



## Summary of Activities April 2019 – March 2020

Citizens Advice Bromley is an operating name of Bromley Citizens Advice Bureaux Limited Charity Registration no: 299762 Company limited by guarantee. Registered no: 2210997. Registered Office: Community House, South Street, Bromley, BR1 1RH. Authorised and Regulated by the Financial Conduct Authority FRN: 61752

Citizens Advice helps millions of people to find a way forward. This is achieved by providing advice, education and support, and influencing policies and support that affect our clients.

The Citizens Advice service is made up of the national charity and a network of over 270 independent local Citizens Advice charities in England and Wales. Bromley Citizens Advice is one of these organisations.



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Citizens Advice Bromley provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

Citizens Advice Bromley adheres to the following principles:

**Independence**

The service provided by Citizens Advice Bromley is completely independent and enables us to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

**Impartiality**

The service provided by Citizens Advice Bromley is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the office

**Free**

Citizens Advice Bromley's services are provided free to clients at the point of delivery.

**Confidentiality**

The service offered by Citizens Advice Bromley is confidential to enquirers. Nothing learned by us from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

Citizens Advice Bromley achieves this by offering advice services at Bromley Town and also a number of outreach centres across the borough.

### Chair's Overview

The case studies and outcome statistics relating to the clients we helped during the year set out later in this report are the end results of much dedicated work by our team of staff and volunteers for which I thank them all. Two particular achievements during the year pay testimony to how overall good outcomes for clients are linked to unseen events.

Firstly, we managed to increase the cash reserves of Citizens Advice Bromley to record levels through a combination of luck and good husbandry which as I'm writing this in November 2020 seems like a good thing. Such financial security enables us to not only feel confident about being around for the long term but enables us to deploy resources quickly to cope with any unexpected demands on our services.

We were also able to restructure ourselves internally to enable our new management team of Herbie, Gulsah and Fiona to work with Loraine and the whole team to achieve an excellent Internal Audit result for 2019 with all of the requisite nine business areas being graded 4 or 5 stars.

As you may be aware, I have to step down as Chair at the December 2020 AGM after six years which I have always enjoyed albeit some times more than others. My special thanks to Loraine who has been so professional and calm at all times and to my fellow Trustees also.



**Ian Dawson**  
**Chair of Trustee Board**

## CEO's Overview

Well what can I say about this year! It started out much like any other year for us with our services in demand and being able to run three outreach services along with the mind-set of expanding our outreach service provision.

Around February news began to filter that something strange was going on in the world around us. By early March there was talk of a virus spreading that could close the country down. We started thinking about what this would really mean for us, should it happen, and looking at how we would cope. On the 20<sup>th</sup> March we were forced to lock up and 'lockdown'.

This was all extremely bewildering and shocking to us all..... BUT we have COPED. Our wonderful staff and volunteers pulled together to ensure that on 23<sup>rd</sup> March our service was up and running.

We rapidly learned new meanings for words like Zoom and Teams and began experiencing how it feels to work remotely from home. For many of our staff and volunteers the focus was on how we were going to help our clients in this new world.

We did this by joining together to ensure that staff and volunteers were trained to operate our Bromley Well telephone service and that our Managers Gulsah, Herbie and Fiona, Caseworkers, Assessors, Admin and IT, recruitment and training teams were on board to ensure that we were there to support the advice service. I cannot thank you all enough!

A special mention has to go to Gulsah, our Operations Service Manager, whose energy undoubtedly kept the team together. She arranged twice daily themed zoom meetings, whatsapp groups and did everything in her power to keep the team together mentally including being instrumental in organising events for volunteers week including a magician for the team! Thank YOU Team Bromley. You are ALL stars!



**Loraine Whittaker**  
**Chief Executive Officer**

Our year in figures:



2,395 unique clients helped



4,578 face to face interviews



689 clients attended appointments at the 3 outreach sites and Job Centre Plus



£1,964,516 income gained  
£635,216 debts written off  
**Record overall outcomes of £2,798,022**



6,944 telephone calls



18,590 issues recorded



16 paid staff



50 volunteers



10 Trustees



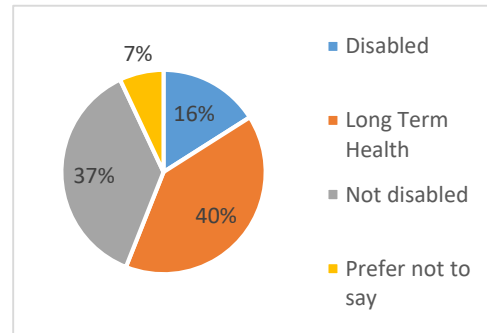
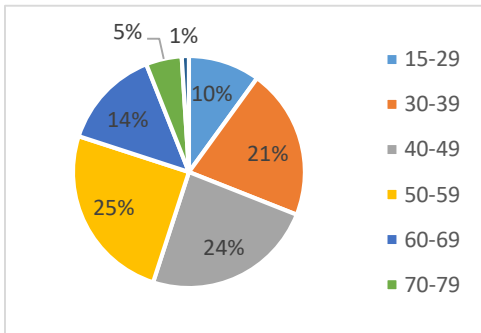
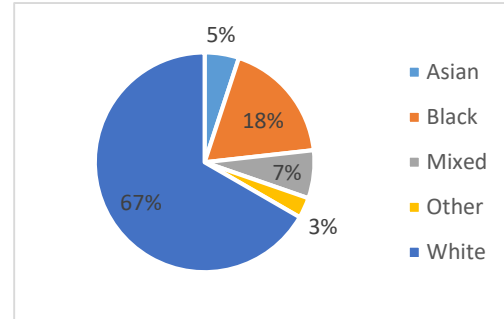
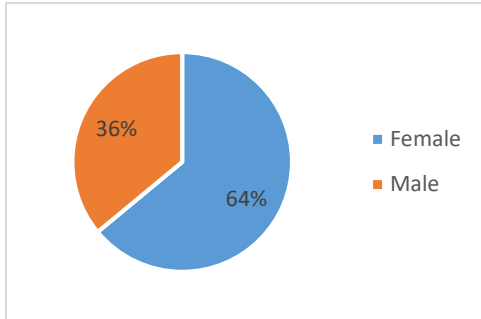
More than 26,000 hours were given by Volunteers during the year.

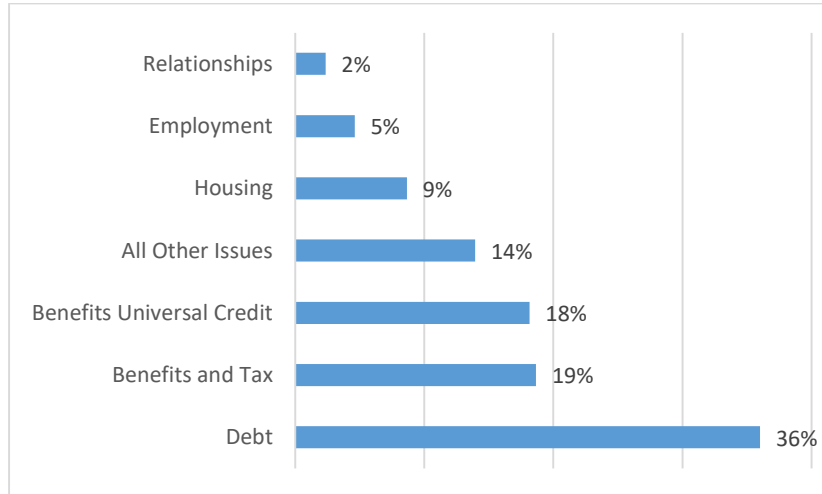


The value of volunteer time given amounted to more than £280,000



The people we help in Bromley shown as client percentages:



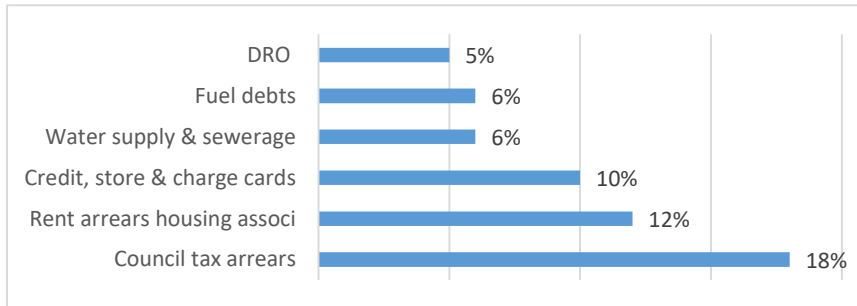


This year debt became the biggest issue for our clients overtaking benefits which had been our largest enquiry for many years. The biggest area in debt remains council tax debt.

### **COVID-19**

The current pandemic has seen a stark change in the enquiries we have been seeing. Since March the Universal Credit, Employment and Housing have all seen a significant rise whilst debt has significantly decreased. The reason for the decrease is the current hold on debt enforcement practises and short term easing of pressures such as mortgage holiday payments. We expect the number of people experiencing debt issues to increase as the restrictions are eased.

A total of 949 unique clients were helped with debt problems generating a total of 6,694 issues during the year. The main areas of advice are shown.

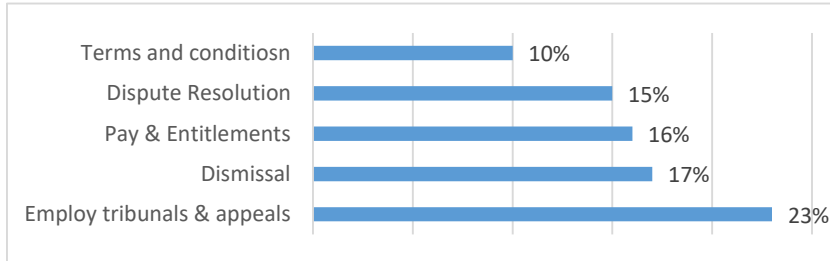


### Case Study

The client contacted Citizens Advice Bromley for assistance with debt and also improving financial capability. The client suffered from several physical and mental health conditions resulting in memory loss and poor cognitive function and which had the effect of limiting the client's ability to manage their financial affairs. The client had priority debts amounting to almost £21,000 and non-priority debts of over £10,000. An appointment was made with an adviser who assisted the client in writing to all the creditors requesting a debt write off on the grounds of vulnerability and health conditions. The adviser also assisted the client gather medical evidence and make the appropriate applications for grants and trust funds. This action resulted in the write off of debts with HMRC, gas, energy and credit cards with no further action being taken by any of these creditors.

The client was further supported to generate a balanced financial statement and to consider ways in which income could be improved, expenditure reduced and to manage money better. The client advised that they can now manage money better by following a balanced budget and understanding finances and this has helped to improve management of their health concerns.

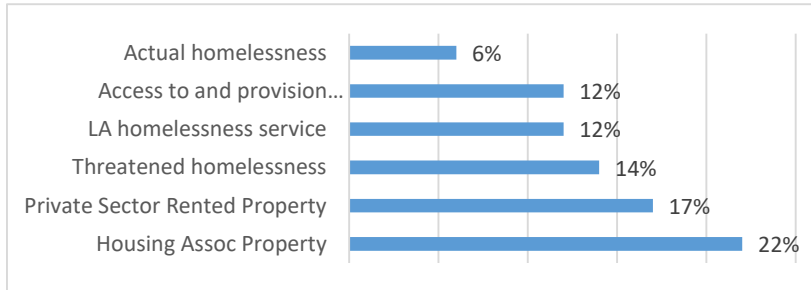
A total of 250 unique clients were helped with employment problems generating a total of 856 issues during the year. The main areas of advice are shown.



### Case Study

The client was an EU national working in a care home during lockdown who was pregnant and did not have English as a first language. The employer carried out a risk assessment but stated that the client was expected to carry out normal duties which included heavy lifting. Several residents had contracted covid-19. The client refused to sign the risk assessment and requested to be furloughed which was refused by the manager with the suggestion that the client may wish to resign from her job. The client was prepared to carry out light duties but felt coerced by the manager's attitude and the likelihood that she would be expected to attend and lift elderly residents. The client attended Citizens Advice Bromley and the adviser assisted with a grievance communication outlining the employer's unacceptability of actions and the contravention by the employer of Health and Safety and Equality legislation which was sent to the HR office and Group Director. The client subsequently was contacted by the employer advising the organisation was prepared to furlough her and make up the difference in order that she be paid 100 per cent of her normal wages leading up to her maternity leave.

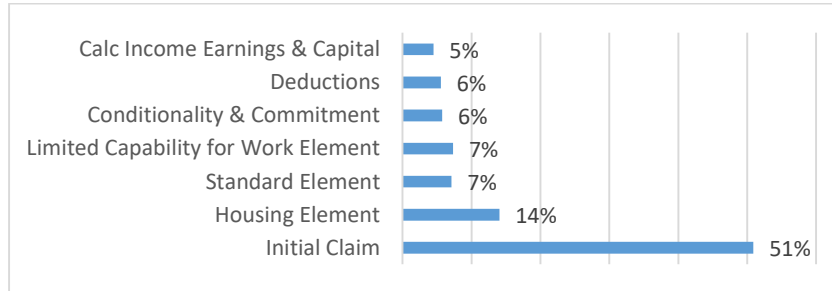
A total of 560 unique clients were helped with housing problems generating a total of 1,608 issues during the year. The main areas of advice are shown.



### Case Study

The client was single with four school aged children and attended Citizens Advice Bromley for assistance with housing but also received advice for welfare benefits and debt. The client was homeless and staying with a family friend having left a tenancy elsewhere in the country owing to a risk of violence. The tenancy had since been repossessed. The client had made unsuccessful homelessness applications to two or more Local Housing Authorities. The adviser was able to identify a sequence of homelessness and failures on the part of two Local Housing Authorities outside the area in their processing of the client's approaches. When approached and challenged by the adviser the Local Housing Authorities agreed to contact the client to progress her application. The client was subsequently provided with long-term temporary accommodation by the Local Housing Authority covering the area where she previously resided. Her benefits were restored and Universal Credit payments and food vouchers provided in the interim.

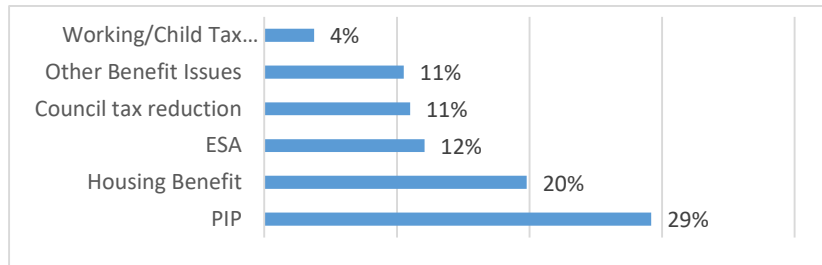
A total of 657 unique clients were helped with Universal Credit problems generating a total of 3,375 issues during the year. The main areas of advice are shown.



### Case Study

The client contacted Citizens Advice Bromley's Help to Claim telephone number for support with making and managing a claim for Universal Credit. The client had complex needs and was unable to make and manage a digital claim. The Help to Claim telephone advisor Michelle assisted the client to make a telephone claim and supported the client in understanding Universal Credit. The client's telephone claim was successful, with the client being awarded an extra £341.93 for limited capability for work. The client was also advised on making a claim for Personal Independence Payment and provided with the appropriate support to manage this.

A total of 1,038 unique clients were helped with Welfare Benefit problems generating a total of 3,467 issues during the year. The main areas of advice are shown.



### Case Study

The client attended Citizens Advice Bromley for assistance with Personal Independence Payment and the adviser determined that her son could qualify for Disability Living Allowance due to ADHD, dyslexia and behavioural issues. An application was unsuccessful and a mandatory reconsideration was also unsuccessful. The client was assisted by the adviser to gather supporting evidence who accompanied the client to a Tribunal. The client's appeal was upheld and her son was awarded the highest rate of DLA for daily care and mobility needs. The client claimed Carers Allowance and was entitled to the highest disability rate for Child Tax Credits. The client will benefit by over £120,000 during the 7-year period of the awards. The client's mental health was greatly improved and she can now afford to care for both herself and her children and clear outstanding debts.

## **Single Point of Access**

It has been a challenging and rewarding year for the SPA. The 'one stop shop for clients and professionals across the Borough of Bromley. Each day we take live calls from Bromley Residents as well as receiving emails from clients and professionals seeking help with prominent issues such as Form Filling, Young Carers, Mental Health, Learning and Physical Difficulties and our own advice services including Housing, Debt, Benefits and Employment.

We now have a permanent Supervisor and 2 permanent telephone assessors supported by a dedicated team of 20 volunteers throughout the year including students from local colleges and universities. Staff and volunteers follow a structured training pathway that covers mandatory Citizens Advice training e.g. Safeguarding and internal Citizens Advice modules. Once working in the SPA, trainees receive the necessary Charity Log CRM system training, shadow other assessors, have sessions responding to emails and voicemails and finally are placed on the live platform.

In November 2019 we moved the SPA from Community House in Central Bromley to the NHS Bromley Healthcare building developing our links with local health and well-being services. The team was able to utilise the wonderful open plan working environment and the new IT systems as well as being located within the Bromley Healthcare care coordination centre which aided with understanding health related referrals.

However, due to the Pandemic the service was moved to home working in March 2020, where it has remained. Initially we saw a rush of Employment and Benefits related queries and the call numbers started to increase. Working from home had initial technical challenges but these were overcome and now communication across the team is excellent as we continue to help clients and build on strong partnerships developed with Age UK Bromley and Greenwich, Bromley, Lewisham and Greenwich Mind and Bromley Mencap.



## The SPA Year:



2,663 new SPA clients



2,389 clients signposted to other agencies



6,468 SPA telephone contacts



Relationships established with other professional organisations



5,566 SPA referrals made



Communication with clients using telephone, voicemail, and email

Citizens Advice Bromley has been involved with the following projects during the year:

**Bromley Well Single Point of Access (SPA)**

The increase in demand for our services from the introduction of Bromley Well has continued. The number of calls coming through on our Single Point of Access has increased to over 100 per day. The calls are managed by a team of paid staff and volunteers managed by Herbie, Client Services Manager. Herbie has had an immensely busy year keeping the SPA running and it is a credit to him that we have been able to keep the service going continuously as a seven-day service without a break!

**Debt Free London**

As in previous years Citizens Advice Bromley continued to work with Toynbee Hall on the Debt Free London project. With our dedicated admin team James and Theresa, Advisors and Supervisors, we have continued to exceed our targets for this project and are in the midst of consolidating our knowledge and quality in this area. Thanks has to go to our Caseworkers Charlotte and Stephanie who have excelled in producing consistently high quality work for the project. Thank you both!

**Help to Claim**

Our new Help to Claim project continued. Unfortunately, by the end of the year we were in lockdown however our staff continued providing the service remotely from their homes and we were able to train more of our volunteers to assist the eservice through our national web chat and telephone advice service. As Universal Credit became a lifeline for many our team were on hand to offer support and guidance. Thank you to the Team Jo, Carlyne, Michelle and Geoffrey who were willing to train and use their skills wherever the organisation required it. We are so grateful for your flexibility at this time of need.

**Generalist Advice Service**

So many thanks go to our volunteers from our wonderful Caseworkers and Supervisors. Advisers, Assessors, Admin, IT, Recruitment and Training Team whose determination helped so many people throughout this period from our Caseworkers who have continued to support their clients from afar to achieve some truly AMAZING outcomes. Our support has helped prevent a lot of people from reaching crisis levels. Our outcomes (page 19) highlights some of the fantastic outcomes which have been achieved.

The following financial outcomes were achieved for clients during the year:

- Income gain £1,964,516
- Reimbursements £29,542
- Debts written off £635,216
- Repayments rescheduled £94,195
- Other financial £74,553

Clients were also assisted with the following:

- Debt Relief Order 39 clients
- Bailiffs' action stopped or suspended 25 clients
- Homelessness averted, delayed or prevented 31 clients
- Improved health and capacity to manage 364 clients
- Food provision 111 clients

**The total monetary outcomes achieved for 2019-20 was a record  
£2,798,022**

## Research and Campaigns work at Bromley

The Research and Campaigns function of Citizens Advice Bromley is a team effort from all our staff and volunteers including Herbie, Gulsah, Fiona (prior to changing roles) and is supported by two of our trustees Terry and Phil. It has been a challenging year as it was planned to have dedicated volunteers within the Research and Campaigns work but although several were recruited unfortunately none stayed on. However, since the initial change to home working staff and volunteer engagement in Research and Campaign work has gone from strength to strength with record numbers of evidence forms and outcomes being recorded.

This year Terry and Herbie attended the 2019 National Research and Campaigns forum held in London covering topics such as 'Engaging and Influencing in Parliament' and 'Ideas for Presenting Data' as well as listening to how local data is used at a national level. Phil, Gulsah and Susan attended a work experience and careers fair in Westminster in October to promote our work and encourage more student volunteers to join us.

Our contacts at the Job Centre are also very supportive of Citizens Advice Bromley and our work. This being said, our welfare benefits team has not shied away from successfully challenging poor DWP decision making. Furthermore, Job Centre staff were very keen for us to have a regular presence, which we have now established through 'Help to Claim'.

We wrote to the prospective parliamentary candidates during the general election campaign, raising issues of council tax collections and the aggressive use of bailiffs. This helped to create good links with Bob Neill MP and Ellie Reeves MP. During the past year Social Media was utilised increasingly to promote Research and Campaigns issues (Twitter and Citizens Advice Workplace). We received a 'shout out' from National Citizens Advice several times on Workplace for our great work submitting evidence forms, specifically to Ashley, Sherri and Louise around the work done highlighting client issues with 'No Recourse to Public Funds'.

Our 'Scams Awareness Week' in June including quiz, outdoor leafleting and our advice team gaining £4,600 and £3,790 respective awards for clients, which would not have been possible without Charlotte, our dedicated Debt Advisor who plus leading this, created a video to be shared of the week.

Internally, both Herbie and Gulsah have been promoting current Research and Campaigns topics within the weekly briefing notes, which has fuelled policy work. Locally, we have identified an issue around clients' dissatisfaction with housing providers Clarion and Peabody and we are asking staff to complete Evidence Forms to help provide further evidence. Nationally, Citizens Advice is interested in issues around untidy tenancy agreements and the team have written to Ellie Reeves MP to support this work. Our housing adviser Edward, has recently engaged with the housing ombudsman on behalf of a client and successfully put recommendations in place for Clarion Housing Association including compensatory redress

We are continuing to benefit from the strong relationships we have built with officials in Bromley Council specifically the Housing Team re homelessness and housing issues.

Lastly, National Citizens Advice's CEO Gillian Guy thanked us publically on Workplace for all our hard work.

**Our thanks go to the following organisations who have assisted or supported Citizens Advice Bromley during the year**

Age UK Bromley and Greenwich  
Anerley Town Hall – Crystal Palace Development Trust  
Batchelors  
Bromley and Croydon Women's aid  
Bromley Clinical Commissioning Group  
Bromley, Lewisham & Greenwich MIND  
Brown & Co Solicitors  
Bromley Third Sector Enterprise (BTSE)  
Bromley Voluntary Sector Trust (BVST)  
Children and Families Centre  
Clarion Housing Group  
Community Links Bromley  
Cotmandene Resource Services Centre  
DWP  
Haines Watts Bromley  
Hope Church  
Kesar & Co Solicitors  
London Borough of Bromley  
Bromley Mencap  
Mindful Money Advocacy Project  
MTA Solicitors LLP  
Rumm Employment  
St Mungo's Broadway  
Shelter  
Thackray Williams  
Toynbee Hall  
Wellers Solicitors



## **Citizens Advice Bromley**

The way in which we assist clients has changed. Citizens Advice Bromley is now a partner in the Bromley Well project

In order to access our service Bromley residents will need to ring:

**0300 3309 039**

**Monday to Saturday 9 am to 5 pm.**

Or email the Single Point of Access

**SPA@bromleywell.org.uk**

Website: **<http://www.bromleywell.org.uk/>**

Due to the ongoing situation with Covid-19 Citizens Advice Bromley are not offering a drop-in service at Community House or the outreach sites at Anerley Town Hall, Cotmandene Community Resource Centre or The Goodmead Centre – Hope Church.

Please contact the above telephone number for assistance.

Website: [www.bromleycab.org.uk](http://www.bromleycab.org.uk)



@CAB\_Bromley