

Citizens Advice Kensington and Chelsea

Annual review 2018/19

"I had felt totally trapped and had stopped eating and sleeping properly. A friend encouraged me to go to Citizens Advice. My adviser made me feel at ease and reassured from our first meeting. I cannot believe the outcome and turnaround time in which my case was resolved. I have had my first proper night's sleep in six months! What an outstanding service, my adviser went above and beyond. I would highly recommend it to anyone that needs help."

We are Citizens Advice

We give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem

**citizens
advice**

**Kensington
& Chelsea**

Welcome



Welcome to the Annual review for 2018/2019 for Citizens Advice Kensington and Chelsea. We offer free, confidential and independent advice to those that live or work in the Royal Borough of Kensington and Chelsea. This advice is delivered through in person advice at our two offices in Kensington and Chelsea, through outreach at community and health centres, hospitals and Wormwood Scrubs prison, as well as online and over the phone. Additionally, a key element of the service has continued to be focused on responding to the complex needs of the residents impacted by the Grenfell Tower fire.

In April 2019, I joined Citizens Advice Kensington and Chelsea as Trustee and then Chair. The past months have been a learning experience for me personally as I have met clients, volunteers, employees, and of course fellow trustees and I have been particularly impressed by the impact that the organisation has on the community.

I joined the organisation in the year it celebrated its 80th anniversary. The Citizens Advice service started on 4 September 1939 – the day after the beginning of World War II. 200 Citizens Advice Bureaux opened in London – Kensington and Chelsea among them – to help deal with the practical consequences of war: air raids and the devastation of homes; wage earners signing up for service in the armed forces; evacuation of children to rural areas and the confusion these would bring.

I am proud to be a member of an organisation that has consistently served the needs of local residents for 80 years.

Impact – During 2018/2019, we helped almost 10,000 clients with 16,000 issues. The main type of issues encountered were around benefits, debt and housing. We also assist many of the most disadvantaged in our community with over 50% of clients either being disabled or having long term health conditions.

Funding – Citizens Advice Kensington and Chelsea is a local charity and we are dependent on a variety of funding sources. We are grateful to all our funders, who allow us to continue this important work. In particular, the Royal Borough of Kensington and Chelsea is a key contributor whose support we deeply appreciate. Additionally, in 2018/2019, we were successful in securing an additional three years funding from City Bridge Trust for the work at Wormwood Scrubs prison, which allows us to reach a unique segment of the population that values our assistance.

Governance – We continue to look for opportunities to improve the quality of the board, and with some experienced trustees moving on, new trustees have been added, bringing new skills and perspectives.

Future – The organisation is committed to maintaining an accessible advice service for the residents of the borough. This requires us to continue to evolve to meet the changing needs of our community and the increasing demand for our services. Hence, we will continue to seek opportunities to work smarter, increase our impact and utilise technology to enable residents to access our service in ways that work best for them.

Beverley Vanterpool
Chair

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What we do

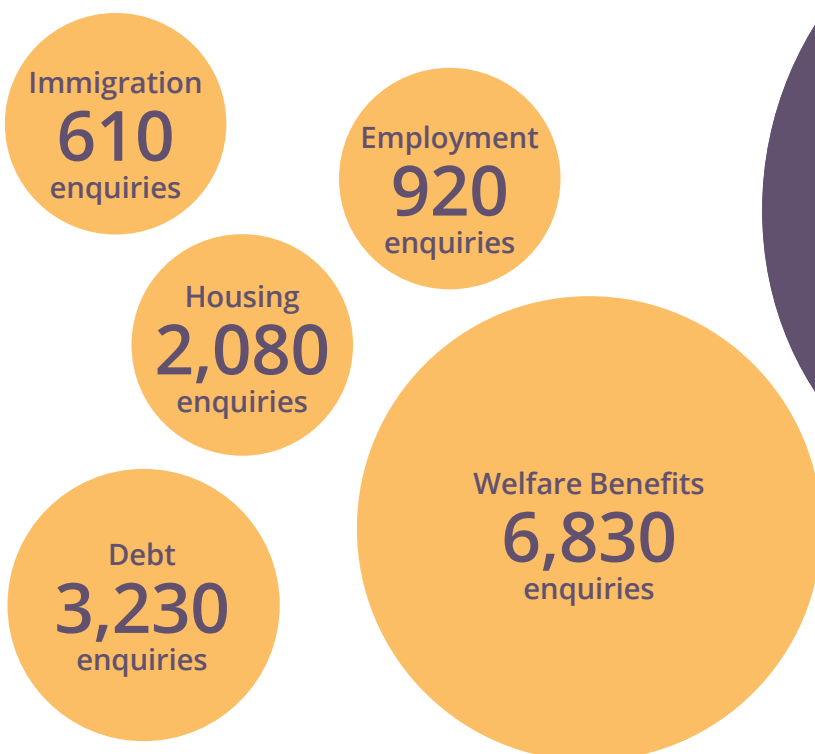
Last year we helped 10,000 local people with 16,000 problems. Our services are easy to access and make a real difference to peoples' lives. We also work in partnership with many other local agencies to improve the help we can give people.

We do this by providing high quality and accessible casework, advice and information in key areas of social welfare law, including welfare benefits, debt, housing, employment and immigration.

Our advice is free, independent, confidential and impartial.

It is delivered face to face from our two main offices in Chelsea and North Kensington, over the phone and at outreach locations across the borough.

The five areas we are most frequently asked for assistance with:



We deliver specifically tailored advice sessions to vulnerable adults in the borough which includes home visits to residents who are housebound. We work across a range of mental health provision including on the mental health wards at St Charles hospital and at the mental health outpatients at Pall Mall and Chelsea and Westminster hospital.

We provide support and guidance to community organisations who also deliver advice to their users and provide free training on welfare benefits issues.

We are supported in this work by a dedicated army of volunteers who enable us to best assist the residents of Kensington and Chelsea and the wide ranging and complex problems they face.

"FANTASTIC news –my father's benefit appeal decision arrived today. It felt so hopeless at the time, when I first contacted you, we were going around in contradictory circles. You found the way through the legal tangle. I had a good go, but my knowledge was not sufficient. You quickly found the salient points, carried through by your evident concern. Your reassuring manner left me in no doubt that whatever the outcome, no stone would be left unturned.

A HUGE thank you to you, which seems hardly sufficient to convey my immense gratitude and relief."

Our clients

Over **50%** of our clients are disabled and/or live with a long term health problem and of those, four out of five live with a mental health difficulty.



Our impact

Welfare Benefits Income Gain

We secured over £4.1m in welfare benefits entitlement for vulnerable households.

The two most common enquiries are help with claiming Employment and Support Allowance and Personal Independence Payment – key welfare benefits designed to support claimants who live with disability and ill-health. More than 50% of our clients have a disability or a long-term health problem. We help them to understand the complex rules of benefits entitlement and assist with making the claims. We are also funded to assist claimants making their first claim for Universal Credit.

Claudia's story

Claudia has multiple debilitating health conditions. She claimed Universal Credit on the grounds she is unable to work but was refused. Her appeal against this decision was heard by an independent tribunal. Claudia felt so anxious at the hearing that she excused herself and left. The tribunal found against her. At this stage Citizens Advice became involved, and permission was successfully sought from the Upper Tribunal to relist the case. Claudia could not face another hearing, even with our representation, so Citizens Advice prepared a written submission for the tribunal. The appeal was successful. Claudia received £6,000 in backdated payments and is now recognised as being unfit to work.

Grenfell Tower Tragedy

We continue to work with the survivors of the fire, bereaved families and the affected community. As the rehousing of those who have lost their homes continues we support residents to make informed choices and advise on utility plans, repairs protocols and rental liabilities. We have assisted residents to make claims for welfare benefits, often for the first time. We work closely with the Department of Work and Pensions to minimise the need for affected residents to have to complete lengthy claim forms or attend face to face assessments. We also work closely with the NHS and RBKC to secure good outcomes for our clients.

Reducing indebtedness

We assisted residents to reduce overall indebtedness by £1.5m.

The debt advice team finds solutions for people who are experiencing the very distressing effect of being unable to repay money they owe. Whatever the debt – rent arrears or mortgage arrears, council tax arrears, or business rates arrears, gas or electricity, bank loans or overdrafts, pay day loans or credit cards – we work with our clients to avoid the serious consequences of debt and help them to regain control over their money

Zaineb's story

Zaineb is a widow aged 62. She was left with a £15,000 debt for a business overdraft when her husband died. The overdraft was £10,000 but had grown, with interest added. The terms of the overdraft made both Zaineb and her deceased partner jointly liable. When she approached Citizens Advice she was recovering from an illness and had been forced to give up work. She was deeply concerned about the overdraft debt. As a result of our intervention the bank agreed to waive the debt.

Immigration

Victor is a French citizen who has lived in the UK since 1979. He wanted to formalise his right to remain in the UK in the wake of Brexit and applied to the EU Settlement Scheme by himself. He submitted his application using a paper form and sent it to the Home Office with his original identification card by special delivery service. Unfortunately, the Home Office lost his ID card and told Victor his application could not be processed without it. Victor came to us for advice and we raised a complaint on his behalf against the Home Office and the Post Office for the loss of his ID card and for the delay this had caused him in securing his settled status. The Home Office apologised and confirmed Victor could start a new application immediately. The Post office agreed to cover the cost of a new ID application. Victor secured a new ID card from the French embassy and we assisted him to make an electronic claim for settled status. Within three weeks Victor received a final decision from the Home Office granting him settled status.

Preventing Homelessness

We have supported 3,000 residents to remain in their homes, tackle disrepair and reduce homelessness.

Our housing team advise on all aspects of housing and tenancy matters. We are committed to the principle of preventing homelessness by enabling residents to maintain their homes and tenancies. We have developed good working relationships with the council and other social landlords and work together to enable tenants to meet their responsibilities to pay their rent and the landlord to meet their responsibilities around the maintenance and upkeep of their properties. We advise private tenants on their rights and ensure that their particular tenancy agreements are lawful. Where they offer protections such as long-term tenancy rights we liaise with landlords to ensure they enable those protections. Our housing team provides advice and support around homelessness applications when needed and can offer representation at the County Court to defend possession proceedings.

Enrique's story

Enrique is aged 75 and has resided in the Royal Borough of Kensington and Chelsea in the same local authority house with his parents and brother for all of his life. His father passed away in 1994 and his mother passed away in 2017. Upon the passing of his father the tenancy passed to his mother under the rules of survivorship. Where a joint tenant becomes a sole tenant following the death of the other joint tenant a succession is deemed to have occurred. This is defined by Section 88 of the Housing Act 1985. This does not allow for a second succession. Upon the passing of the mother, Enrique and his brother aged 72 were faced with the threat of homelessness as a second succession was not permitted under their tenancy. The Bureau put forward representations for Exceptional Priority to allow the siblings to remain in the property. This was an extremely stressful time for the clients who were overwhelmed with anxiety. Fortunately The Royal Borough of Kensington and Chelsea accepted the representations put forward on behalf of the client and made a decision that the client would be permitted to succeed the tenancy.

Employment

We secured £600,000 in tribunal awards and settlements for employees who had been treated unlawfully at work.

Our employment team provides advice and representation to employees to help them to access their rights. Work ranges from early negotiation with employers to improve conditions to representing clients at the employment tribunal.

Nula's story

Nula accepted a job as a trainee project manager with an IT company. She signed a "training contract" requiring her to pay the company £25,000 per year for three years, which would be written off on the completion of the three years, provided no days were lost to ill-health or other absences in that time. However, if her employment ended in the first three years, a release fee of £37,500 would become payable. She was unhappy with the minimal level of training and supervision she received. She felt out of her depth and despite working long hours was unable to meet the demands placed on her. She was desperate to leave but too fearful, knowing the company was highly litigious and had pursued other departing employees through the courts for outstanding fees. She came to see us on her GP's advice after seeking medical help for sleeplessness, anxiety and depression, which had triggered her pre-existing ulcerative colitis. We wrote to the employer arguing that the release fee was an unlawful restraint of trade and that the contract was in breach of the Supply of Goods and Services Act and the Unfair Contract Terms Act. We also asserted that her ulcerative colitis amounted to a disability under the Equality Act and that the company had ignored her requests to make reasonable adjustments to her working conditions to assist her to manage her condition. After some negotiation, the company agreed to release her from the contract rather than face legal action. After the settlement agreement was signed Nula reported having her first proper night's sleep in six months.

Citizens Advice Kensington and Chelsea

30 years supporting inmates at HMP Wormwood Scrubs

Research shows that prisoners who have been able to address outstanding financial and legal issues are less likely to re-offend once released. At HMP Wormwood Scrubs, Citizens Advice provides advice on a range of issues including benefits, finances, debt, employment, family and housing. We also deal with other issues including legal, prison related issues and immigration. The service is available to all prisoners, including Foreign Nationals, whether on remand, sentenced or licence recall. It provides a full-time service to prisoners, in compliance with the aims and principles of Citizens Advice.

Our work is funded by Capitalise/Debt Free London and City Bridge Trust. We are grateful to both organisations for their commitment to our work here.

1989

Kensington Citizens Advice Bureau first started weekly outreach sessions at the prison in 1989, led by Viscountess Ruth Runciman who was part of our community service team. Volunteer advisers were recruited from neighbouring Boroughs to help to resource the advice sessions.

1994

A high level of demand for the service demonstrated the need for an expanded service and in 1994 we secured funding from the City Parochial Foundation under their penal funding programme to establish, as a three-year pilot project, the first full-time Citizens Advice based in a prison. The project aimed to ensure that prisoners would have access to the same quality of service as any other citizens in the community. The staff establishment was two advice workers and an administrator.

1997

Project visited by HRH Princess Royal, Princess Anne.

1998

The prison agrees to fund 50% of the project's costs.

Intensive media attention on HMP Wormwood Scrubs as 40 prison officers and a governor are suspended pending disciplinary proceedings and

a criminal investigation into alleged assaults on prisoners by officers.

Citizens Advice approached by a number of prisoners who alleged assaults from officers. Citizens Advice assisted clients with obtaining legal representation.

1999

Citizens Advice becomes part of the daily induction of new prisoners. This helps to encourage inmates to seek our advice.

2000

The prison service agrees to continue funding the project for the three years at 50%. Other funding agreed with the Pilgrim Trust, The Wates Foundation and the Esme Fairbairn Charitable Trust.

Citizens Advice instrumental in assisting prisoners to bring charges against officers for brutality and assault. Three prison officers were convicted and imprisoned.

2005

The Project secures Legal Aid funding.

2012

Specialist debt advice funding from Capitalise starts.

2016

The Wormwood Scrubs Recognition Committee awarded Citizens Advice the Performance Recognition Award to acknowledge its commitment and contribution to the Prison.

2017/18

Project is jointly funded by City Bridge Trust and Capitalise/Debt Free London.

2018

The Government announces the '10 Prisons Project' which identifies Wormwood Scrubs as one of the 10 most challenging prisons. The project aims to tackle its most persistent and urgent problems.

Citizens Advice currently holds weekly sessions on all the wings. In addition, other areas of the prison are visited, including the hospital wing and the segregation unit and we provide a daily induction talk at the First Night Centre to ensure new arrivals to the prison are aware of the service and the support we can offer.

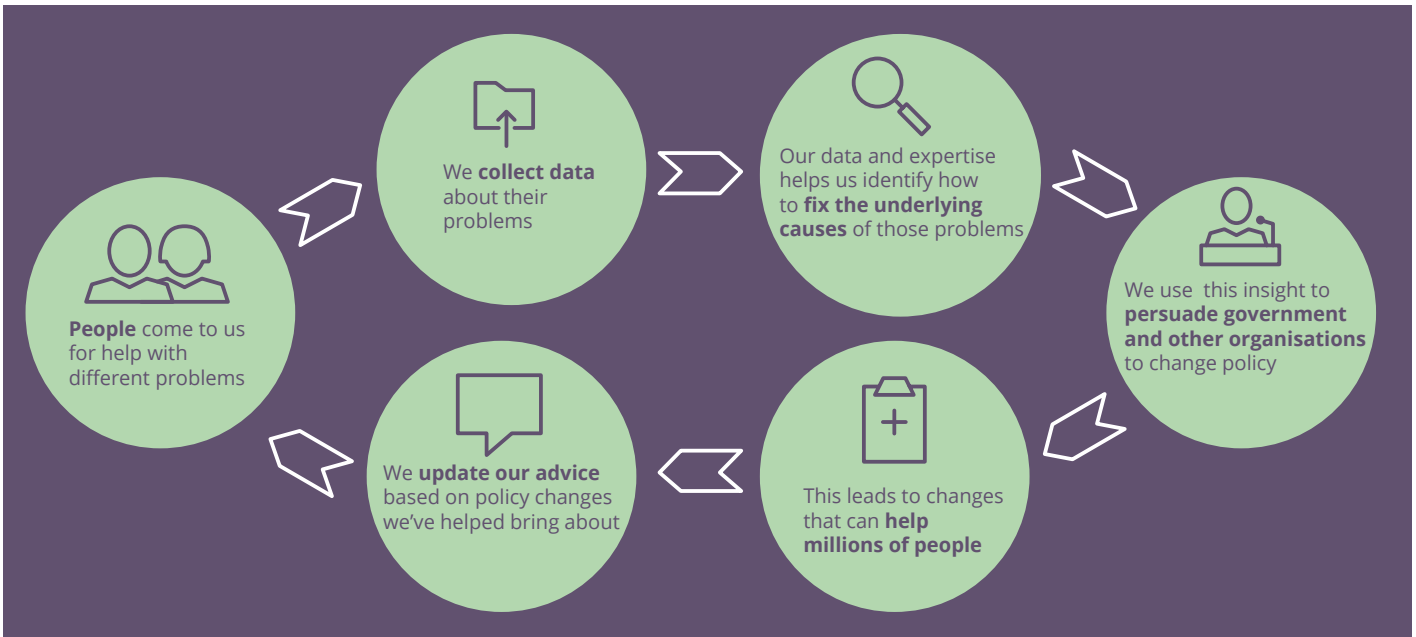
We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. We provide free, independent, confidential and impartial advice to everyone, on their rights and responsibilities.

We are committed to providing support to help those who have been imprisoned to have the best chance of rehabilitation.

Our impact

- Mr Franklin is a prisoner sentenced to seven years. He was a sole tenant with his local council before he got married. His wife lived with him for 11 years prior to his incarceration. He wanted to transfer the tenancy to his wife so she could do a mutual exchange to be closer to her family. We assisted Mr Franklin to contact the local authority informing them of his intentions and the tenancy was granted. Mr Franklin and his wife have a joint bank account which is subject to an expensive monthly charge of £20. His wife is a pensioner with a small monthly income and no savings or assets. With his consent we assisted his wife to close their existing account and open a bank account online with another bank. We also contacted the local Adult Social Services to assess his wife's needs and benefit entitlements.
- Mr Bedele is married with two young children. He was self-employed prior to his imprisonment. He is sentenced to six years. His wife has no recourse to public funds but is allowed to work in the UK. Mr Bedele was the person who claimed Child Benefit and due to her immigration status his wife cannot claim in his absence. He received a letter from the Child Benefit office advising he had been overpaid child benefit of £3,337.20 and he wanted to know how to challenge this. We advised Mr Bedele that there are circumstances where a prisoner can continue to claim Child Benefit if the prisoner contributes an amount equal to at least the current rate of child benefit for the children's maintenance. He confirmed that his wife uses his credit card to help to support the children and he provided a credit card statement as evidence of this. We helped Mr Bedele to successfully challenge the overpayment decision and he continues to be entitled to claim Child Benefit on behalf of his children.

Research and Campaigns



Our advisers work tirelessly to give people the knowledge and confidence they need to overcome their problems. The feedback we receive tells us that eight in ten people say their problem was solved following our assistance.

But it's not always easy. The people who come to us for help can face huge challenges that can make their situation even worse. Often, they feel like politicians and policy-makers don't understand the complexities of their lives, or prioritise the right things.

That's why at Citizens Advice across the country we've made it our mission to speak up for people.

We know about the wider issues that contribute to problems for people in society. We use that insight, along with wider evidence collected by our policy experts, to show government and organisations how they can make things better for people.

Supporting GPs and healthcare staff to support patients to claim disability benefits

In order to successfully claim benefits to assist claimants who live with ill-health or disability, those claimants need to be able to persuade the Department of Work and Pensions that their ill-health is sufficiently serious and disabling to satisfy the rules of entitlement. In most cases, the claimant relies on their local GP surgery to provide a report on this. At Citizens Advice Kensington and Chelsea we are working with local surgeries to help them to understand the qualifying criteria for disability benefits and how they can write effective reports on behalf of their patients. We explain

that, for the purpose of determining the outcome of a benefit claim, sometimes the GP is not best placed to comment on a patient's functional abilities but the physiotherapist may be as the physiotherapist has had more current contact with the patient, for example.

We have received positive feedback from the surgeries that have engaged with this training.

Working together to improve council tax collections for residents

We have worked with Kensington and Chelsea Council to develop good practice around the collection of council tax arrears. We are pleased that the council rarely uses external agencies to collect arrears and controls this within its own departments unless all other avenues have been identified.

It was important for us that the council shared our views on what counts as vulnerability and additional needs when deciding whether to pursue arrears as this leads to us being able to work more collaboratively on behalf of the resident. Kensington and Chelsea council were happy to adopt our approach which includes consideration of ill-health, disability, other indebtedness and any other difficult circumstances.

Finally, we agreed on the use of what is known as the Standard Financial Statement – a tool that can be used to set up affordable and sustainable debt repayments.

We look forward to this approach being rolled out across other council departments.

Celebrating volunteers

Volunteers play an important role at Citizens Advice Kensington and Chelsea and we are enormously grateful to them.

Our reception teams at our offices in North Kensington and Chelsea are wholly staffed by volunteers.

One third of our advisers are volunteers and deliver advice across all the main areas of enquiries we deal with – welfare benefits, debt, housing, employment and immigration.

An important aspect of our work is around campaigns and research – gathering evidence and case studies to influence social policy at a local, regional and national level. Our campaigns and research team is mostly made up of volunteers.

The best thing about volunteering is being able to help other people and make a difference to their life.

Our volunteers support our office management especially around IT.

We have a rolling recruitment of law student volunteers each year from City University, University College London, University of Law and BPP. These volunteers are specifically trained to assist clients to make claims for benefits and to provide representation at the first tier social security and employment tribunals.

Thank you!

The best thing about volunteering is the possibility for training and development.



Our annual volunteer celebration – volunteers are presented with thank you certificates by Councillor Dori Schmetterling on behalf of the organisation.

Thank you

The work that we do would not be possible without the financial support we receive.

Special thanks to:

**Royal Borough of Kensington and Chelsea
Department of Culture, Media and Sport
Capitalise/Debt Free London
Toynbee Hall
Central and North West London
NHS Foundation Trust
City Bridge Trust
Comic Relief
Campden Charities
Kensington and Chelsea Foundation
Martin Lewis Fund
HMP Wormwood Scrubs
Citizens Advice
Trinity Street Asset Management LLP**

"Without the help you gave me I would not have gone ahead with my appeal, I could never have done it without you. For anyone reading this please go and seek legal advice, don't give up!"

"I have finally received an apology from my employer, an 8% pay increase and promotion. This achievement would not have been possible but for your expert support, guidance and understanding – I really cannot thank you enough."

We are grateful for the oversight and contribution made to the organisation by our Board of Trustees. Our trustees for the year 2018-2019 were:

**Judy Schrut – Chair Resigned May 2019
Chris David – Treasurer
Councillor Robert Freeman Resigned October 2018
Councillor Marie Therese Ross Resigned July 2018
Councillor Monica Press
Councillor Dori Schmetterling
Councillor Ian Wason
Claire Bruce
Helen Bush Resigned May 2018
John De Oliveira Resigned November 2018
Bevan Powell
Shelina Thawer
Keith Usher
Newly appointed April 2019
Beverly Vanterpool – Chair
Lucy Demery
Mike Long
Thank you.**

"I cannot express enough my gratitude to you for the help you provided me. I had nothing to eat and you put me forward for food-bank donations whilst you were appealing my benefits, I have now had my first ESA payment and there is food in my larder again. I felt I had disappeared, but you affirmed me and gave me confidence. My wellbeing was at the forefront of the services you gave me."

Finances

Citizens Advice Kensington & Chelsea – Summary Financial Statements

Statement of Financial Activities for the Year Ended 31 March 2019

Incoming Resources

Voluntary income to further the charity's objectives	2019	2019	2019	2018
Grants and contracts for advice and information	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Income and endowments from				
Donations and legacies	100	-	100	12,400
Charitable activities				
Bureaux, Community and Legal Services	698,543	-	698,543	701,239
Wormwood Scrubs	-	100,818	100,818	108,816
General/BME	-	163,428	163,428	157,974
Mental Health Project	-	84,649	84,649	110,383
Health & Welfare HIV Project	-	25,094	25,094	25,094
Money Advice Project	-	161,157	161,157	138,229
Last Rights Project	-	5,000	5,000	25,800
Grenfell Project	-	174,442	174,442	207,521
Universal Support	-	22,920	22,920	-
Investment income	1,318	-	1,318	333
Other income	1,998	-	1,998	8,341
Total	701,959	737,508	1,439,467	1,496,130
Expenditure on Charitable activities				
Bureaux, Community and Legal Services	646,162	-	646,162	668,235
Wormwood Scrubs	-	101,352	101,352	96,497
General/BME	-	183,437	183,437	167,576
Mental Health Project	-	67,039	67,039	123,264
Health & Welfare HIV Project	-	22,689	22,689	-
Money Advice Project	-	156,150	156,150	138,063
Last Rights Project	-	6,455	6,455	24,445
Grenfell Project	-	223,335	223,335	134,756
Universal Support	-	22,920	22,920	-
Total	646,162	783,377	1,429,539	1,352,836
Net gains/(losses) on defined benefit pension scheme	-	-	-	16,301
Net income/(expenditure)	55,797	(45,869)	9,928	159,595
Reconciliation of funds				
Total funds brought forward	124,515	158,526	283,041	123,446
Total funds carried forward	180,312	112,657	292,969	283,041

Statement of Financial Position At 31 March 2019

Balance Sheet as at 31 March 2019	2019	2019	2019	2018
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Fixed assets				
Tangible assets	11,786	-	11,786	5,614
Current assets				
Debtors	46,852	26,984	73,836	26,393
Cash at bank and in hand	468,829	85,673	554,502	653,848
	515,681	112,657	628,338	680,241
Creditors				
Amounts falling due within one year	(76,853)	-	(76,853)	(121,290)
Net current assets	438,828	112,657	551,485	558,951
Total assets less current liabilities	450,614	112,657	563,271	564,565
Pension liability	(270,302)	-	(270,302)	(281,524)
Net assets	180,312	112,657	292,969	283,041
Funds				
Unrestricted funds			180,312	124,515
Restricted funds			112,657	158,526
Total funds			292,969	283,041

Trustees' Statement

The above are not the statutory accounts but a summary of information relating to the Statement of Financial Activities and the balance sheet. The full accounts from which they are derived were approved by the trustees on 5th December 2019, and bear an audit report which does not cause any concerns such as a qualified opinion or limitation of scope. Copies of the full accounts together with the Trustees' Report and the report of the auditors (which will be submitted to the Charity Commission) may be obtained on application to the secretary at the registered office. B Vanterpool, C David (Chair and Treasurer)

Auditors' Statement

We confirm that the above summarised financial statements are consistent with the full annual accounts.
Haines Watts Wales LLP
Chartered Accountants and Registered Auditors

"Thank you for helping me. You did not give up on the claim and provided me with first class representation. I could not have done it without you. My debts are solved and my working tax credits are now in full payment so I am able to pay my rent and other bills. Your valuable help and efforts have changed my life for the better. I feel a lot less stressed and can smile again. I know where to go if I need help in the future."

Citizens Advice helps people find a way forward. We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.

92% of our clients reported our help had positively improved their situation.

87% reported they felt more confident to manage their situation.

95% said they would recommend us to friends and family.

