice and casework continued to increase. While Council Tax arrears and credit cards remained the top issues for our clients, we also saw energy debt become one of the most prevalent issues increasing significantly.

Concerning trends include:

- The average client's debt has increased by over **£2,000** since 2021/22, averaging **£11,300**
- The average number of debts has increased from **5** to **7** compared to 2021/22
- During the first 3 quarters of 2022/23, clients' average disposable income dropped from **-£1.28** to **-£35.75** in quarter 4.

We are increasingly worried about clients presenting with more **deficit budgets** than ever before, increasing the complexity of their cases due to limited options for action.

“We started to see the impact of the sharp increase in fuel costs shown by increasing number of and amounts of energy debt. We also saw an increase in ‘Buy Now, Pay Later’ loans, and home-owning clients”
Debt Supervisor

“Being on a pre-payment meter, I am constantly checking and worrying if the credit is running out, especially if you are on the emergency credit and know that once that's gone you literally have no electricity or gas and this causes anxiety and stress. Sometimes I have to go without gas and hot water as I need the electricity more.”

Client B supported by St Ann's Advice Centre through the British Gas Energy Trust project

Patient D was 67 years of age and suffering with anxiety, depression and angina. They also had mobility issues and walked with crutches, so getting out of the home was difficult for them. The patient had very low levels of literacy and was unable to understand letters or to fill in forms. They were struggling with day-to-day living costs, so the Social Prescriber at their GP practice made a referral to one of our Social Prescribing Advice Link Workers.

The link worker undertook a home visit to the patient and discovered that they were only in receipt of State Pension. Because of their health problems, an application for Attendance Allowance was completed and contact was made to their GP for the medical evidence to support the application. The link worker was also able to issue the patient with both food and fuel vouchers.

The patient's application for Attendance Allowance was successful and they received a backdated amount of **£680** as well as ongoing payments of **£68.10** per week.

Support is continuing as we applied for Pension Credit and are awaiting the outcome of this.

Client E: a 57-year-old with learning difficulties. They were made redundant after 35 years working in a warehouse. The client also suffered with severe anxiety and panic attacks.

The problems: the client had applied for Personal Independence Payment and the DWP had found them fit for work despite their health preventing them from working now, and their Employment and Support Allowance was stopped.

The solution: we helped the client appeal the incorrect decisions for their work capability assessment and their Personal Independence Payment.

The outcome: their Employment and Support Allowance was re-instated and arrears of **£6,250** paid to the client. Personal Independence Payment was also successfully appealed, and they were paid arrears of **£11,500**. The client also gained **£1,506** in monthly income.

“I had reached the end of my tether, and was seriously considering drastic action, but your wonderful service has literally saved my life.”

*Feedback from a client supported by
Citizens Advice Nottingham & District*

Funding from Nottingham City Council, under the **Provision of Advice and Assistance for People in Financial Difficulty**, is a vital platform for delivering a wider range of advice and services to residents across the City.

The funding is essential for our core financial sustainability and enables us to access other projects and funding which supports even more City residents.

The referral system between partners ensures that we deliver the right level of support for clients and in the best possible way. Clients get the most appropriate specialist service for their needs.

In addition to the residents supported under the Provision of Advice and Assistance for People in Financial Difficulty we also supported an additional **10,374** clients, achieving **£4.5m** in income gains and just under **£4m** in debts managed

Together, as Advice Nottingham, we deliver over 20 additional projects and services across the City reaching clients, many delivered directly in their local community.

- Money Advice & Pensions Service debt service
- Help to Claim service
- Energy projects, including British Gas Energy Trust debt programme
- Advice in Foodbanks – independent and in partnership with Trussell Trust
- Variety of projects to support clients with employment and training
- Social Prescribing Advice Link Workers
- Household Support Fund distribution of energy and supermarket vouchers
- Community Café
- Autism service
- Early Intervention project with MIND Nottinghamshire
- MS Society
- Duty solicitor

We use our local knowledge of issues affecting clients across the City and our data to identify changes to services and how best to support people. Based on this, changes for 2023-24 include:

- relaunching, since pre-COVID, the Advice Nottingham Adviser Forum with first meeting in April 2023
- increasing reach to clients in targeted wards, including an outreach service in Aspley
- continuing to support the City Council with the Household Support Fund
- monitoring emerging data and trends and remaining agile to meet changing needs.

“We know that 2023/24 is going to be an incredibly challenging year for people across our City. Advice Nottingham will continue to help those in our communities needing our advice and support.”

*Donna Cumberlidge, Chief Officer,
Citizens Advice Nottingham & District*

The Nottingham City Council grant-funded service **Advice and Assistance to People in Financial Difficulty** is led by Citizens Advice Nottingham & District on behalf of Advice Nottingham and the Nottinghamshire Deaf Society. Together we are a strong partnership and would like to thank Nottingham City Council for their continued and valued support.

If you'd like to know more about our work at Advice Nottingham, please contact:

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Advice Nottingham would like to thank all its funders and supporters for their valued support over 2022/23.

Without their support we wouldn't be able to give advice and support to the residents of Nottingham City that quite often really does change lives.