Citizens Advice Southwark

Annual review 2020/2021



CONTENTS

Welcome	1
What we do	3
Our impact	4
Making it easier to get help	5
Who we help	7
In focus: Universal Credit	9
In focus: EU Settlement scheme	11
Benefits	13
Debt	14
Housing	15
Immigration	15
Advice to Homeowners	17
Advice in Hospitals	18
Back on Track	19
Research & Campaigns	20
Leading the Sector	21
Our Services	22
Thank You	23

Welcome

The year covered by this review has seen unprecedented disruption to people's lives, health and financial wellbeing caused by the COVID-19 pandemic. The 3 national lockdowns introduced to restrict the spread of the virus had a huge impact on local people, as well as affecting our staff and volunteers, and how we provide our services.

Although the pandemic has affected everyone, its impact has been felt most acutely by local residents who are already vulnerable, perhaps as a result of physical or mental ill health, homelessness, or because they are living in poverty, have insecure immigration status, or as a result of sharing protected characteristics under equalities legislation, for example in the categories of race, disability or age.

During the year we welcomed government assistance that was provided to those affected by the lockdown, for example through the Job Retention Scheme, the ban on evictions, and the £20 increase for Universal Credit claimants. Most creditors also temporarily relaxed their approach to recovering debts owed to them, including the Council, DWP, mortgage lenders, utilities providers, and also many creditors providing unsecured loans and credit cards.

However, the ending of these protections risk significantly increased levels financial hardship, indebtedness, and the inequalities exacerbated by the pandemic.

We have also faced the challenge of having to adapt our ways of working during the pandemic. In each of the national lockdowns we were forced to deliver all our services remotely, either by phone, email or webchat, starting from March 2020. This also involved a vast majority of our staff working from home during this period.

When the first national lockdown ended in June 2020 we reopened face to face drop in at our 3 offices as soon as it was possible to do so, whilst also maintaining our remotely delivered services.

Although the resumption of our face to face services offered an alternative means of access to vulnerable local people, in order to take into account the very real anxieties over transmission of the virus the drop in model was adjusted so that advisers and clients were not physically present in the same interview room. Instead, clients were linked by video to advisers in another room (or office) to receive advice.

The same pattern followed in the 2nd and 3rd national lockdowns - and as soon as it was possible to do so we reopened our drop in sessions.

This all required much planning, often at short notice, as we responded to new government announcements, and our staff and volunteers deserve tremendous credit for their individual and collective efforts in making this happen.

At the same time as the pandemic was raging our Carers Advice and Information contract with the Council was ended, which had a significant impact on our services. Against this, we were successfully able to bid for a range of COVID emergency funding, including from the Council, United St Saviour's Charity, St George the Martyr Charity, and the Lottery Fund.

We were also able to start a major new project called Back on Track working with the 2 Southwark Primary Care Networks and funded through Guy's Thomas's Charity, working with people with long term health conditions and with financial worries.

Although we continued to help large numbers of people during the period covered by this report (April 2020 to March 2021), our focus is now shifting to targeting our resources on those in greatest need of help through working in partnership. This change in approach both reflects the challenging funding landscape and the increasing inequalities in the borough made worse by the pandemic.

Examples of this have been our partnership projects with local Foodbanks and Pantry initiatives such as Pecan and the Borough Food Cooperative; the Back on Track project providing advice in GP surgeries; the EU Settlement Scheme project; and projects targeting people with mental health issues and in debt.

In addition to our busy core service we have also provided specialist advice in debt, welfare benefits, housing and immigration law as well as offering advice targeted at particular groups including Homeowners, L&Q tenants, Council Foodbank users, EU nationals; providing advice in health settings to people affected by cancer, major trauma, limb reconstruction and long term health conditions.

We also provide leadership to the local voluntary sector and work in partnership with a wide range of voluntary, public and private sector partners. Within this we have worked closely with our advice partners in updating the Southwark Advice Strategy, including identifying emerging trends and advice need post-COVID.

We are grateful to our highly skilled and committed paid staff and volunteers who work hard to meet the growing need for our services, and have helped clients achieve financial outcomes of nearly £7.5 million this year and a client satisfaction rate of over 90%.

WHAT WE DO

CAS is the oldest, largest and best known local advice agency, and last year, notwithstanding the disruption caused by the pandemic we still managed to help over 20,000 local people with more than 45,000 problems. We provide high quality and accessible generalist and specialist advice and information in key areas of social welfare law, including welfare benefits, debt, housing, employment and immigration.

20,025 unique clients in the last year, helping deal with 45,607 issues.

Our services are easily accessible and have a positive impact on people's lives. We also work in partnership with many other local agencies to maximise the help we give locally in the community.

Our advice is free, independent, confidential and impartial, and is delivered face to face from our three main offices in Bermondsey, Peckham and Walworth, over the phone, by email, through webchat and at a variety of outreach locations across the borough.

Much of our frontline service is delivered by volunteers from the local community who are supervised by paid staff. Over the last year volunteers contributed 36,720 hours of work to the service valued at £651,646.

We actively challenge discrimination through our advice and empower clients to act.

our service is delivered by:



paid staff



volunteers



pro bono solicitors

OUR IMPACT



20,025 clients seen



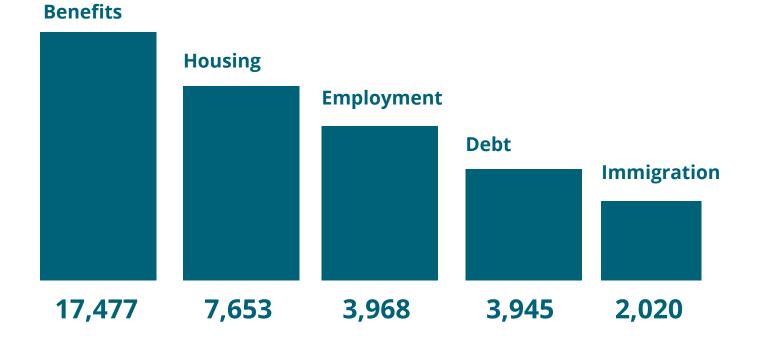
45,607 problems helped with



£7.5 million

financial gains

Top 5 problems people come to us with



98% of our clients reported our help had positively improved their situation

98% of clients reported they were happy with the service received

MAKING IT EASIER TO GET HELP

We know that the pandemic has exacerbated inequality in the borough and that there are many vulnerable local people who desperately need our help.

We also know that whilst many people were successfully able to adapt to contacting us by phone, email or webchat, certain vulnerable groups and individuals struggled when face to face services were suspended. This disproportionately included older people, some people with disabilities and long term health condition, and people from some BAME communities.

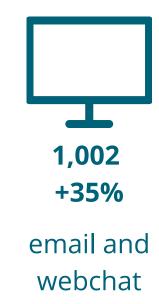
It was therefore important for us to reopen our face to face drop in sessions as soon as possible after each of the national lockdowns, to make sure that people who most needed advice were able to get it.

Our figures show we helped many more people with face to face advice, although understandably significantly less than previous years, as well as over the phone and by email and webchat.

Client contact by channel







"I was very pleased with today's outcome, I have been feeling very sorry for myself and I'm glad I made the choice of coming today! Thank you"

During the COVID pandemic we also reached out to people in other ways:



Frontline Worker Awareness Raising Sessions

We delivered and coordinated a number of online sessions raising awareness of our services, and those of our partners such as local Foodbanks and Pantries

These were targeted at local frontline workers from all sectors and including the Council's Customer Service, Exchequer Services and Social Services Teams, DWP Work Coaches working in Southwark, volunteers Community Health Ambassadors, and local Voluntary and Community Sector workers.



Regular Newsletters and Bulletins

We kept people informed about a wide variety of COVID and advice related topics as the Furlough Scheme, Redundancy, Universal Credit, the EU Settlement Scheme, the ending of the eviction ban and of the £20 uplift to Universal Credit, and the increasing fuel costs.

We also kept people regularly informed about the changing arrangements for accessing our services during pandemic, and also those of our partner advice agencies.

"Good service. Nearby locations. Not very long waiting and helpful. Thank you."

WHO WE HELP

Citizens Advice Southwark aims to ensure that our services are accessible to all sections of the community. We also plan and develop our services so that groups who are more likely to experience discrimination or be affected by issues related to poverty and deprivation can access us in greater numbers than their profile within the borough as a whole

We succeed in this across a range of indicators:



71% of our clients live in social housing, compared to 53% in the borough.



39% of our clients are in receipt of welfare benefits or tax credits, which is also higher than the borough profile.



61% of our clients are from BAME communities, compared to 45% in the borough.

"The man that helped me was extremely kind and compassionate and it made me feel so much better."

"Thank you for your continue helping people despite covid 19"

Our services are accessible to people with health problems and disabilities, people from black and minority ethnic communities, and to social housing tenants and people with insecure housing. These are all groups who are more likely to need our help and be affected by recession or wider economic uncertainty.



37% of our clients have a long-term disability or illness, compared to 13.3% in the borough.



36% of our clients live in council housing, compared to 32% in the borough.



17% of our clients live in housing association accommodation, compared to 12% in the borough.

"Find the advice helpful and told I can come back for more help with other issues which was very good"

in focus: universal credit

The COVID-19 pandemic has affected the employment landscape drastically, with the consequences still playing out despite the end of the lockdowns, including reduced income, hours, redundancy, ending of furlough, and more.

Our Help to Claim project continues to assist individuals in establishing what benefits they may be entitled to, help with claims and maintaining them. With many people experiencing a decrease in household income, our priority is very much about how we can assist to maintain and stabilise income so additional issues do not arise, such as inability to afford basic essentials, avoid rising debts, and the risk of legal action.

Our team work to ensure that the service is as humanising as possible, recognising that we are seeing many new clients approach our service for the first time. We feel it is important to make people feel at ease, listened to, and that the information we are communicating is easy to understand. We break down our discussions in order to structure the advice, this being particularly important for those clients who have never claimed benefits before.

A large part of the Help to Claim service is to establish not only what the individual is eligible for based on their individual circumstances, but most importantly, which benefit(s) are most financially beneficial. In some circumstances, this may not necessarily be Universal Credit. Our team focus heavily on needs assessments in order to tailor the service to the individuals they're speaking with, assessing for example if that person has access to a PC, the internet, an email address, a bank account, and so on. In instances where someone may be vulnerable, we continue to access to the DWP Priority Line to assist in making telephone claims. We also use our interpretation service, Language Line for those that speak limited English.

The pandemic has had a disproportionate effect on EU nationals, particularly with the backdrop of the EU Settlement Scheme. We are seeing many EU nationals who lost their employment due to COVID struggling to access benefits because of the Habitual Residence Test. In these instances we help individuals to establish what their rights are and assist with appeals. Aside from those individuals claiming UC as a result of the pandemic, we continue to assist a large number of claimants with long-term health conditions. This group often approach us for help because their previous claim has been closed as a result of them not being able to maintain it online. Some claimants in this situation say they felt pressured by the DWP to make an online claim when they did not have the resources to do so.

Lily's story

Lily is an EU National with pre-settled status. She works full time but is currently off sick. Lily has cancer and is starting to struggle with every day activities. Her partner is selfemployed but finding he is working less and less due to Lily's care needs. Lily approached the Help to Claim service to check what benefits she may be able to claim, as her only source of income was Statutory Sick Pay, along with her partners limited earnings. Lily is very concerned about their ability to afford basic essentials, household bills, all on top of her current health concerns.

Our adviser provided information on all the benefits Lily and her partner were eligible for, including Universal Credit, new-style Employment and Support Allowance, Council Tax Reduction, Personal Independence Payment, and Carers' Allowance. Our adviser went through each benefit in turn, discussing what the benefit is, the criteria for being eligible, and how the benefit is claimed and maintained. As Lily has a partner, a better-off calculation was conducted also, to ensure UC would be a good financial option for them.

Lily was assisted to make her UC claim online. In particular, the adviser focused on claimant commitments when someone is sick or a carer, and also provided information in relation to the Habitual Residence Test as Lily would satisfy the retained worker status.

Following the appointment Lily informed the adviser that she now felt much better knowing her options and how she could access them. Lily also discussed that this gave her the confidence to be on top of her affairs, and that she could now focus more on her health.

"CAB made me feel as if someone was on my side it took away some of the stress I've been under"

in focus **EU settlement scheme**

We have seen first-hand how the EU Settlement Scheme (EUSS) has caused a great amount of anxiety amongst the EU community in Southwark, with rising concerns as to how this will affect EU rights. The application process itself is also a source of worry for many individuals who struggle to read and write, don't have a phone, or have heath conditions.

We have also noted other barriers, including people experiencing domestic abuse who are often isolated and prevented from accessing help, people with limited access to the internet, those who do not speak English as a first language, and those with other issues such as high debts or loss of employment.

Through the EUSS project our aim is to assist individuals to complete their EUSS application, whether this involves simply providing information or actually helping them to complete the application itself. In order to ascertain how much support is required, we complete a thorough assessment of each individual's needs and capabilities. Some clients have anxieties around contacting the authorities about their immigration status, and so having a trusted charity like Citizens Advice Southwark delivering this project provides reassurance and encourages people to seek our support.

When delivering services we recognise the importance of working in partnership with other local organisations, particularly those which assist vulnerable clients. Through this project we frequently liaise with organisations that work with homeless people. This can be crucial to providing the necessary paperwork for the EUSS application, particularly where an individual has no ID and is struggling to obtain the required evidence to support a EUSS application.

Louis' Story

Louis is a Spanish national, he has been in the UK for 2 years. Louis was previously street homeless, but has now been given accommodation by the local authority. Louis doesn't speak English as a first language and was unable to complete the EUSS application alone. When Louis approached us we assisted him to complete a EUSS for pre-settled status via digital support with the use of an interpreter, ensuring that Louis was able to understand the EUSS process.

Once the EUSS application was completed Louis was required to send evidence, however he did not have access to the information being requested due to his period of homelessness. Louis had lost a lot of his personal belongings during this time, and was also the victim of a robbery. As a result of not being able to obtain the necessary paperwork, his EUSS pre-settled application was rejected.

We therefore assisted Louis to apply again, and this time communicated with the organisations that had assisted Louis during his period of homelessness, such as the No Recourse to Public Funds Team, and South London and Maudsley NHS Trust. By liaising with these third parties we were able to collect evidence for Louis to support his EUSS application.

A new EUSS application was then submitted with the required evidence and his presettled status was confirmed.



BENEFITS

Benefit problems make up 39% of all our enquiries and this is an increase of 11% from 2 years ago.

Nearly three-quarters of issues and over one-quarter of all our enquiries, relate to only 3 benefits: Universal Credit, Personal Independence Payment and Employment Support Allowance. This demonstrates the problems people are still having with changes to the benefits system, and with disability related benefits in particular.

As well as those people helped by our Generalist Service we provide specialist level welfare benefits advice through our MacMillan and Dimbleby Welfare Benefits Advice Service and our Major Trauma Centre Advice Service.

Sanjay's Story

Sanjay is a 55 years old single man who lives alone in private rented accommodation. When he first came to us in 2018, he was employed but off work sick, and had just run out of statutory sick pay and had no income and savings. He was referred to our adviser through nurses at the hospital.

We advised Sanjay to make a new claim for Universal Credit (UC) and we assisted him with the limited capability for work-related activity (LCWRA) questionnaire. He was awarded UC, which included a standard single allowance, the housing element and LCWRA element. We also helped with a Macmillan grant application and he was awarded £400.

Sanjay had recently been diagnosed with leukaemia and had issues with managing his daily living and mobility needs. We advised him that he may be eligible for Personal Independence Payment (PIP) and we assisted him to make a claim. This was refused so we helped him with a Mandatory Reconsideration, which was also unsuccessful. We then helped him to submit an appeal, which involved arranged supporting medical evidence and submitting arguments to the tribunal on his behalf.

The appeal hearing was delayed several times due to the pandemic and because he had lost his voice and was not able to take part in any oral or video hearings until he had recovered. Sanjay's telephone hearing was finally conducted recently, and the Tribunal decided, based on the medical evidence and submissions from the adviser, that he was entitled to the enhanced rates of both the daily living and mobility components of PIP (£152.15 per week). He is also due to receive arrears of approximately £17,000.

DEBT

The most common debt issues faced by our clients remain rent and council tax arrears with utility debt increasing significantly. We had funding from the Energy Advice Programme this year, which helped clients to deal with energy debts and to apply for grants and Warm Home Discount.

Enforcement action for debt such as eviction for rent arrears and court action for debts was suspended for most of 2020-2021 due to the pandemic however, we are expecting that the situation will become critical as housing and debt arrears start to be pursued again this year.

The generalist service assisted 5,550 people with debt issues and our Money Advice Team helped 2,018 people with complex debt problems.

In addition, we continued to run preventative support services to reduce the likelihood of people getting into debt. This includes one to one and group sessions on energy best deals and switching, budgeting and general money management. We also continued to provide financial capability training for front line workers across the borough.

Deborah's story

Deborah is single, living with her two dependent children aged 10yrs and 8yrs. She used to work part-time but she lost her job due to Covid-19. Deborah is now in receipt of Universal Credit, Child Benefit, and Council tax reduction but has incurred a lot of debt as a result of the drop in her income and delays with her benefit claims. She has rent arrears of nearly £1,000 as well as council tax debt, credit cards debts, bank overdraft, store cards, personal loan and Thames Water debts; totaling £18,000.

After assisting her to complete a financial statement, we advised Deborah on her debt options and helped to arrange an affordable payment plan for her rent arrears with the council.

We also helped Deborah to apply for a Debt Relief Order (DRO) as she satisfied all the necessary conditions. This meant that she would no longer be liable for the multiple debts she had. The DRO was approved and Deborah's debts were written off. This led to a significant easing in her worry over her financial situation and meant that she could concentrate on her children and moving forward with her life.

HOUSING

We continue to be a major provider of housing advice in the borough. Housing is now our second largest enquiry area after welfare benefits, currently running at 17% of total enquiries.

Within this the number of issues with the private rented sector continue to increase up from 23% last year to 30% of all housing related enquiries; and homelessness issues (actual and threatened) remain high at 17%.

Alongside our generalist advice service our specialist housing legal aid contract and our longstanding Council Homeowners' Advice Project also provide assistance with housing problems.

IMMIGRATION

Our immigration specialist works under a legal aid contract and provides advice up to OISC Level 3. This means that we can take on complex cases regarding Asylum and other cases through Legal Aid exceptional case funding.

We also undertake monthly outreach sessions at Southwark Day Centre for Asylum Seekers and work closely with other local organisations to meet the need for specialist immigration advice in the borough.

This year we commenced a new project working with Southwark Law Centre to assist clients with applying to the EU Settlement Scheme. Even though the deadline for applications has now passed, we are still assisting clients who have missed the deadline to apply based on 'reasonable grounds' or who meet criteria to apply late.

Our core generalist service also provide OISC Level 1 help to clients, and we have continued to see increases in the number of people seeking help with the EU Settlement Scheme.

Olivia's Story

Olivia is a secure tenant of Southwark Council. She has rent arrears of over £4,000 and was taken to court previously by the council. A suspended possession order (SPO) was made on conditions that she paid the current rent and a small amount to clear the arrears. She did not comply with the conditions of the order and the council applied for an eviction warrant. Olivia had complained to the council about leaks from above her flat and from the next door flat due to broken pipes which the council was responsible for but had failed to fix.

We successfully helped Olivia to apply to the court for permission to bring a disrepair claim and to stop the eviction warrant pending the hearing.

We instructed an expert surveyor to inspect the property and prepare a report. The council denied repair responsibilities claiming they were not notified of the disrepair and there were problems with access. However, following our intervention, they subsequently carried out the repairs and offered to settle the counterclaim, withdraw the possession claim and the eviction warrant. Damages were agreed to clear all the rent arrears plus all previous court costs. With our help Olivia was able to remain in her property having had her disrepair fixed and her rent arrears cleared.

Abdul's Story

Abdul is an Afghan failed asylum seeker with a fresh asylum application pre-August 2020. The situation was unusual, as he was fleeing, not from the Taliban, but from the Afghan government and the western forces. He was the son of a Taliban commander but was against their methods and that if returned to Afghanistan he would suffer persecution from the Afghan government and the western Allies.

Abdul's previous claim had already been dismissed by different Immigration Judges and he was now suffering from mental health issues brought on by the stress of fighting his case.

His fresh asylum application was refused and an appeal was submitted to the Immigration tribunal. Then Kabul fell to the Taliban after the western allies left Afghanistan and Abdul's fate looked bleak as it appeared there would no longer be a reason why he should not be returned to Afghanistan. However, the British government ultimately decided no Afghans should be returned to Afghanistan for the foreseeable future. Therefore the Home Office withdrew their decision to refuse Abdul's asylum claim and he has been granted refugee status.

Advice to Homeowners



The project continues to provide information and advice to Southwark Council leaseholders and freeholders throughout the pandemic via phone, email and virtual face to face appointments. The project provided support to clients in areas such as with negotiations to pay service charge debts to the local authority, advocating with the Department for Work and Pensions to pay service charges and income maximisation advice to help pay service charges.

The biggest issue last year was service charges and major works costs. Many people also wanted help understanding the terms of their lease. We achieved over £440,000 in financial outcomes for our clients over the course of the year, which was an increase of £100,000 on the previous year. This amount represents quantifiable benefits to clients such as awards of welfare benefits, grants obtained and service charges written off or reduced.

Ade's Story

Ade is a leaseholder, living alone. He has been receiving Universal Credit (UC) for 10 months and Council Tax Reduction. He has severe back pain and arthritis, which affects his ability to work.

Ade had service charge arrears which he was struggling to pay and Southwark Council were threatening court action. We advised Ade that because he had been receiving UC for over nine months the DWP may be able to help him pay his service charge bill. We wrote a letter to the Department of Work and Pensions requesting this on his behalf and this was successful. Subsequently Ade was given the money to pay off his service charge arrears in full. We also identified that he could apply for Personal Independence Payment, which was successful and his annual income increased by £8,641.

Advice in hospitals

Macmillan and Dimbleby Welfare Benefits Advice Service

Our Macmillan and Dimbleby project provides specialist welfare benefits advice to people affected by cancer across 3 hospital Trusts in South East London. The team have a presence at 5 hospital sites (Guy's at London Bridge, King's College at Denmark Hill, Princess Royal University at Orpington, University Hospital at Lewisham and Queen Elizabeth at Greenwich). We have also recently been successful in applying for an extension for this service at Queen Mary Hospital in Sidcup, where there is a satellite Cancer Centre for Guy's and St Thomas patients. This will allow for greater geographical coverage in the provision of welfare benefit advice and representation and enable us to support those clients who need face-to-face advice. The project achieved over £4 million in financial outcomes for clients last year, meaning that patients were better able to attend their appointments and deal with their financial issues, whilst on their cancer journey.

Hospital Outreachs

At Kings College Hospital, we also have 2 outreaches providing generalist advice directly to patients in the hospital:

The Major Trauma Signposting Partnership project works in partnership with Cardinal Management to provide generalist advice for inpatients on the Major Trauma ward. These are people who have experienced severe trauma from incidents such as road traffic accidents, assaults or falls.

The Rebuild Limb Reconstruction Unit project provides generalist advice to patients on a fortnightly basis who are undergoing limb reconstruction surgery and aftercare at the hospital. We work in partnership with the charity, Rebuild, and the hospital staff within the Unit. We are able to reach a client group that would otherwise not have had access to the help that Citizens Advice can provide.

Both outreaches cover a wide variety of advice including welfare benefits, debt, housing, immigration and employment.

Back on Track Project

- Advice for people with long term health conditions

The Back on Track Project is an innovative new project which provides advice and assistance to patients of GP practices in Southwark and Lambeth.

Funded by Impact on Urban Health the project involves multi-agency work between Primary Care Networks, GPs, creditors such as the council and housing associations, and Social Prescribing teams. Our advisers benefit from having these close relationships with partners to achieve the best outcomes for clients.

The project started to receive referrals from March 2021 and has a focus on helping people with long-term health conditions with financial issues such as dealing with debt and income maximisation.

Yemi's story

Yemi is 47 year old and has multiple health conditions including panic attacks and arthritis in her knees and spine. As a result of these health conditions she can no longer work and is very isolated. This extends to digital isolation as Yemi cannot afford internet access.

Yemi's only income is from Universal Credit, and she has 15% deducted from her housing allowance and 25% deducted from her personal allowance for an advance payment.

She also has £9,000 of rent arrears owing to Southwark Council.

Our adviser helped Yemi achieve the following:

- Successfully applied for the Back on Track creditor breathing space with the council for rent arrears.
- Applied for Single Occupancy Reduction and Council Tax Reduction.
- Completed a UC50 Form (Limited Capability for Work and Work Related Activity).
- Helped with a successful PIP application.
- Obtained both a Taxi Card and Freedom Pass.
- Assisted to obtain food bank vouchers.
- Referred to the social prescribing team for assistance with referrals to Talking Therapy, Occupational Therapy (for mobility equipment).
- Referred to the council's Adult Social Services Team for a care needs assessment.

Research and Campaigns is an extremely important area of Citizens Advice work and as a service we hold a huge amount of insight and data about the problems our clients and their wider communities face. We can use this insight and data to help us research issues further and to influence decision makers to change policies and practices.

We provide training on how we conduct our research and campaign work to all staff and volunteers so they are able to identify issues within their cases and raise these at scheduled quarterly meetings. We use these meetings to help focus on particular, current research and campaign issues that are impacting the borough and work towards a positive outcome.

Over this year, we have been looking at issues such as digital exclusion within the borough, delays to homelessness applications and people looking for private rented properties being discriminated against due to claiming benefits. We are monitoring issues such as the possible needs of migrants from Afghanistan, delays with benefit forms and language barriers for council services.

We recently took part in the Citizens Advice National Campaign to #KeeptheLifeline which involved providing our local MPs with data for their community and the ability to use this when discussing this point with the government. We sent information to Harriet Harman and Neil Coyle.

We ensure to keep abreast of the work that Citizens Advice are focussing on nationally and help provide evidence at a local level. We often work closely with the council and have assisted in raising awareness of various consultations that are affecting the community. We took part in a government consultation looking at the Green Paper 'Shaping the Future of Support' to help with proposals on reforms to the disability benefit system.



LEADING THE SECTOR

Over the past 12 months we have continued to provide leadership to the sector through our leadership and coordination of a number of Fora and partnerships across the borough, including:

Forum for Equalities and Human Rights in Southwark

- acts as a critical friend to the Council in meeting its Public Sector Equality Duty and as a mechanism for it to consult with local communities. Forum meetings are attended by a variety of local agencies and guest speakers, including Councillors, Council Directors and organisations working in the areas of equalities and human rights.

Southwark Legal Advice Network

- provides strategic direction for the local advice sector. In 2020/21 we refreshed the Southwark Advice Strategy, which included an analysis of the impact of COVID on vulnerable local groups and individuals, and provided regular bulletins on how to access services during lockdown.

Southwark Advice Forum

- provides training and information sharing opportunities for frontline advice workers and supervisors working for local agencies. In 2020/21, we provided 3 full day training sessions on Universal Credit which were attended by 50 frontline advisers. There has also been shorter training provided on the EU Settlement Scheme and the Homes (Fitness for Human Habitation) Act.

Universal Credit Network

- provides information and support on Universal Credit to non-advice agencies and their staff, and meetings are regularly attended by over 50 frontline workers.

DWP Liaison

- provides an opportunity for voluntary sector agencies across Southwark and Lambeth to meet with DWP staff to discuss issues relating to the administration of DWP benefits locally. This has been particular important during the pandemic.

Financial Inclusion Forum

- relaunched in 2020 and brings together partners from the voluntary and statutory sectors to promote and raise the profile of financial inclusion in the borough.

OUR SERVICES

Citizens Advice Southwark provides a full range of holistic advice and information services. These include:

- advice and information services. These include:
- Specialist advice in debt, benefits, housing and immigration
- Advice on claiming Universal Credit
- Generalist advice and information in all areas and available face to face, over the phone, by email and webchat
- Pro bono advice from local solicitors.
- Advice for specific groups including people affected by cancer, patients on the Major Trauma ward at Kings College Hospital, patients on the Limb Reconstruction Unit at Kings College Hospital, Foodbank users, and GP patients in Peckham and Bermondsey
- Help with switching energy provider through one-to-one and group sessions
- Signposting and referrals to other agencies
- Awareness raising sessions for frontline workers on our services, and those of our Financial Inclusion Forum partners

Access to all of these services is by face to face drop in at our Peckham, Walworth and Bermondsey offices, through our telephone Adviceline, by email and web chat.

In addition, our can be accessed directly by members of the public or through partner agencies making online referrals.

We are always developing the services we provide, and we add new projects and initiatives on a regular basis.

Our most up to date service delivery related information can be found on our website: hwww.citizensadvicesouthwark.org.uk

THANK YOU

Thank you to our volunteers, funders, staff and supporters.

Without you we would not be able to deliver our vital services to the people of Southwark.

Special thanks to:

Special thanks to:

London Borough of Southwark

Citizens Advice

Toynbee Hall

The National Lottery Community Fund

MacMillan Cancer Support

Dimbleby Cancer care and Palliative

Care

United St Saviour's Charity

Guy's and St Thomas' Charity

Impact on Urban Health

St George the Martyr Charity

Rebuild Charity

Home Office

The Money and Pensions Service

Southwark Homeowners Council

London & Quadrant Housing Trust

Winckworth Sherwood LLP

DLA Piper LLP

Cardinal Management Ltd

Burgess Mee Family Law

David Family Foundation



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