

# Impact Report

2022 / 2023



# ABOUT US

North Bristol Advice Centre is an anti-poverty charity specialising in legal advice and digital inclusion. We aim to combat poverty and promote social justice by providing free and independent advice and support in North Bristol and South Gloucestershire.

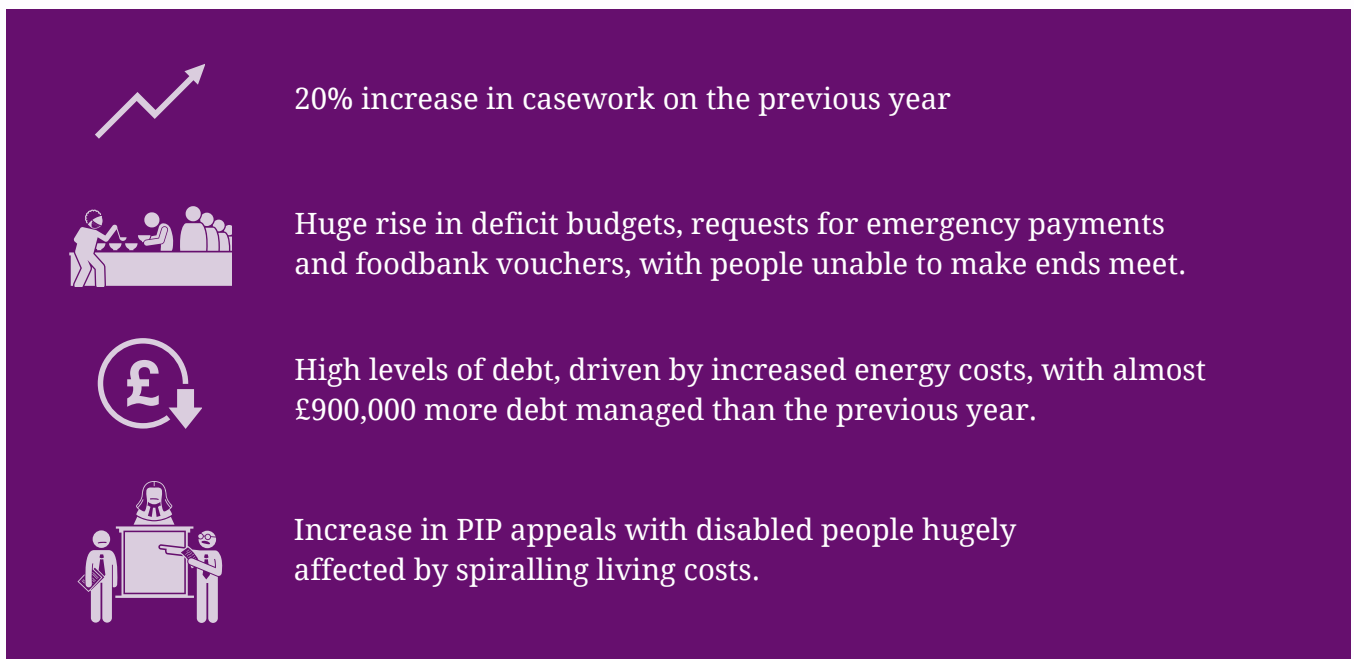
## Our Services

- Welfare benefits advice, including benefits checks, support through the benefits system to maximise income, and complex casework to secure legal entitlements, including appeals and representation at tribunal.
- Specialist debt advice, including Debt Relief Orders, help with budgeting, identifying debt solutions and debt-related housing possession claims.
- Get Online project increasing digital skills and confidence through twice-weekly drop-in, and appointments for online form filling, combating social exclusion.

We offer 40+ advice appointments each week by phone, or face-to-face in Lockleaze and at outreach locations in Shirehampton, Patchway and Avonmouth, as well as home visits.

## Supporting people through the Cost of Living Crisis

Our advice services were under extreme pressure as people impacted by the huge rise in living costs seek help. Last year we saw:



NBAC responded by increasing capacity, recruiting three new staff members. We also introduced postcode restrictions for Bristol Welfare Benefits clients to better target support in north Bristol communities.

For many, the Cost of Living Crisis is not over. According to the Joseph Rowntree Foundation, some 27% of low-income households are going without enough food or are unable to keep their homes warm (JRF, Tackling Poverty, 2023). We will continue to prioritise developing and sustaining our welfare benefits and debt advice services to ensure people in financial difficulty can get the help to improve their lives.

## Developing Partnerships

We worked with community and advice partners to develop new ways of getting advice into communities and reach the most vulnerable at the earliest possible stage.

- Partnered with Bristol North West Foodbank to provide weekly face-to-face Debt Advice to foodbank clients in Avonmouth, the most isolated ward in north Bristol.
- Collaborated with Housing Matters to trial a priority referral system for NBAC clients with housing issues, improving the client journey and ensuring advice for housing issues was accessed early on. This led to better outcomes for clients and improved understanding and joint-working between agencies and advisers (see case study on page 7).
- Ran a six month pilot project taking digital support into community settings, co-locating with community partners. We'll build on the learning to roll out "Bristol Tea and Tech" more widely over the next 2 years, supported by St Monica Trust (see case study page 9).



- Worked with Bristol City Council and advice partners to build on Cost of Living work embedding Advice Support in Welcoming Spaces and other community settings.
- Partnered with grass-roots group Kingsmeadow@Madeforever to reach the most excluded and trial linking advice to additional support. NBAC provide face-to-face advice in their centre, with their staff/volunteers providing the practical support to act on it.

### Success in The High Court

NBAC had a victory in the High Court with a case our Advice Service Manager referred to the Public Law Project (PLP) on behalf of a client. The case involved a Universal Credit overpayment caused by DWP error where they refused to waive the debt: *K v Secretary of State for Work and Pensions (SSWP) [2023] EWHC 233 (Admin)*. We worked closely with PLP throughout the pre-trial proceedings. The judge found in our client's favour setting a precedent that could be significant for other cases of official error overpayments. It was a great example of how a small agency like ours can have a big impact by working in partnership (see case study on page 6).

# OUR WORK

Our evaluation framework is based on our Theory of Change. We collect outcomes data and use questionnaires to seek feedback from clients. All data presented is from 1 April 2022 to 31 March 2023.



**2165 People Supported**



**85 Get Online Drop-in sessions held**



**1796 people received one-to-one advice**



**81% Success rate at appeal**



**237 People at risk of homelessness kept in housing**



**4770 Enquiries handled by our admin team**

“

*The main benefit is that I am dealing with matters in a more positive way now (less sleepless nights) thanks! The staff at the office treated me with respect, and made me feel at ease.*

”



**67** older people supported through home visits

**£245,380** raised for over 50s



**£1,740,830**

**Money Raised for Clients**

**£3,165,845**

**Debt Managed for Clients**

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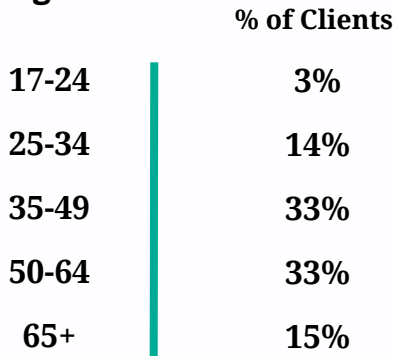
*I didn't know what to do or where to go and your services guided me through everything from start to finish. Your representative was empathetic and professional and I cannot tell you how helpful this was to me as simply I could not have done it without your help.*

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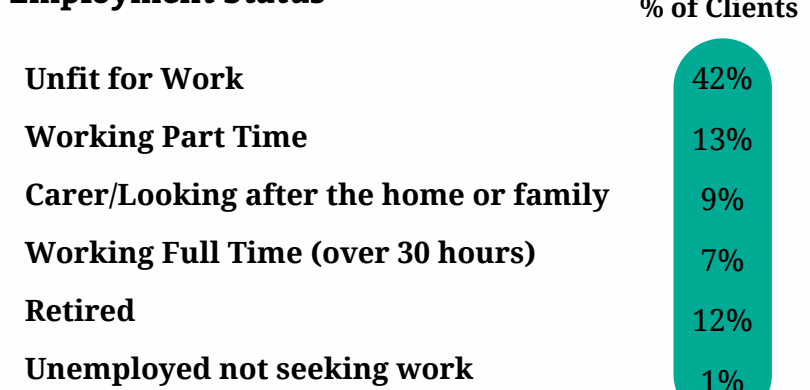
# OUR CLIENTS

Our clients come to us to secure access to justice, or because they suffer social exclusion through poverty, disability, mental ill health, long term health conditions, poor literacy or digital exclusion. We are able to advocate on their behalf to secure legal entitlements and manage debt, improving their financial situation and their health and wellbeing.

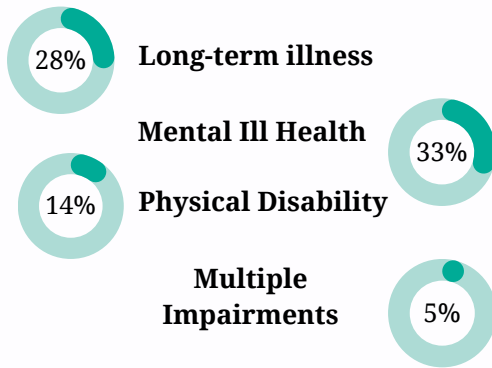
## Age



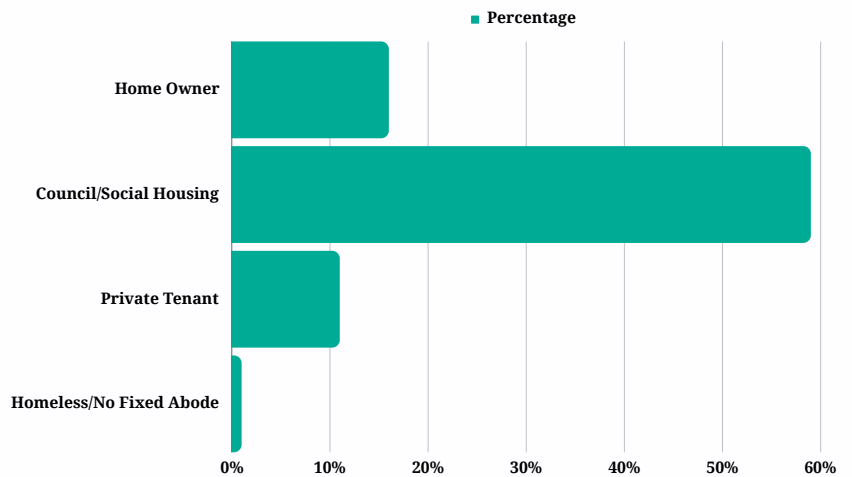
## Employment Status



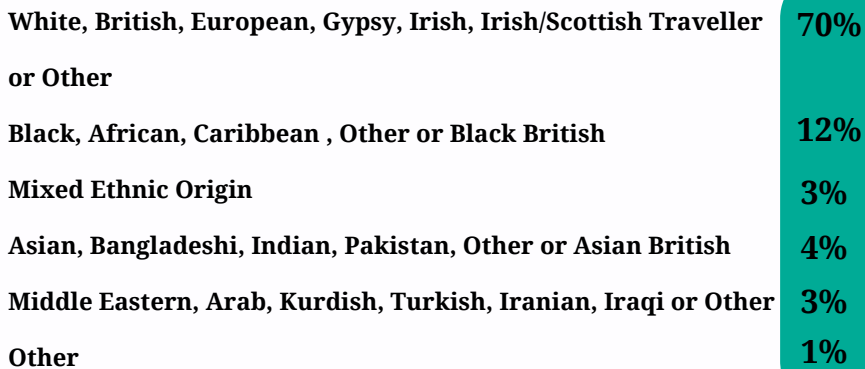
## Health



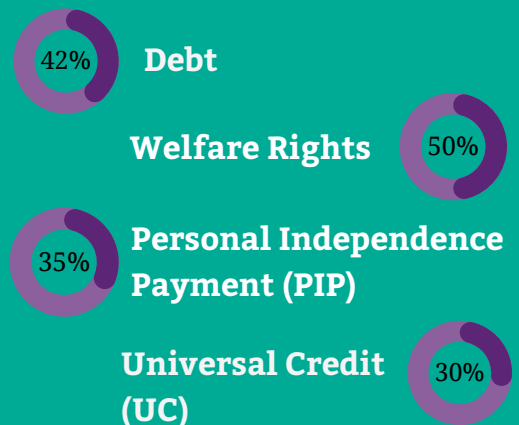
## Housing Status



## Ethnicity



## Issue



## Katy's Story

Katy, 53, works as a carer for dementia patients on a zero hours contract. She lives with her two adult sons who both have autism and ADHD and rely on her for practical and emotional support. Katy loves her job but says it would be impossible to work any more hours and at the same time give her sons the proper care they need. This keeps her in a state of financial hardship and she struggles to make ends meet on her small income. Katy told us she had been relying on foodbanks and sometimes sacrificing her own meals to ensure her sons had enough.



Katy claims Universal Credit (UC) and in 2019, she contacted the UC office to inform them of a change of circumstances. Her son had recently started a paid apprenticeship and she queried whether her entitlement would change to account for this. Katy was wrongly told that it wouldn't impact her claim and she would continue to receive the same money each month.

Two years later she was hit with a bill of over £8600 stating that she had been overpaid UC. She was told that this money would be deducted from her monthly payments leaving her with even less to live on. Katy contacted the DWP straight away to question why she had been overpaid when she had informed them of her situation two years prior and requested a mandatory reconsideration of the decision. When this was refused she sought specialist advice from Citizens Advice but was told they couldn't take on her case and they signposted her to North Bristol Advice Centre (NBAC).

We advised Katy that her appeal would not succeed because under the Universal Credit rules all overpayments are recoverable including those caused by DWP error. However Katy wished to proceed so we supported her.

We lodged an appeal on Katy's behalf and the case was taken to tribunal where our adviser represented her. While the tribunal acknowledged that the DWP had repeatedly miscalculated Katy's entitlement to UC, they concluded that the overpayment was recoverable nonetheless and the appeal was refused.

We then wrote to the debt management department of the DWP requesting that they waive the overpayment on the grounds that Katy was not responsible for the mistakes made with her claim, however this was also refused.

Unable to take the case further on their own, NBAC enlisted the help of Public Law Project (PLP) - a London charity providing specialist legal support. With the help of the PLP, Katy brought a judicial review challenge to the High Court. NBAC worked closely with PLP throughout the pre-trial proceedings.

**Continued**

## Katy's Story Continued

The judge found in our client's favour, ruling that the decision to recover the debt was unlawful and she should not have to repay the money.

This was a fantastic result for Katy and her sons. The success of this case will have a wider significance for other claimants who find themselves in a similar situation in the future, setting a precedent for other cases of official error overpayments.

*"The support has been paramount to my family + me. It has been continuous, at no point did I ever feel alone. I know I can reach out at any time + trust the advice I'm being provided with. I would urge anyone to seek advice from NBAC and thoroughly recommend them. Citizens Advice said my case was too complex. NBAC were prepared to help when I thought there was no hope."*

## Pilot Project: Rohan's Story

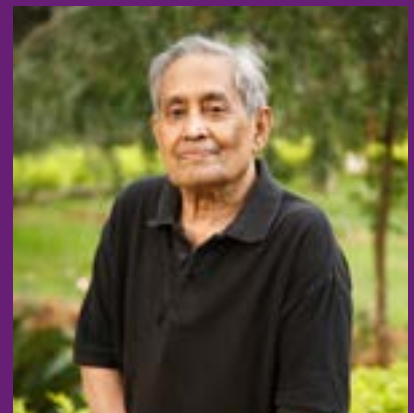
Rohan is 81 and lives in a three bedroom council house. He lost his partner of 59 years and soon after informed the DWP and the Council of his change in circumstances. He was then bombarded with letters both about his right to his tenancy, as the original agreement signed in 1965 had been lost; and from a debt recovery company, as pension payments had been made in error to his deceased partner. Rohan was sleeping all day and was depressed. He had paperwork everywhere and felt overwhelmed. In the end, he just threw the letters away.

He contacted NBAC and was given a face-to-face appointment at our outreach session in Patchway. Our adviser was able to give advice about intestacy, as his partner had no will, and about repaying the pension payments.

Our advisor did a benefits check and helped him claim the benefits he was entitled to as he was unsure how to do this. Rohan disclosed the problems he was having with his tenancy and was given a referral to Housing Matters.

Housing Matters's adviser contacted Rohan the same day they received the referral from NBAC. Rohan said he had lived in the property for nearly 60 years, but did not have a copy of the tenancy agreement. Housing Matters dealt with the Council and helped Rohan obtain evidence that he had not lived elsewhere. They contacted his doctor about the impact moving would have on him and said if it went to court, they could refer him to a solicitor. Throughout the process, the adviser updated Rohan and informed him of all the steps.

Since having advice, Rohan has signed a new tenancy agreement and is still living in his house. He is claiming all the benefits he is entitled to and is feeling much happier.



*"I felt supported... After this experience, I'd go straight for help and ring NBAC. Without them I wouldn't be here, I wouldn't be alive. Brilliant, all of them."*

## Christa's Story



Christa, 44, lives in a two-bedroom flat alongside her teenage daughter and partner. When her partner suffered a stroke he could no longer work and Christa took on the role of sole provider for their household. With less money now coming in, they soon started to fall behind on their priority payments, building up high levels of rent and energy arrears. Christa and her family began relying on credit cards to pay for everyday costs, which were increasing, as well as any unexpected costs. Although her partner's recent eligibility for Personal Independent Payment benefits, as well as their joint Universal Credit claim, offered some increased income, they could not cope with the high cost of everything. By the time Crista came to NBAC for help, they had accumulated over £18,000 in debt.

Christa attended a face-to-face appointment with one of our debt advisers. He outlined her different options for managing her debt, including negotiating payments with her creditors. Christa decided that the best course of action was to obtain a Debt Relief Order (DRO). However, due to having made a previous application, Christa had to wait to apply again until the 6 year expiry date had passed.

Our adviser worked with her to create a sustainable action plan to manage the debt in the meantime. This included creating a household budget to get a clear view of income and expenditure, and managing payments to priority creditors and agreeing token payments with non-priority creditors. He provided her with resources and tools to monitor her progress and ensure she stayed on track with her payments.

A few months later, when she was able to apply, Christa met with our adviser again. They completed a review of her financial circumstances and verified her debts. As Christa was ready to move ahead with a DRO, an application pack was completed and passed on the national DRO hub. Thanks to the help of her adviser to review her finances, Christa now has a balanced budget and enough surplus income to manage unexpected costs and help prevent debt accruing in the future.

*“The help I received was a game changer. It came at a time when I was feeling lost and hopeless. But once my issue was resolved, I could finally take control and see the bright side of life. Now, nine months later, I am back in charge and starting each day with a smile.”*



## Lucy's Story



Lucy is in her 80s and came to our outreach drop-in with her phone and iPad. In our first session we found that the phone was unable to take any updates as it was too old. Lucy returned the following session with a new phone and her iPad. She was keen to set both up so that she could use social media, set up paying apps and listen to the radio.

Each week Lucy would return enthusiastically to learn more. Over the weeks, she learnt how to navigate her phone so she could use WhatsApp to keep in touch with her large and widespread family. She learnt how to send photos and voice messages via WhatsApp and iMessages using WiFi instead of using her provider's data allowance. She was overjoyed at being able to keep in touch with her family and forward photos of the latest grandchild. Being able to do it herself, and not rely on others, gave her a great feeling of independence.

Lucy was worried about setting up apps that needed her bank account. We discussed this at length and she decided it would be sensible to have a bank account with limited funds, so that if anything did go wrong she wouldn't worry about any losses. We supported her to set up the Uber app which gave her the independence of travelling to events that she would have otherwise would not have attended if she did not have a lift. Her confidence grew and she remarked that her confidence overall had increased, not just with using digital devices, but in life in general.

Lucy loves listening to the radio and particular programmes. We supported her to upload the apps to her iPad so she could listen to her favourite show. She also wanted to watch films and programmes that were on iPlayer and loved being able to watch them when she wanted.

Lucy is very sociable and was interested to see how the internet could find events that she could attend. Using google she was able to search particular events and find out where and what time they were held. Using google maps she was able to find out how far away they were from her home and then could plan accordingly to order an Uber. When we finished our sessions at her location, she was very grateful and looked forward to our return so she could resume her 'lessons'. Lucy had told all friends about Bristol Tea and Tech and in time we did see some of them and a few had come to our Lockleaze drop-in too.

*"I recently got a new device and thanks to the Tea & Tech team, I can now use it with ease and confidence. They also installed new apps which helped me understand more and boosted my confidence."*

## Ada's Story

Ada is 76 years old, recently bereaved and lives in a 2 bedroomed council flat. She is in receipt of State Retirement Pension and a small occupational pension. Her ongoing health problems had begun to deteriorate and she was struggling to make ends meet.

A telephone appointment was arranged where our adviser informed Ada she was entitled to Attendance Allowance (AA) and advised her to make a claim for Housing Benefit (HB) and Council Tax Reduction (CTR). Due to her current circumstances, there was no entitlement to Pension Credit.

A home visit was arranged where our adviser helped Ada complete the AA form. Ada said that she had not yet made a claim for HB and CTR. A further appointment was arranged to support Ada in making these applications. She also disclosed she had various problems with her teeth but that she was unable to afford the dental charges. Ada was advised of the NHS low income scheme and sent a HC1 form to complete.



The housing benefit application was processed quickly and a nil decision was given. A few weeks later Ada received a successful outcome on the AA application and she had been awarded the high rate.

Our adviser contacted the council to request a Mandatory Reconsideration on the HB decision and provided them with a copy of the AA decision. She also reported to the council tax department that Ada had been awarded AA and provided a copy of the decision letter.

The HB application was reassessed and a weekly entitlement of £57.10 per week awarded including an arrears payment of £1256.20. Her claim for CTR was also successful with an annual rebate of £1243.16 and a direct refund of £498.29 awarded.

Due to receiving AA, Ada was now entitled to Pension Credit. Our adviser made a further appointment to help her submit an application and requested it to be backdated to the same date as the AA application. The Pension Credit was successful and Ada awarded £43.37 per week and paid arrears of £482.09.

During this process Ada also received a positive decision on the HC1 application form and was now able to get her long overdue dental treatment done.

Ada was extremely pleased with the outcome. She said that, for the first time, she is able to purchase food that is not reduced, and she does not worry so much about how she is going to manage her bills. She feels more able to socialise and see her friends more often, so doesn't feel so isolated. She had even booked a coach holiday with her friend for later in the year.

*“The allowance I received will allow me to install a stair lift and hire someone's help, ensuring that I can continue living in my home as long as possible, even as daily tasks become more challenging.”*

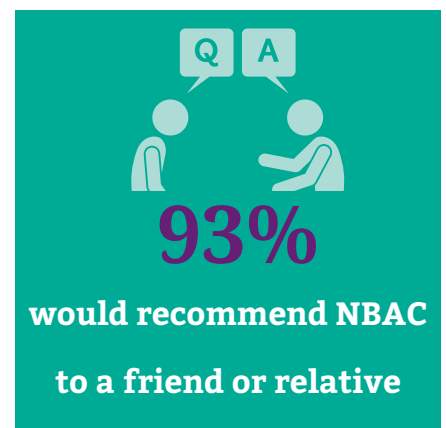
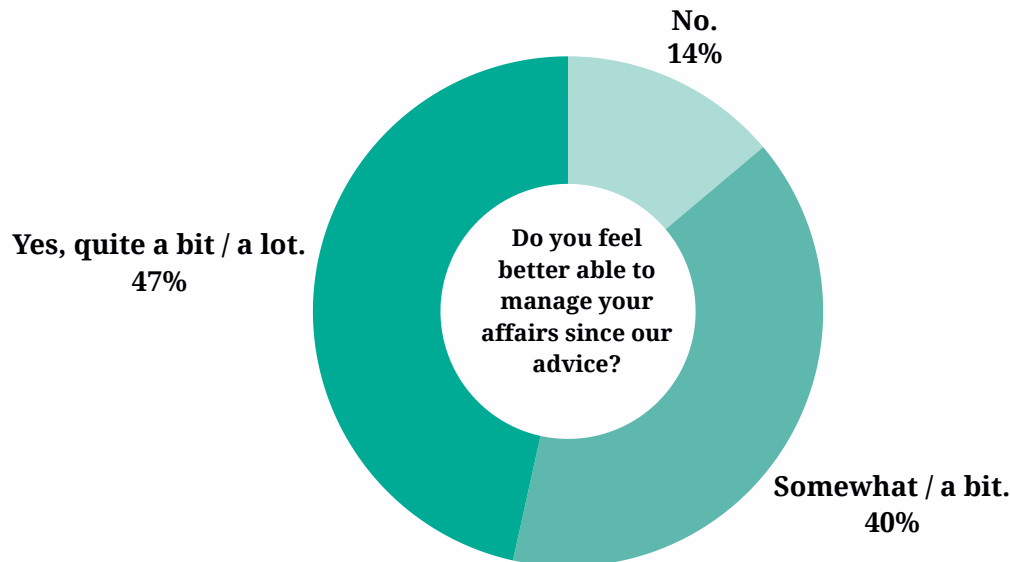
# CLIENT OUTCOMES

Advice clients (129 questionnaires completed at case closed) reported that, as a result of our advice and support:



“  
*I am now receiving enhanced level of UC due to limited capacity to work and no longer obliged to apply for jobs I can't do.*

“  
*I started receiving PIP and with this extra money I am able to provide for my children and me better.*



# LONG TERM IMPACT

Three months after case closed, we do follow up phone calls with clients to measure the longer term impact of our advice (116 replies).

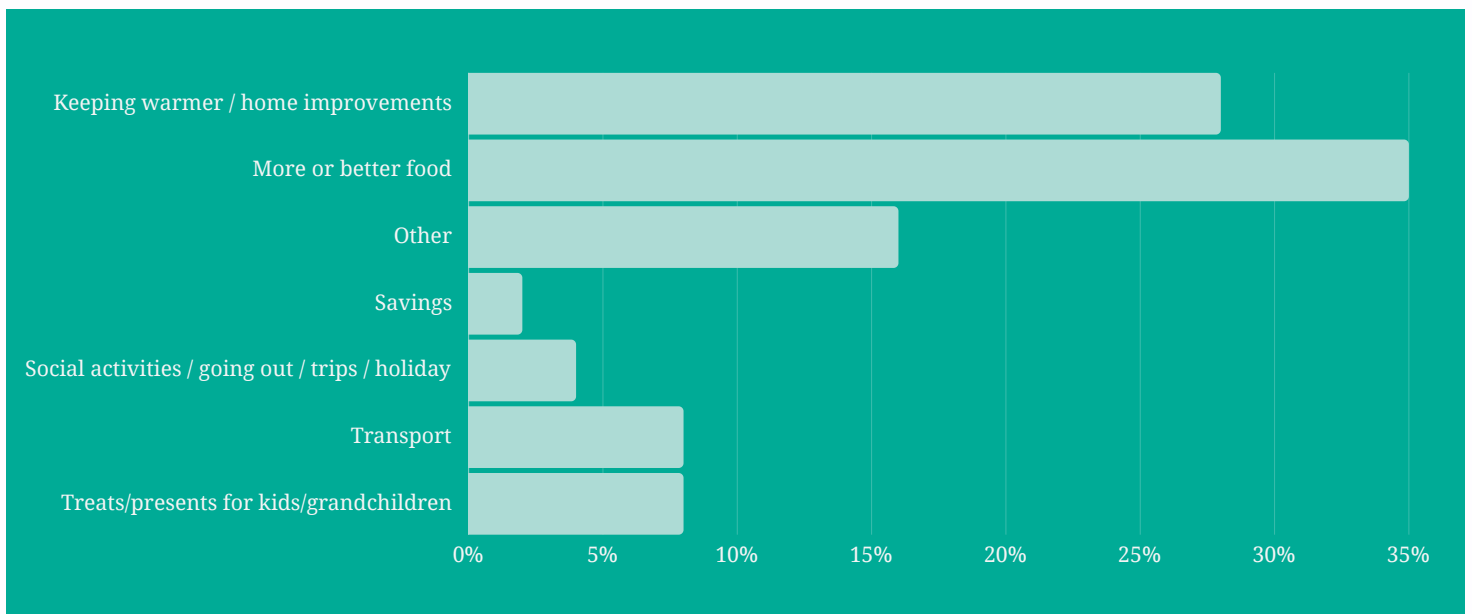
“Being awarded PIP (enhanced rate) has helped me enormously. It enables me to get out and about more than I would have done. It’s given me peace of mind when my entire life has changed. I would not have been able to have completed the PIP form alone. The staff have been professional and really great.”

**68%** feel more in control of their finances

**78%** have been able to budget and plan their expenditure

” **81%** felt more confident about keeping the roof over their head and maintaining their tenancy

Now you’ve got more money coming in, what kinds of things are you able to use it for - that were perhaps difficult to pay for before?



“Becoming unwell with a chronic health condition was a real shock to my system. Losing my job because of it was terrifying. I lost my income, health, routine and future all in one diagnosis. Advice I was given gave me a pathway forward, direction, support, confidence and hope. Many, many thanks for helping me survive it all.”

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