



North Bristol
Advice Centre



Impact Report

2023/2024

ABOUT US

North Bristol Advice Centre is an anti-poverty charity specialising in legal advice and digital inclusion. We aim to promote social justice and combat poverty 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.
- Digital inclusion project increasing digital skills and confidence through weekly drop-in sessions in Lockleaze and at outreach locations across north Bristol.

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

High demand for Advice

The high cost of living continued to drive demand for advice services as people sought help to manage their financial difficulties. Clients continue to present with complex issues requiring multiple interventions and longer-term support. Our priority was to maintain quality services and do all we could to support people in financial hardship.

In order to meet the challenge of managing high demand with limited resources, we looked toward innovation and collaboration to develop our advice services in a way that is sustainable and meets the needs of people in our communities.

Innovation to develop our community-based advice services

- ➡ NBAC's pilot project working with Kingsmeadow@Made4ever in South Gloucestershire saw us co-locate our Welfare Benefits advice worker within their setting. K@M4E Staff were trained to identify advice issues and help with form filling, as well as provide confidence-building support to clients to act on advice. A mini evaluation of the pilot shows it was successful in providing early intervention support for vulnerable people who would not otherwise access advice. We will continue this work in South Gloucestershire and hope to develop similar projects in north Bristol.
- ➡ We delivered tailored talks to 10 older people's groups, going into communities where there was low take up of benefits, responding to feedback from community leaders and workers. Over 165 people attended. The aim was to empower older people reluctant to claim benefits to better understand the benefits system, their entitlements, understand where they can get help and support them to apply for benefits that will improve their financial situation.

Collaboration and Partnerships

- ➡ NBAC is part of the Bristol Advice Partnership (BAP) and the South Gloucestershire Advice Service (SGAS), comprised of the main advice agencies in Bristol and South Gloucestershire respectively, working in partnership to provide advice across communities.
- ➡ Through BAP, NBAC worked in partnership with Bristol City Council and other advice agencies in the city to deliver additional advice capacity under the Household Support Fund. BAP produced an Advice Needs in Bristol 2024 report, and organised the 'Future of Advice in Bristol' event, attended by over 100 stakeholders.
- ➡ We worked with Housing Matters to develop our priority referral system. This improved the client journey for NBAC welfare benefits and debt clients with a housing issue, as well as Housing Matters clients needing specialist advice.
- ➡ We continued to work in partnership with Bristol Northwest Foodbank, delivering weekly face-to-face debt advice in Avonmouth, the most isolated ward in north Bristol.
- ➡ NBAC continued to work with the Centre for Sustainable Energy as part of the multi-agency WHAM project providing holistic support to people in fuel poverty and financial hardship.

NBAC is a key partner in ACFA (The Advice Network), the network for independent advice agencies across the West of England. This year ACFA focused on the improvement of infrastructure support (e.g. training and networks) and the development ACFA's strategic plan, in particular engaging with health services and the Integrated Care System.

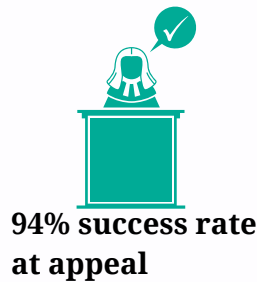
We developed a Digital Outreach Service (Bristol Tea and Tech) working with communities of place and interest to extend digital support across the area. We partnered with community groups in Sea Mills, Shirehampton, Henleaze, Avonmouth and Bristol Refugee Rights and Bristol Methodist Centre.



Tea and Tech Outreach Session in Avonmouth

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 2023 to 31 March 2024.



£1,823,070 was raised for clients
£4,073,882 in debt was managed

“*You can trust an NBAC adviser to work on your behalf and provide the help needed.*”

122 people received one-to-one digital support

133 drop-in sessions held across North Bristol

559 footfall

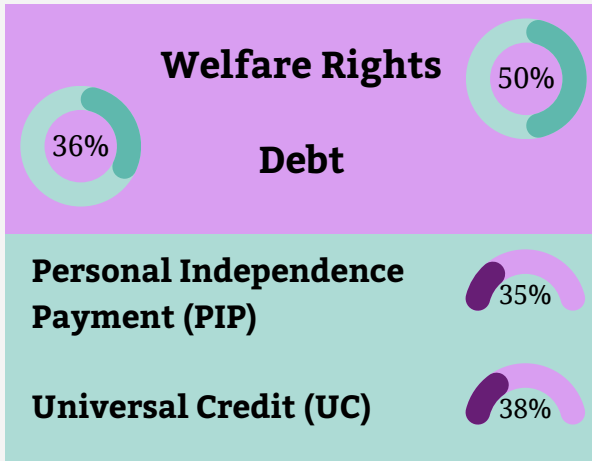


90% of attendees can get online independently because of attending a digital drop-in

OUR CLIENTS

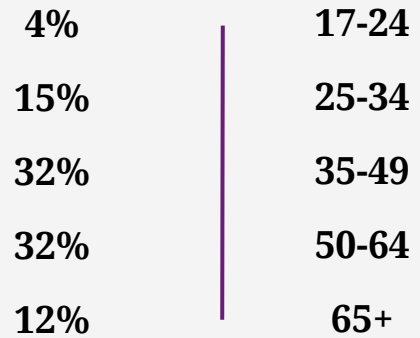
Our clients come to us to secure access to justice, or because they suffer social exclusion through poverty, disability, mental ill health, long term health conditions, poor literacy or digital exclusion. We are able to advocate on their behalf to secure legal entitlements and manage debt, improving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

Issue

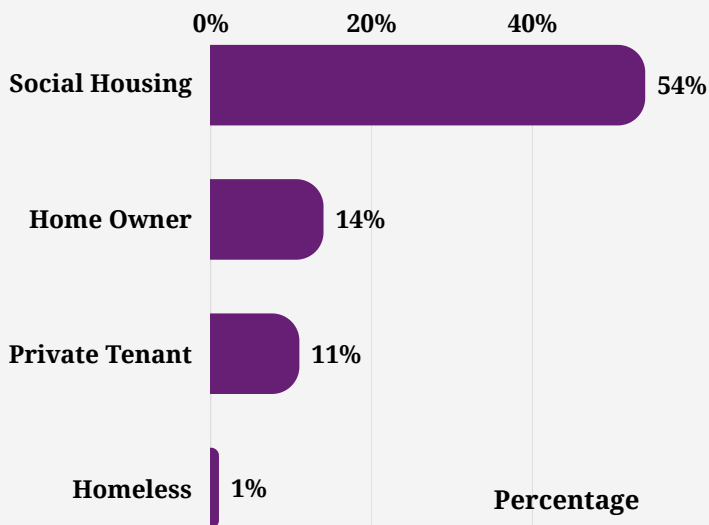


Age

% of Clients

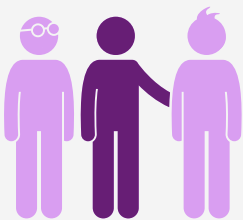


Housing



Employment

43% of clients are unfit for work,
7% are working full-time.
6% are managing the home or family.
4% are jobseekers, actively looking for work.



28 different languages spoken by clients, **one-third** being BAME



29% of advice clients had mental health problems
1/4 were physically disabled

Eliana's Story

Eliana is single and lives alone with her three children in a three-bedroom council property. She is unemployed and in receipt of full benefits. Her eldest son is working full time, has ADHD and refused to contribute to the household costs. Her middle child had just finished education and was not working or claiming benefits and her young daughter was being assessed for autism. Eliana suffered with depression and anxiety and had been in and out of work since 2016. She had struggled financially since then. She had two County Court Judgments in her name, non-priority debt and Council Tax arrears being collected by bailiffs.

Eliana first met with our Debt Adviser regarding Rent and Council Tax arrears that totalled £4,361 and non-priority debts that totalled £19,686. She had a possession order on her property that she was behind on, so her tenancy was at risk.



We completed a financial statement with Eliana, and after seeing her bank statements, it became clear she had a gambling habit. According to the statements she was spending around £10,000 per quarter and also winning roughly the same amount. There were around 20 different transactions every day. We explained that we could not help/advise her unless she gave up gambling. She agreed to comply, and we referred her to Game Care for advice and support for her habit. She also spoke to her eldest son, and he agreed to pay the non-dependant rent charges (bedroom tax) that were taken away from Eliana's benefits. We also advised the Eliana to apply for Personal Independent Payment for herself and Disability Living Allowance for her daughter when she was diagnosed with autism. This helped maximise her income.

We contacted Bristol City Rent Management and Council Tax, to negotiate with and explain Eliana's situation. They agreed to hold off any further enforcement while she sought help. Eliana told us that she had stopped gambling and that after speaking to Game Care, started an 8-week counselling course which she completed successfully. Once we were sure that Eliana's gambling had stopped, we sent for more credit reports and requested new bank statements. These confirmed that the gambling had ended.

We helped Eliana apply for a Debt Relief Order which was approved, clearing all her debts that totalled £24,078.42. This has given Eliana a completely fresh start with no debt, no gambling habit and increased income, enabling her to manage financially for the first time in years.

“
Afterwards I felt like a balloon that was slowly deflating as the stress and tension began to ease away. NBAC have been fantastic with me...and worked tirelessly for me. A wonderful organisation who do invaluable work.
”

Sharon's Story



Sharon, 63, lives with her husband in social housing. Due to her ongoing health conditions, she is unfit to work. She is diagnosed with osteoarthritis in her neck, spine, knees and hands. She also suffers with severe anxiety and depression.

Sharon has been receiving PIP (Personal Independence Payment) since 2016 at the rate of enhanced daily living and standard mobility, totalling £137.25 per week. Following a PIP review in April 2023, Sharon's award was decreased to standard daily living (£72.65 weekly) and no mobility component. She made contact with North Bristol Advice for help to challenge the decision.

When Sharon met with the appeals caseworker, she was anxious about the process and felt as though the DWP were treating her unfairly, since this wasn't the first time they had reduced her award following a PIP review.

Over the following months, our adviser assisted Sharon with lodging her appeal. We obtained Sharon's medical records and additional evidence to support her appeal. We then wrote a submission on behalf of Sharon to send to the Tribunal with the additional evidence. NBAC was named as her representative.

The hearing date was scheduled for July 2024, 12 months after initially lodging the appeal. During the 12 months, Sharon expressed that due to the excessive wait time she felt incredibly anxious and had a few moments where she wished to withdraw.

Sharon's mental health was impacted so severely that she could not sleep the night before the hearing and was sick as a result of the built-up anxiety. She felt uncomfortable about the fact that she would need to discuss her health conditions and their impact on her life in great detail to strangers in a court setting.

On the day of the hearing, the Tribunal clerk called NBAC just 2 hours before the hearing to inform us that the Tribunal and DWP had come to an agreement and awarded all points which were argued in the submission. Sharon was awarded the enhanced rate for both the daily living (£108.55 weekly) and mobility (£75.75 weekly) components dating from 2023 to 2030 and a back payment amounting to £2,932.25.

“

There has been a distinct change in my mental health and well-being simply by there being someone in my corner, someone helping me fight. Just having someone else care + help is a much-needed support for chronically ill people - better than any financial gain!

”

Lucinda's Story



Lucinda is 66 and single, with multiple physical and mental health problems. In October 2022, she made a claim for her State Retirement Pension (SRP) which she would be eligible for from January 2023. In January, her Employment and Support Allowance payment suddenly stopped, but she had not yet received any notification of her entitlement to SRP. Her award of Housing Benefit had also been suspended in January, pending advice on her new entitlement to SRP.

By the time she contacted NBAC in April, Lucinda had still not received her pension. She had been surviving off of her PIP of £28.70 per week, a small occupational pension and borrowing from family, for 3 months. She had started to accumulate rent arrears.

A home visit was arranged. By then, Lucinda had just received notification of her entitlement to SRP, which had been backdated to January 2023. Due to a recent decline in Lucinda's health, we advised that she may be entitled to PIP daily living activities, as well as her current award.

We established Lucinda's housing benefit award needed to be reassessed, but noted they were taking into account an incorrect amount of occupational pension. We duly reported the correct amount.

An application for local council tax reduction and notification of a change of circumstances was submitted to safeguard entitlement from January 2023, as no recent decision letters had been received by the client.

Lucinda contacted us again in May 2023 due to letters she had received from the council regarding an overpayment of housing benefit and that the council had already started to recover the weekly rate at £12.75. Lucinda said she was very confused and couldn't understand the numerous letters she had received.

A home visit was arranged. Our adviser contacted the council on her behalf to get a full explanation of the housing benefit overpayment and to request a reduction in the recovery rate due to unaffordability. She could not get through on the phone. She sent an email to the council chasing up the assessment of the council tax claim and requested a direct response. An application for a £60.00 grant from the Lockleaze Neighbourhood Trust was submitted and awarded.

It was not until a month later, after several repeated requests to the council, that we finally received a response from the council and the request for the overpayment recovery to be reduced was granted.

Lucinda advised she was still paying her full council tax as she had not received any new decision letters following the change of circumstances notification submitted in April 2023.

Our adviser called the council who confirmed that the application was assessed earlier in the year and a decision letter was sent. We requested a duplicate be sent to the client as she had not received this letter. It became clear they had not applied the single occupancy discount she was eligible for. We submitted an online application for the single occupancy discount and requested for this to be backdated to the client's State Retirement Pension age date.

The application was successful including the backdated request. An arrears payment was calculated and added to her council tax account which resulted in her having to pay less council tax for the rest of the year.

Due to Lucinda's deteriorating health, another home visit was arranged in November 2023 to complete a PIP change of circumstances application. This was submitted to the DWP along with supporting evidence.

The PIP application was successful with the standard rate daily living awarded, and arrears paid of £1,225.80.

We advised Lucinda she would now be eligible for Pension Credit. We supported her to submit an application, which was successful.

“Our advisor was easy to talk to, she was so understanding, friendly and knowledgeable, nothing was too much trouble. She made all the DWP jargon understandable. Her help and assistance has certainly made a huge difference to me "mentally" and financially. The NBAC are invaluable in their expertise, and in explaining the DWP minefield. Their help, understanding and assistance are priceless.”

Jason's Story

Outreach at Kingsmeadow@Made4Ever

I'm an ex-lorry driver. I first came here for a coffee and breakfast three months ago to get out of the house. I'm the carer for my wife and sister and I saw lots of carers and people with disabilities being supported here. I had an injury at work ten years ago and still can't sleep because of the pain. My GP said I could get a higher rate of benefits, but I didn't know there was anywhere for me to get help with this, so I just lived with it as there's no CAB or Age UK near here now.

Tracey, one of the workers here at Kingsmeadow@Made4Ever, said I looked a bit down and was I okay. We had a long chat, and she told me about the advice worker who comes in once a month and made me an appointment with her. I saw Rosie three times and sent for the forms. The girls here helped me fill it in and Rosie checked it. She said I could get £55 a week instead of £25, which I have been getting. That will make a big difference to me and my wife.

I love coming here, there's good fresh food and a lovely atmosphere! I've brought my mates for breakfast, and they thanked me for bringing them here. It's not like other cases where you have to move on quickly and can't relax. And the waitresses don't give advice and support! That's what I like about here, they're here for you in your hour of need. It puts colour in your cheeks to see other people doing stuff outside in the garden who are in bad positions health-wise, but they can enjoy being here.

Following our advice support, Jason was awarded the highest level of Universal Credit (Limited Capability for Work, and Work Related Activity) which had increased his income by £416.19 per month. In addition, he has been awarded PIP. The amount has not been confirmed, but if he receives the expected enhanced Daily Living and Mobility, this will increase his income by a total of £737 monthly.



Miriam's Story

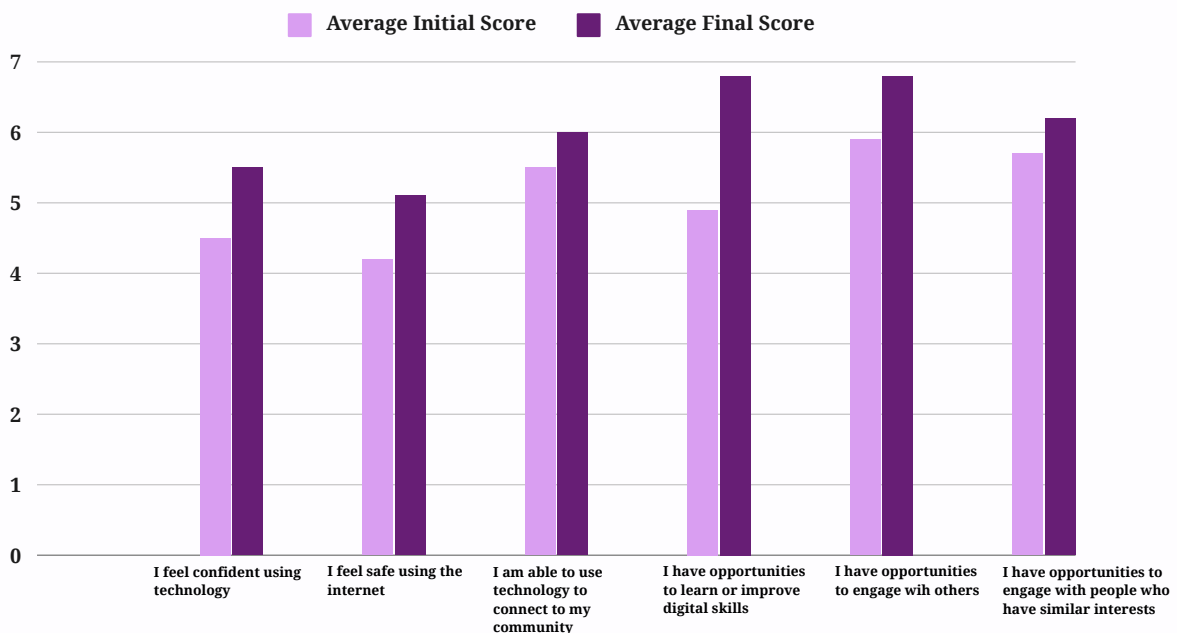
Miriam is 55 and recently retired. She had only ever used a mobile phone for work, and didn't feel there was any real need to have one at home. However, she soon noticed she had started to become isolated from her friends. They were always in contact with each other via group chats on WhatsApp. She started to miss out on outings and general chit-chat. When she did meet up with her friends, they would all be up to date with each other, and she felt increasingly left behind. This began to have an impact on Miriam's mental health.



Miriam made the decision to buy a new phone, but she was not confident to set it up and ended up leaving it in the box. Soon after, she heard about the Tea and Tech session in Henleaze. She made the conscious decision to visit the drop-in for support. Over two sessions, our volunteer helped Miriam to set up her phone and learn how to use communication apps such as WhatsApp. Miriam was delighted to be able to join her friends' chat group. Since then, Miriam has returned regularly to the drop-in to continue her learning journey by uploading other social media such as Facebook and Instagram, and is getting full use of her phone.

“When I first came to a session I did not feel confident but received a calm welcome which put me at ease. After my first session I was able use my phone for basic WhatsApp communication. This put me back in touch with my friends and I was able to join in social occasions both planned and impromptu. This made me feel much happier and with the success of my first session, I had improved confidence to return and develop my skills with different apps.”

Our Digital Outreach Pilot showed an increase in skills and confidence across a range of metrics



CLIENT OUTCOMES

Advice clients (143 questionnaires completed at case closed) reported that, as a result of our advice and support:



87% were in a better financial situation



83% were less stressed



78% had improved understanding of their legal rights

“I can't stress enough how much the service has helped me + my family. I was so anxious about doing the form that I kept putting it off, but it was always on my mind. I didn't feel as though I deserved to claim, and I could not face coping with the paperwork alone. The support is still having a positive effect on my mental health so thank you very much.

”

85%
say they can better
manage their
affairs as a result
of our advice

94%
would
recommend NBAC
to a friend or
relative

“Your service is and was excellent. I am not so stressed about not having enough money, it was affecting my health, I suffer with asthma and COPD. Getting stressed made my breathing worse, now I'm much calmer and not so stressed my health has improved a bit, not taking so much medication in 24 hours as I was, if I were able to give you an award I would. My advisor was great, she spoke to me like I was friend.

”

LONG TERM IMPACT

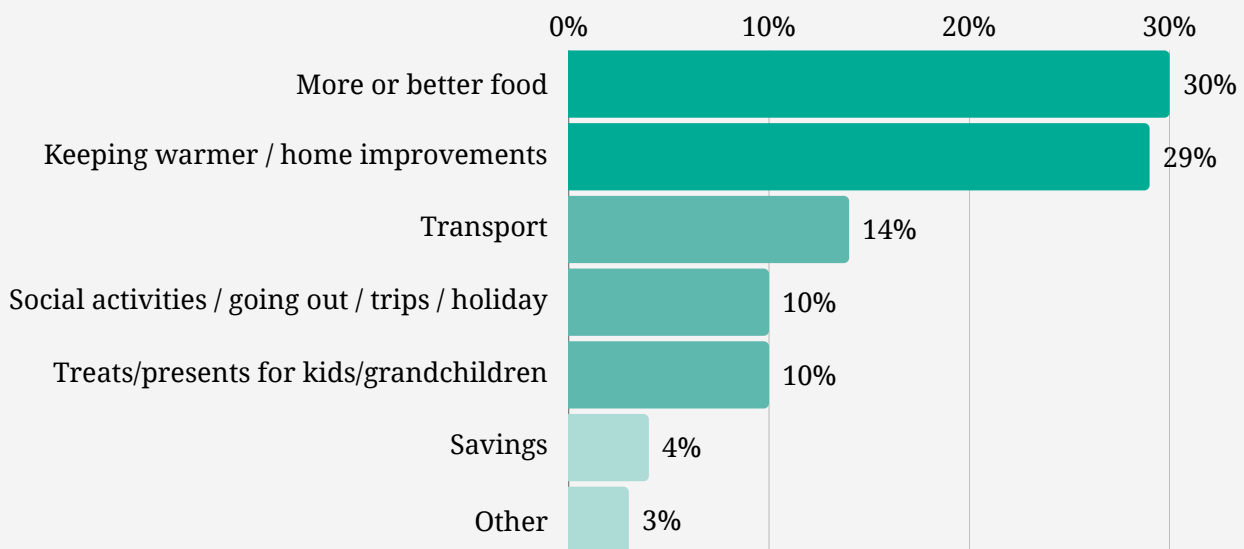
Over half of clients contacted three months after case closed (108 replies) said there had been long term changes in their life as a result of our advice:

78% of our clients have been able to budget and plan their expenditure

68% of our clients feel more in control of their finances now

“ I feel more confident. I am now able to get more things solved myself. ”

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?



“ I am now able to get help when needed and make purchases to ease my medical condition. I feel this has improved the stress with living with a chronic condition greatly. ”



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