

Appendix 1

Grant Aid – Citizens Advice Central Nottinghamshire, Broxtowe Division

Citizens Advice Central Nottinghamshire, Broxtowe Division (“CACN Broxtowe”), has provided the following information in accordance with the terms of the grant awarded by Cabinet in July 2024 and the Service Level Agreement for 2024/2027. Members may recall that Citizens Advice Central Nottinghamshire was formed in 2024 out of three previously existing Citizens Advice Bureaux, one of which was the former Citizens Advice Broxtowe. All figures in this report relate to Broxtowe only, with the funding provided by this Council being ring-fenced for the benefit of Broxtowe residents.

1. Summary

In the last 12 months (April 2024 to March 2025), CACN Broxtowe has helped 7,589 clients on a wide range of enquiries. CACN Broxtowe has provided a summary analysis of the 19,078 enquiries that were handled during the financial year of 2024/25. Most of these contacts related to benefits and housing matters (62%), with the remaining enquiries being classified as debt, utilities, employment, signposting, legal, relationships, financial, consumer, health, tax. CACN Broxtowe has also assisted clients in accessing £4.3m of additional benefits, which makes a huge difference to their wellbeing as well as supporting the local economy.

Housing enquiries have now overtaken debt as CACN Broxtowe’s second largest enquiry area, with changes to legislation and landlords selling properties leading to an increase as well as other factors such as negative budgets making private rented property unaffordable (see campaign areas). Utilities has now overtaken relationship enquiries and is now CACN Broxtowe’s fourth largest enquiry area. Debts worth £0.85 million have been written off for Broxtowe households.

Over the last three years CACN Broxtowe has worked hard to create new partnerships and the UKSPF project for financial resilience work as resulted in a new partnership with ‘Futures’ coming into our offices to aid residents to get economically active once CACN Broxtowe has removed the barriers to work.

2. Staffing

CACN Broxtowe currently employs 24 paid staff in Broxtowe (across the whole Central Nottinghamshire area, 51). In the first half of this year CACN Broxtowe recruited eight new volunteers to its establishment and is currently grateful to the support of 43 volunteers including 11 Trustees.

3. Volunteers

The volunteers give their time freely and all work from offices in Eastwood and Beeston and carry out a mixture of face to face, telephone and email enquiries. In addition, around 60% of volunteers move onto paid work, partly as a result of the skills and confidence gained as a volunteer. Many of its volunteers take up

paid roles within the organisation where appropriate as it is difficult to recruit staff already trained in the advice field.

Schedule A – Output Measures 2024/25

	Outcome Measure	Total
6.1	Number of new issues (problems) dealt with	19,078
6.2	Number of clients receiving support during the 12 months	7,589
6.3	Average amount of debt handled per client seeking debt advice	£11,381
6.4	Estimated amount of benefits gained for clients seeking benefit advice	£4,512,430
6.5	Please list the top five advice needs and the number of new social policy issues recorded for each: <ul style="list-style-type: none"> • Benefits 8,993 • Housing 2,804 • Debt 2,404 • Utilities 699 • Employment 659 	
6.6	Number of staff employed as at 31 March 2025	24
6.7	Number of volunteers available as at 31 March 2025	43
6.8	Number of new volunteers recruited in 2024/25 (12 months)	8
6.9	Number of volunteer hours worked in 2024/25 (12 months)	11,388
6.10	Value of volunteer hours given 2024/25 (12 months)	£417,381
6.11	Please provide a summary analysis to indicate the extent to which the services of CAB have benefited clients.	See below

Research and Campaigns

Research and campaigns is one of the twin aims of our service – to improve the policies and practices that affect people's lives.

Our Research and Campaigns work is led by the experiences of our clients. We gather evidence through collecting and analysing client statistics and advice issue trends through our case recording system (Casebook). We also use evidence of client's stories recorded by our advisers and caseworkers on the Evidence Forms.

As a service, we have a huge amount of insight and data about the problems our clients and their wider communities face. Through research and campaigns, we use this insight to:

- help us research issues further
- campaign to get decision makers to change policies and practices
- influence decision makers to change policies and practices

Last year our research and campaigns work made a contribution to improving people's lives. Our team actively supported various National campaigns, including, Consumer awareness week, Big energy saving winter and Scam Awareness.

Using local data and evidence we researched issues relating to:

- Cost of Living Crisis: taking a local focus to a national campaign, looking at negative budgets in particular, more work on this over the next year.
- Private Rented Sector Housing issues: Looking at Local Housing Allowance, section 21 notices and disrepair - housing will also be a focus in 2025/26 due to the increased demand in this enquiry area.
- Digital Exclusion: In particular Blue Badge applications. We raised various Freedom of Information Requests with Nottinghamshire County Council and queried their processes of all applications being on line and the support service they offered for non-digital not being adequate.

After consideration Nottinghamshire County Council have opened a telephone line where residents can apply by phone as an alternative to digital means when applying for a Blue Badge.

We use a number of channels to get our messages to the public and compile reports using our own data, evidence collected from the public via a survey and external data to highlight the potential problems people may face.

Case Studies (Note – all names in the following case studies are fictitious)

Housing

James was living with his partner and three children, both in receipt of benefits. He was an official carer for his daughter and was in receipt of Carer's allowance and had a joint tenancy with Broxtowe Borough Council.

His relationship broke down as his partner had become abusive and controlling. James wished to leave the property however had no means financially (as the partner controlled all the money) or emotionally and required advice and assistance.

CACN Broxtowe advised James of housing options at Broxtowe Borough Council what they would offer at this point. Refuge/shared accommodation / temporary accommodation / supported accommodation.

We contacted Housing Options and were asked whether James wished to leave immediately or preferred a planned move. James opted for the planned move and a referral was made to supported housing by the Housing Officer.

James was referred to Equation by CACN Broxtowe. We helped him register on Homechoice and he was placed in Band 2. His case was delayed due to it involving Domestic Abuse with Deventio and Framework unable to openly speak with James as he was still living at the property. James was scared of his partner and it did take a while for him to leave.

James eventually moved into supported accommodation provided by Framework. CACN Broxtowe assisted James with UC/HB claims, assisted with change of address for his Carers Allowance and also bank details as all the money went into his ex-partners account. James was supported throughout his time in supported accommodation, logging in and bidding each week on properties on Homechoice until a property was secured.

James signed for a flat with Broxtowe Borough Council and CACN Broxtowe assisted with all the necessary changing of address, benefits, bank etc. He was referred to the Household Support Fund for financial support and white goods for the flat. James has settled well and is now in full time employment. Regular reports are collated and sent to Broxtowe Borough Council to provide supporting evidence of the intensive and complex work our Specialist Housing Advisers provide to Broxtowe residents. We also meet on a regular basis to discuss our housing and mediation projects and to work in partnership.

Debt

Jess was referred to CACN Broxtowe by the Financial Inclusion worker at Broxtowe Borough Council after they had called her because she had received a liability order for Council Tax debt. Establishing that she had other debt issues they referred her over to our debt team for advice.

Jess is a 34 year old single parent of a 16 month old daughter in a two bed Broxtowe Borough Council property. Jess has never worked due to having bowel cancer when she was 18 years old. Her health in general is not good. She also has Fibromyalgia, PTSD, Bipolar, Chronic Anxiety and Depression, Autoimmune Disease and Foot Drop, she takes a number of prescribed medications to stabilise her situation. Jess is unlikely to work in the future, her income is solely made up of benefits so her situation is very difficult.

Due to the fact that the Financial Inclusion team and our Debt Team have a good working relationship and realising that her mental health situation was poor we decided to handle the initial referral delicately referring to each other in our conversations with her to build up her trust, so that she would know who would be contacting her and indeed she was expecting our call and knew the advisers name.

After the debt team's initial telephone conversation she agreed to come into the office for a face to face appointment, this went well and Jess said that she felt better and realised that we could help her situation

Initially everything went well, she provided all the information requested from her, however she then disengaged, she was not answering her phone or emails. We were not going to give up on her so easily this time, and those exact words were used in an email to Jess. We continued to email her using a friend-type approach rather than business-like to build up her confidence, this eventually worked and she started to engage again.

It was found that Jess had Priority Debt including a Magistrates Court Fine, Energy Debts and a small debt for Council Tax to Broxtowe Borough Council, she also had Non Priority Debts which included credit debts, water debts and a county court judgement and overdrafts. Jess had not been claiming Council Tax Support, she thought that it was automatically transferred from Erewash to Broxtowe.

Jess admitted her life was chaotic due to her mental health condition and was not coping with her debts, she was unable to get out of bed on some days and had to have help from her mother to look after her child. The constant letters and calls from her creditors was aggravating her situation and causing her to stress even more. She was not opening her mail. It was evident that if we help her manage her debts her mental health situation would improve.

Jess was an excellent applicant for a Debt Relief Order which would clear all of her debts other than the Magistrates Court Fine, after further investigation the Court fine only had two payments left so that too would be gone very soon.

Jess needed to provide us with identification, bank statements and creditors letters, which she presented in a carrier bag. The letters were opened together with the client during the appointment. Jess opened a new bank account which meant we were also able to get rid of her overdraft.

In November 2024 the client was granted a Debt Relief Order, she is now debt free and says that she feels that she can breathe again, she was very thankful for the caring service that she had received.

The client also agreed that we could refer her to Nottinghamshire Mind for help working with a recovery coach re mental health issues.

Benefits

Peter approached Citizens Advice for a benefit check following unemployment on capability grounds due to his ill health. His employer was set to end his contract with only one week's notice.

Our benefit check revealed some entitlement to council tax discount, as well as Personal Independence Payment (PIP). Peter had already phoned for the PIP forms but needed help to fill them in. We also gave him advice regarding his

rights with his employment. We found he was entitled to 2 weeks' notice pay rather than one, which his employer eventually relented and agreed to pay him after he spoke to them.

We helped him complete his PIP form, and during this appointment discussed his other issues or needs. We decided he would greatly benefit from a referral to the Priority Services Register as his medication for his health condition requires refrigeration, so he would be in urgent need for power in the event of a power cut. He also accepted a referral to the household support fund for a one-off payment of £140 to help cover expenses whilst he is waiting for benefit results.

We also helped him claim Universal Credit following a new benefits check after his wages had stopped, as we estimate an entitlement for at least £196.14/m provided client is found to have limited capability.

Overall we expect the client to receive £9334.80 in annual benefit gains, £140 from one-off grant payments, and we also helped him receive an additional £54.85 he was entitled to in dismissal from his employer.

Wellbeing Hub

Katie has been working with the Early Intervention Advisor since July 2023 for intensive support. The client was homeless and living in a 3 bed house with 9 people, so was triaged to our housing adviser.

After a lengthy appeal, she has now been placed in a 3 bed house with her 2 children. Katie was supporting her children on a standard Universal Credit claim of £393.45. We supported her with a claim for UC LCWRA, which she was awarded following a tribunal, amounting to £416.19 extra income. We completed a successful claim for Personal Independence Payment, awarding her a further £72.65 per week. Backdating for both benefits was £4,147.97.

Now that Katie has moved in, we have worked on getting her bills organised so that she can manage them independently (direct debits, Big Difference scheme, council tax support) which should save her up to another £1,000 annually. Client has received mental health support after a referral to Nottinghamshire Mind, and describes herself as in a much better place.

Mediation

Jemma had made a referral to the Mediation team, following a suggestion by a Broxtowe Borough Council housing staff member. Jemma and her neighbour Zoe were both aware that mediation had been suggested. Jemma and Zoe are next door neighbours and their homes are adjoining.

The Mediation team spent time with both parties explaining how the process worked and they both agreed to commit to the process and consider how they might move forward as neighbours. After a number of calls and an equal amount of time with each party they were both surprised by the information each was

able to share with the other. This seemed to give them both a greater understanding and empathy for the other.

We were able to draw up an agreement where each agreed to the requests of the other and they thanked each other for their honesty. Zoe offered to speak face to face with Jemma and Jemma considered this offer.

When we called them both six weeks later the agreement was holding and the women had spoken personally. Both felt they'd moved on, although Jemma suggested that Zoe's lifestyle was so different to hers she would never be a perfect neighbour but they had made some progress. Jemma felt she might now be able to approach Zoe if she had to raise any future concerns.

This agreement allowed Broxtowe's housing team to close the case involving these neighbours. With the option of reopening it should either neighbour raise concerns in the future.

Schedule B – Financial Monitoring Information

In accordance with the Service Level Agreement, Citizens Advice Central Nottinghamshire accounts ringfence their core funding to ensure it is used for the benefit of Broxtowe residents. CACN has provided the Council with financial monitoring information. The outturn for the year ended 31 March 2025 is as follows:

	Actual £	Budget £	Variance £
Income			
Grant (Broxtowe BC)	73,750	73,750	-
Other Income and Donations	75,882	16,000	59,882
Total Income	149,632	89,750	59,882
Expenditure			
Salaries etc.	103,382	101,029	2,353
Staff & Volunteer Costs	4,386	4,524	(138)
Office Costs	206	0	206
Premises	61	0	61
Other Overheads (Inc Cross Charges)	43,177	49,039	(5,862)
Total Expenditure	151,212	154,592	(3,380)
Income over Expenditure	(1,580)	(64,842)	63,262

The primary reason for the budget variation is a one-off donation from the 'Millionaire Postcode Lottery' due to a Broxtowe Street winning a large prize (£60,000).