

Citizens Advice Southwark

Annual review
2021/2022



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Welcome

Throughout 2021/22 we continued to face the fallout from COVID-19 through the economic consequences on local people.

The ending of the various schemes designed to help people through the pandemic, such as the ban on evictions in May 2021, the Job Retention Scheme in September 2021, and the £20 increase for Universal Credit claimants in September 2021, all had an impact on local levels of financial hardship and indebtedness, and homelessness.

From Autumn 2021 the rising cost of living also became an issue, as inflationary pressures led to prices rising faster than income. Since then, the price of fuel, gas, electricity and food, have all skyrocketed. Add into the mix the increasing interest rates, which are driving up housing costs, and we are in the grip of a full-scale Cost of Living Crisis.

Recent figures from Citizens Advice show a big increase in the number of debt advice clients with negative budgets. Locally, more and more people are using foodbanks and in fuel poverty.

Unsurprisingly, all of this had led to an increased demand for our services from vulnerable local people.

An important achievement, therefore, was to maintain our face to face drop in with expanded opening hours at our three offices, and to continue our phone and online services.

To supplement 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 Council Homeowners, L&Q tenants, Foodbank users, EU nationals; and providing advice in health settings to people affected by cancer, major trauma, limb reconstruction and long term health conditions.

In addition, to meet the growing need for advice we have developed new projects and partnerships that target some of these most affected groups and communities.

We have recently been awarded new funding to set up advice services targeting foodbank users by United Saint Saviour's Charity; refugees and asylum seekers by Southwark Council; people needing energy advice by Southwark Council; and vulnerable people needing advice by the GLA through the London Citizens Advice Development project.

We also provide leadership to the local voluntary sector and work in partnership with a wide range of voluntary, public and private sector partners. 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 £9 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, despite the disruption caused by the pandemic, we managed to help over 20,000 local people with more than 49,000 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.

20,299 unique clients in the last year, helping them to deal with over 49,000 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 improve the help we can give people.

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 33,600 hours of work to the service valued at over £633,000.

We actively challenge discrimination through our advice and empower clients to act. Our service is delivered by 47 paid staff and 78 volunteers including 14 pro bono solicitors.

our service is delivered by:



47
paid staff



64
volunteers



14
pro bono
solicitors

OUR IMPACT



20,299
clients seen



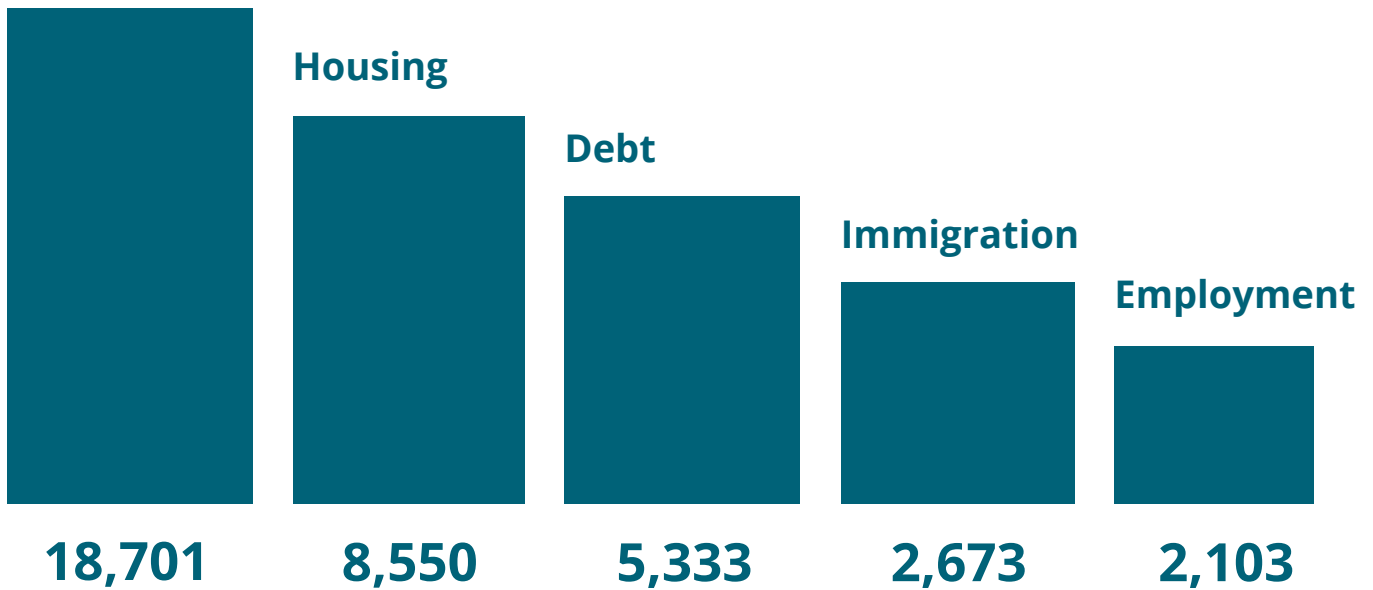
49,000
problems helped
with



£8.88 million
financial gains

Top 5 problems people come to us with

Benefits



97% reported they were clear on how to proceed dealing with their problem

97% of our clients reported they were happy with the service received

MAKING IT EASIER TO GET HELP

We know that the Cost of Living Crisis 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, during the pandemic, certain potentially vulnerable groups and individuals struggled when face to face services were suspended. This included older people, some people with disabilities and long term health condition, and people from ethnic minority communities.

It has therefore been important for us to continue our face to face drop in sessions, with expanded opening hours, to make sure that people who most needed advice were able to get it.

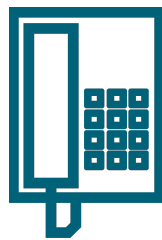
Our post-pandemic figures show a significant increase in the number of people we were able to help on a face to face basis when compared with the previous year. At the same time as increasing face to face provision, we were also able to help many people over the phone and by email and webchat.

Client contact by channel



8,255

face to face



3,474

phone

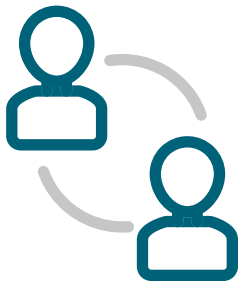


8,929

email and
webchat

“I felt really at ease to know I can talk to someone about the problem and they listened to me. Thank you”

During the Cost of Living Crisis we also reached out people in other ways:



Cost of Living Support Roadshows

We have arranged regular Roadshows which provide holistic advice and support to local people who are concerned about money and need benefits, debt, housing, income maximisation, energy, and employment support advice.

These take place at community locations across the borough and bring together a range of complimentary support agencies - including Age UK Southwark, Pecan, Southwark Council, the DWP, Spring Community Hub, London Mutual Credit Union, and Southwark Group of Tenants Organisation.



Frontline Worker Awareness Raising Sessions

We continued to deliver and coordinate a number of online sessions delivering training on the Southwark Cash First Worrying about Money leaflet and 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.

“Was very pleased with advice and will act on it. 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.



50% 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 ethnically diverse communities compared to 45% in the borough.

“Excellent service – I am so grateful”

“Good services, well explained and advised – thank you!”

Our services continue to be 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 the Cost of Living Crisis.



39% 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.

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

OUR SERVICES

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

- Specialist advice in debt, benefits, housing and immigration
- 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 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 services 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:

www.citizensadvice.org.uk

BENEFITS

Benefit problems make up 38% of all our enquiries, and this is an increase of 10% from 3 years ago.

Nearly three-quarters of these relate to only two benefits: Universal Credit and Personal Independence Payment and demonstrates the problems people are still having with changes to the benefits system, and with disability related benefits.

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

Doreen's Story

Doreen is 56 years old and lives alone in a one-bedroom council flat. She is not working due to ill health and was in receipt of Universal Credit (including housing costs). She had a broken leg that was causing great difficulty with mobility and needed multiple surgeries, as well as other physical and mental health conditions.

We advised Doreen that she should be eligible for Personal Independence Payment (PIP) and helped her through the application process, including submitting the medical evidence. A few months later, she was awarded the standard rate for the care and mobility elements.

We thought this decision was incorrect so we appealed to see if she could receive the higher rates due to the impact of her health conditions on her everyday life. While the appeal was being considered, we also requested a change in circumstances as Doreen's health had declined and she had developed another severe medical condition. The DWP sent out a review form, which we completed and updated on her new circumstances.

Following our sustained work on her case, Doreen was eventually awarded the higher rate of PIP, providing an additional £156.90 per week, and was also moved to a new ground floor flat, which she reports that she is delighted with.

She is also now receiving care from the council twice a week, which allows her to continue to live independently.

HOUSING

We continue to be a major provider of housing advice in the borough. Housing remains our second largest enquiry area at 17% of total enquiries.

Within this homelessness related issues accounted for 21% of all housing enquiries, which is a significant increase on last year's figures, and is a symptom of both the Cost of Living Crisis as people fall into rent arrears and also the resumption of court proceedings following suspension having been suspended during the pandemic.

Problems with council housing are running at 23% and within the private rented sector at 22%, which is showing an increase. Within these two areas problems with disrepair are increasing

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

Tatiana's story

Tatiana is a secure tenant of Southwark Council. She suffers from dyslexia, epilepsy, depression and asthma. She has rent arrears of over £5,000.

We tried to arrange a repayment plan on Tatiana's behalf with the council to clear the rent arrears so she could keep her home, however the Housing Officer was not prepared to do this as a hearing date had already been fixed.

At the hearing we successfully persuaded the Judge not to make an order for possession. The court ordered the matter be adjourned generally on terms that Tatiana pays her current rent plus a small amount to clear the arrears.

Further, we asked the court not to order Tatiana to pay the council's legal costs in bringing the possession claim as a result of their failure to agree a repayment plan. The Judge agreed with us and said the council should not have refused to make a repayment plan and wasted court time and costs.

IMMIGRATION

Our immigration specialist advisor 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 attend busy monthly outreaches at Southwark Day Centre for Asylum Seekers (SDCAS) and work closely with other local organisations to meet the need for specialist immigration advice in the borough.

We also worked closely with Southwark Law Centre during this year on a joint project to assist clients with making backdated applications to the EU Settlement Scheme, when the deadline to apply has been missed due to 'reasonable grounds' or who meet criteria to apply late. We see many barriers to applying for EUSS which cause claims to be made late, including problems with reading or writing, lack of internet access, health conditions, and domestic violence. Through the core generalist service, we are also able to provide OISC Level 1 help to clients, and we have continued to see increases in the number of people seeking help with immigration advice.

Samira's story

Samira was referred through SDCAS. She is from Afghanistan and fled during the Taliban takeover of Kabul. She came with her mother and siblings to join her father in the UK. She was initially granted 6 months leave with recourse to public funds. She required an interpreter to converse with the adviser. The adviser explored her situation in detail, ensuring that she qualified for Legal Aid. Samira shared that her brother was working as a journalist in Kabul who had been critical of the regime and the family feared persecution from the Taliban if they returned to Afghanistan. This was further compounded by the fact that she was female and in full-time education, as this is viewed as 'westernised' and not conforming to strict cultural norms. The adviser supported the client to claim asylum, drafting a detailed letter on her behalf under Article 3 and Article 8 of the European Human Rights Convention.

After some months, refugee status was granted and the client was able to remain with her family, with rights to work, study and claim welfare benefits. CAS was able to support Samira through a difficult transition period and help her to find a way forward, beginning with regularising her immigration status.

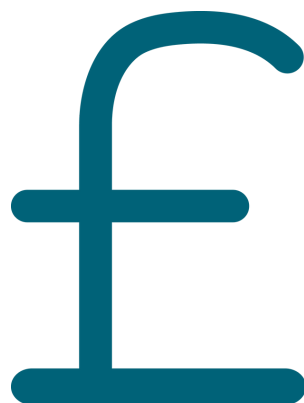
DEBT

The most common debt issues faced by our clients remain rent and council tax arrears with utility debt now also increasing. Our Money and Pension Service funding for debt advice is supplemented by funding from Public Health England, and this has enabled us to target more people experiencing poor mental health and debt problems.

We also have funding from the Big Energy Savings Network, Energy Advice Programme and the Carbon Monoxide project, which helps clients to deal with energy-saving, grants, applying for the warm home discount, getting on the priority services register, applying for new boiler initiatives and awareness on carbon monoxide dangers in the home.

Clients are routinely having difficulties balancing their budget and advisers are noticing many clients in negative budgets, even after a thorough income maximisation assessment.

Our service has helped clients deal with 5,333 debt issues this year. 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 savings, budgeting and general money management. We also provide financial capability training for front line workers across the borough.



“The staff are very attentive and helpful!”

Henry's story

Henry is 43 years old and used to be self-employed but can no longer work due to his having long term health conditions. He is going through a divorce and now lives alone in a private rented property.

He receives Universal Credit but because he has a spare bedroom it does not cover all of his rent due to the bedroom tax. He needs the spare room though as his son often stays over night to provide care. His landlord has also recently increased the rent above the local housing allowance.

He had built up over £3,000 of rent arrears and his landlord was threatening eviction unless Henry paid £750 a month towards the arrears. Henry had felt intimidated by his landlord and was also very anxious about becoming homeless and so had agreed to pay despite not being able to afford it.

Henry came to us for help as he had no money to buy food and pay his essential bills. He had been borrowing money towards the rent arrears from his son who was no longer able to help. Henry was malnourished and frequently couldn't afford energy on his pre-payment meter. He felt that the basic necessities of life were beyond him and was extremely despondent.

We gave Henry advice and support to maximise his income and added him to the Debt Respite Scheme (Breathing Space) which gave him legal protection from his landlord taking any legal action for up to 60 days.

During this period, we helped Henry apply for the full benefits that he was entitled to Discretionary Housing Payment, UC Limited Capability for Work element, Personal Independence Payment, WaterHelp, Food and Fuel vouchers and the Southwark Emergency Support and Hardship fund. We then helped Henry negotiate an affordable amount towards his rent arrears and his landlord withdrew the threat of eviction.

Henry no longer has to choose between food and heating and is better able to deal with the increased costs of living. He is though on an extremely thin margin before going into a negative budget and remains vulnerable to further cost of living increases.

BACK ON TRACK PROJECT

Advice for people with long term health conditions

The Back on Track Project (BoT) is an innovative service which aims to provide advice and assistance to patients of GP practices in Southwark with long-term health conditions, who are experiencing problems with their financial circumstances.

Funded by Impact on Urban Health the project involves multi-partner working between Primary Care Networks, GPs, creditors including the council and housing associations, and Social Prescribing teams. Advisers benefit from having these close relationships with partners to achieve the best outcomes for clients. A number of referral pathways have been set up over the course of the project, including, most recently, a new website referral process which allows clients to self-refer and creditors and community organisations to refer clients into the project.

This is promoted through a variety of ways, including by direct text message to patients of participating GP practices.

Welfare benefits remains the most common category of problem seen by the project advisers, followed by debt and housing. This is to be expected as a large portion of work to solve financial difficulties relies on income maximisation, which is often disability benefit related.

Aida's Story

Aida was referred to the BoT project through her GP surgery. She lives alone in a council property and had recently become unemployed. She is in receipt of Universal Credit including the housing element and she was awaiting a decision on her Council Tax reduction claim.

She initially disclosed that she had several debts including rent, council tax arrears, TV licence and water debts over £10,000 and was struggling to make ends meet. She shared with the adviser that she was dealing with mental health issues, and drug and alcohol dependence.

The adviser helped to complete a benefit check and supported her to apply for the sickness element of Universal Credit and a disability benefit, Personal Independence Payment.

The adviser was able to add Aida to the Gas & Electricity and Water priority list. Because of her low income, Aida was issued food, fuel and energy vouchers. The adviser liaised with Aida's creditors to ensure that her debts were placed on hold whilst we helped Aida to look her options for managing her debts. Aida had a large negative budget but this was reduced when she received increased income of £750 a month from her benefit decisions. Aida then decided that she wanted to proceed with a Debt Relief Order and she was referred to a specialist DRO intermediary within Citizens Advice Southwark.

ADVICE TO HOMEOWNERS

The Homeowner Advice Service provides information and advice to Southwark Council leaseholders and freeholders via phone, email and face to face appointments.

Last year the service providers helped with:

- Challenging annual service charges and major works payment demands
- Rights to be consulted and provided with information
- Challenging the standard of services or building works
- Understanding rights and responsibilities under the lease
- The Council's repair obligations
- Applications to Southwark Council's Arbitration Tribunal or the First-Tier Tribunal (formerly known as LVT)

We had over £150,000 in financial outcomes for our clients over the course of the year. This amount included awards of additional welfare benefits, grants and service charges written off or reduced.

Emma's story

Emma is a retired leaseholder with a variety of health conditions including mobility issues and is digitally excluded. She had received a final bill for major works to do with fire safety and that took place in 2015, however she felt that the work was done to a poor standard and came to us in order to find out how to challenge the costs.

We advised her that she could apply to the First Tier Tribunal on the basis that the works were done to a poor standard. The adviser explained the process, helped draft the application and a statement of case.

We advised her what arguments she could rely on and what evidence she would need to support the application. We also liaised with the tribunal and the council on her behalf and, because she was digitally excluded, helped her to submit all documents to both council and the tribunal.

Just before the hearing, the council agreed that the fire safety works were done to a poor standard and sanctioned remedial works at no extra cost to Emma. She was also reimbursed £5,000 for what she had overpaid for the works, the tribunal fees and other costs she had incurred.

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 three hospital Trusts in South East London. The team deliver the service at five 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 recently been able to start a new clinic at Queen Mary Hospital in Sidcup, where there is a satellite Cancer Centre for Guy's and St Thomas patients. We have also been successful in obtaining funding to provide an extra clinic in three of our current hospitals in South-East London. This allows 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.

Kings College Hospital Outreach Service

The **Major Trauma Service** works with Cardinal Management and hospital staff 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 Service** 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.

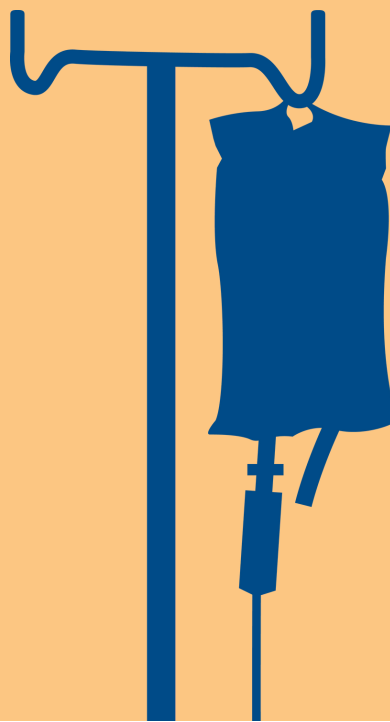
Joseph's story

Joseph is a 45 year old, non-EU national who had been working until he fell ill. He was diagnosed with terminal tongue cancer which had spread throughout his body. He was referred by his nurse for a welfare benefit entitlement check and this was booked on the same day as his hospital appointment. The adviser used an interpreter due to language barrier. Joseph was struggling financially as he had no income as he was not able to do any work because of his illness.

The adviser explained to Joseph that his passport showed 'No Recourse to Public Funds' (NRPF), which means that he would not be eligible for any welfare benefits and that trying to apply could affect any future immigration applications he made though. The adviser consulted our in-house immigration solicitor who confirmed that the NRPF restriction could be lifted in light of his progressive illness as he was facing serious poverty.

The adviser was able to apply for a Macmillan Grant and the client received £350 within a week. The adviser also helped the client to apply for a disabled freedom pass to help with costs getting to his hospital appointments.

The application to remove the NRPF restriction was successful. Joseph was supported to claim Universal Credit and Personal Independence Payment under the special rules for those who are terminally ill and received quick decisions which allowed an annual increased income of over £16,000 a year. This alleviated his financial worries substantially and he was able to concentrate on spending the time he had left with his family and friends.



RESEARCH & CAMPAIGNS

Research and Campaigns is an important part of Citizens Advice work and as a service we hold a huge amount of insight and data about the problems our clients and the 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 discuss wider trends and focus on particular, current research and campaign issues that are impacting the borough and work towards a positive outcome.

We have continued to look at issues such as digital exclusion within the borough, delays to homelessness applications and people on benefits experiencing discrimination when looking for private rented properties. We have also picked up on issues for EU Nationals who are struggling to prove their right to work with share codes due to technical issues, delays to decisions or lack of understanding surrounding this. We are keeping abreast of the Energy price increase and Cost of Living Crisis.

Our new project supporting vulnerable Private Renters in the borough has engaged with a large number of local private renters, and organisations supporting them, and is considering campaigns on certain issues such as disrepair and use of rent repayment orders.

The Equalities and Human Rights Panel, which we lead, continued to act as a critical friend to the council in meeting the Public Sector Equality Duty, and also around the implementation of the new Southwark Equality Framework.

This year, we have also implemented Digital Support appointments held at our office in response to digital exclusion issues in the borough. This has helped to empower clients to provide documentation and a way to make online-only applications. We have been demonstrating to the council the positive aspects of reopening an office that was closed due to the pandemic, which helped clients with homelessness applications in person. We have also shaped our Advice Roadshows to focus on clients receiving advice where they have been affected by the Cost of Living Crisis.

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:

Financial Inclusion Forum

- brings together partners from the voluntary and statutory sectors to promote and raise the profile of financial inclusion in the borough, and to discuss the Cost of Living crisis, and how best to mitigate the impact on local people.

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 2021/22 we refreshed the Southwark Advice Strategy, which included an ongoing analysis of the impact of COVID on vulnerable local groups and individuals, and more recently, on the impact of rising energy prices.

Southwark Advice Forum

- provides training and information sharing opportunities for frontline advice workers and supervisors working for local agencies. In 2021/22, we provided 3 full day training sessions on Universal Credit which were attended by 50 frontline advisers.

Universal Credit Network

- provides information and support on Universal Credit to non-advice agencies and their staff, and meetings are regularly attended by over 40 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 particularly important during the pandemic and continues to be important during the Cost of Living crisis. In 2022 we arranged a conference-style training on problems with housing cost in Universal Credit, which is an important driver of rent arrears.

THANK YOU

To our volunteers and staff.

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

Thanks also to our funders:

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
Impact on Urban Health
Rebuild Charity
Home Office
The Money and Pensions Service
Southwark Homeowners Council
London & Quadrant Housing Trust
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DLA Piper LLP
Burgess Mee Family Law
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Charity no. 1070263

Company limited by guarantee no. 350793

Registered address: 6-8 Westmoreland Road, Walworth SE17 2AY