



Bromley Citizens Advice Bureau

“Making a Difference”

Summary of Activities April 2012- March 2013



Who are we?

There has been a Citizens Advice Bureau in Bromley for 73 years. The Bureau was first based in the Chislehurst Caves during the Second World War and in 1966 it moved to Palace Grove and provided help and assistance for residents in both Bromley and Chislehurst. In 1982 the bureau moved to Tweedy Road to provide a larger service for Bromley residents and workers and in 2000 the bureau moved to the current premises in Community House.

The twin aims of the Citizens Advice Service are:

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

The borough we serve

*95 % of people
know the Citizens
Advice brand*

The London Borough of Bromley covers a geographic area of 59 square miles and is the largest in London by area. The borough is partly urban to the north and partly rural and very much part of the built-up area of suburban London.

At the last census the total number of residents is put at 309,392.

Age

- 24.1% are children and young people under 20
- 5.2% are adults aged 20-24
- 27.8% are adults aged 25-44
- 20.1% are adults aged 45-59
- 6% are adults aged 60-64
- 16.8% are adults over 65 years of age.

Gender

Of Bromley's 309,392 residents, 148,588 are male and 160,804 female.

Ethnicity

15.7% of the Bromley's residential population classify themselves as having ethnic origins that are other than White.

Income deprivation

In spite of being one of the highest income areas Bromley does have pockets of disadvantage, particularly in the Crays, Penge & Anerley and Mottingham plus important refugee and traveller communities. The relative isolation of the pockets of disadvantage adds to the problems experienced by those communities.

Aims of Bromley Citizens Advice Bureau

Bromley CAB aims to improve access to high quality services across the borough by delivering free, independent, confidential and impartial advice and by leading the advice sector in the borough.

It values diversity, and promotes equality. It seeks to exercise a responsible influence on the development of social policies and services to enable and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

Bromley CAB achieves this by:

- Operating an open door policy and telephone service.
- Continuing the charity's membership of Citizens Advice.
- Actively seeking to influence social policy at both national and local level.

Bromley CAB provides the advice services through its bureau in Bromley Town, and at various outreaches in Beckenham & Penge and Orpington. In addition the Bureau operates a disability Forms Completion Service for people, mainly through home visits.

Key Facts about Bromley CAB

- 95% of people know the Citizens Advice brand
- The funding received from the Council for the period 2012/13 is £202,700
- The cost per client is low at Bromley CAB at just £37
- The total amount recouped for clients for the period 2011-12 was £1,116,387.
- In 2012-13 Forms Completion Service recouped £452,061 for clients
- 99% of clients would use Bromley Citizens Advice again

*Our service is free,
confidential,
independent and
impartial*

Clients

The Charity delivered 17,578 general advice client contacts on behalf of clients. The number of clients includes those who received help by way of assisted information, which is guidance and direction for clients who do not require a full advice interview.

In 2012-13 Forms Completion Service recouped £452,061 for clients

The Forms Completion team additionally assisted 232 clients with applications for disability living allowance; attendance allowance and pension credit.

Client satisfaction with the service is monitored annually and feedback indicates that 95 per cent of clients would use the service again and 94 per cent would recommend the service to others.

How Bromley CAB provides advice to clients

- Face-to-face at bureau and outreach
- Telephone advice
- Dedicated form filling
- Assisted Information
- Specialist Housing Advice
- Capitalise Debt Partnership

Contribution of Volunteers

Bromley Citizens Advice receives significant help and support in the form of voluntary assistance, both in advising the public and administering the charity. Volunteers are carefully selected and follow a well-defined training programme to enable them to fulfill their role effectively and contribute to the future direction of the organisation.

The value of our volunteers is in the region of £1,350,000 per year

Recruitment, Training and Development

A volunteer team has been formed to support Bromley CAB in the important areas of recruitment, training and staff development. This team is working to extend and develop the service we offer to meet the changed requirements of Bromley CAB volunteers and staff.

New volunteers for gateway and advice positions undergo a period of training of approximately twelve months to achieve national accreditation. The bureau currently has twelve trainees undergoing assessment:

Advice Session Supervisors	3
Trainee Advisers	4
Trainee Gateway Assessors	5

In addition there is an ongoing programme of training taking place and planned for the forthcoming year to ensure that Gateway Assessors meet the expected Citizens Advice competences, that the Forms Completion Service are trained on the new Personal Independence Payments and that staff are trained on the requirements of Universal Credit.

The bureau has also undergone IT training on the new PETRA case recording system.

Key Facts on our Volunteers

- Bromley's services are delivered by over 70 volunteers
- The value of our volunteers is in the region of £1,350,000 per year
- Nearly half the volunteers have been with Bromley Citizens Advice for over 10 years
- Bromley has approximately 25 generalist advisors covering Bromley Town and outreaches
- There are approximately 23 gateway assessors
- A team of 12 people deals with the Forms Completion Service
- Forms Completion Service operates with 11 volunteers and one supervisor
- There are 12 people dealing with Reception and Administration

Volunteer Experience

I volunteered 18 months ago feeling I had skills and experience to offer and a bit more time having retired from full time work. I'd worked all over London and South East so it was great to meet people in CAB Bromley who also want to make a difference and who enjoy being part of a supportive team.

CAB is nearly unique in an age of helplines and websites (all essential and often wonderful sources of information). Clients appreciate the personal face-to-face service and our being willing to help whatever their problem is. This can often be challenging but also can be very rewarding.

I have also been involved in helping to develop our outreach services, It's really important that we have a presence in the parts of the borough which need us most. It can sometimes be frustrating working from a laptop computer, and hard work setting up each time but I enjoy the problem solving and our team spirit makes the sessions happen each week.

Many of our colleagues have been with the bureau for a long time, their experience is invaluable and freely shared so it's been great to have been the new boy learning a new job. Our Clients of course need us more than ever as the changes to welfare, finance, housing and life in general pick up pace and I am sure we can continue to make a difference to our community in Bromley and have a bit of fun along the way – *Graham Houghton Volunteer Adviser*

With my children becoming more independent and my youngest starting at senior school I found myself with some time on my hands and decided that I would try voluntary work as a way of filling some of that time.

I wanted to do something that I would find mentally stimulating and so felt that CAB would fit the bill. I applied initially for the Gateway Assessor role but happily changed my mind to take on a reception and admin role. I have volunteered for over a year now and still enjoy what can at times be a challenging job. The admin "department" has really evolved over the last year and I feel I am part of a great team now. My confidence has grown as a result of volunteering, certainly helped by having to learn and train others to use the new Petra system. The people I work with are always willing to stop what they are doing to answer any question I may have however trivial and mundane. It's been a great experience so far.

Michelle Ashby Volunteer Admin Worker/Receptionist

Enquiry Areas

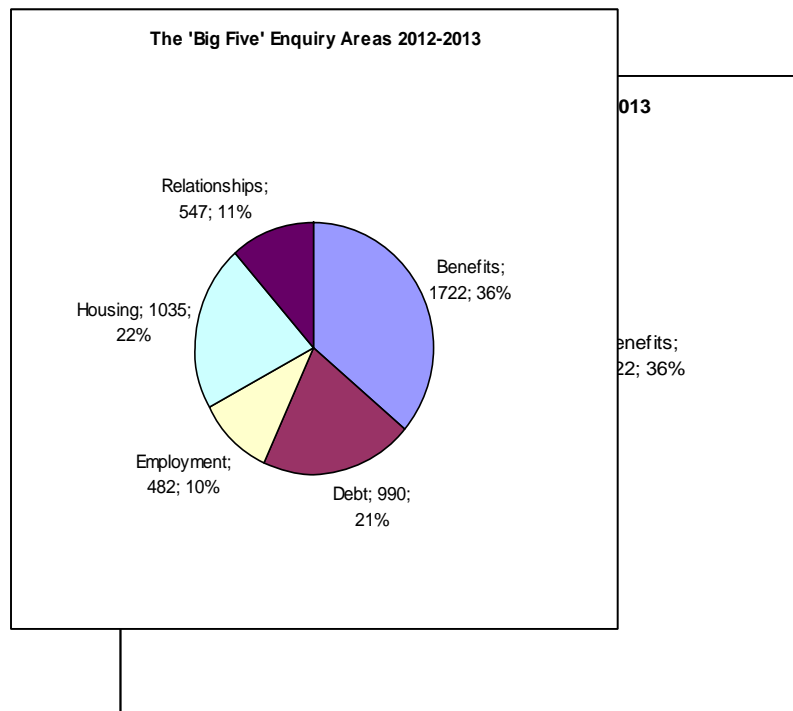
“On behalf of Bromley Public thank you for all you do. You people are worth your weight in gold.”

The bureau is actively involved in providing advice in a number of settings and our services are well known to all the public sector agencies operating in the area. The total number of enquiries raised during the year 2012-2013 was 5734. In addition over 3000 telephone calls were received. In excess of 1200 clients were helped by information assistance information at bureau sites.

The top five problem areas for 2012-2013 were:

- Benefits 1722
- Housing 1035
- Debt 990
- Relationships 547
- Employment 482

Together these enquiry areas covered 83 per cent of the total number of advice sessions.



Debt

Debt enquiries continue to be one of the major enquiry areas for our clients. All of the generalist advisers can advise about debt, and we also have a new debt caseworker and two volunteers who are approved intermediaries for making debt relief orders.

Bromley CAB provides a lot of debt advice throughout the borough from referrals to specialist services through to supporting clients to obtain Debt Relief Orders and bankruptcy. 95% of our Capitalise debt project cases are clients who choose to come in to see Bromley CAB volunteers in person, showing the need for CAB presence throughout the borough.

Debt enquiries covered areas of:

- Fuel
- Credit cards and store cards
- Mortgages
- Council Tax
- Rent
- Utilities
- TV licence
- Catalogues
- Pay Day loans
- Hire purchase
- Bank and building society loans

Case Study 1

Client A came to CAB with debts of £13,000. She had severe health problems and was unable to work. She had contacted a debt management company to help her clear her debts, but while they were charging her a monthly fee, the debts were building up.

We obtained all of her financial details, checked her benefits and advised her of her options. Because of her health condition, she was unlikely to be in a position to find work and increase her income. She could continue to pay by instalments, but not through a fee-based debt management company as it would take her many years to pay off all she owed. Alternatively, she could get a Debt Relief Order, as her total debt was less than £15,000. This would take the pressure off her immediately and she could move on with her life. The client had to pay £90 but she believed this would be the best option.

The application was successful and the client is now debt-free.

“The Bromley Citizens Advice Bureau has helped me a lot over the years. I am highly grateful for everything they have done.”

Welfare Benefits

“I would like to thank you and your team of the CAB for helping me get my DLA money. I’m sure I would not have done this without your help”

By far the largest number of queries at Bromley CAB concern benefits. This can be anything from clients wanting to know their general entitlements, to reductions in Housing Benefit due to benefit cuts, and to appeals against decisions on disability benefits. The advice can therefore be a one-off interview to check a client is receiving the correct benefits for their circumstances, or ongoing work on a benefit appeal which can involve several interviews, communication with the relevant benefit office, and even submissions to the Tribunal.

Benefits enquiries included:

- Job Seekers Allowance
- Child Benefit
- Housing benefit
- Working and child tax credit
- Employment and Support Allowance
- Disability Living Allowance
- Attendance Allowance

Case Study 2

Client B suffered long-term mental and physical health problems. Had received Employment & Support Allowance, but this was stopped in October 2012 following a medical assessment by ATOS. Client was awarded no points (she needed 15 or more) so ESA was refused.

Client appealed and then sought CAB advice. CAB explained the process of appeals, what information was needed to ensure her condition was fully understood by the tribunal and helped client obtain medical evidence.

Client attended a tribunal in August 2013 and was awarded 21 points. This meant she was entitled to ESA and the Support Group component - a total of £106.50 per week, backdated to the date of the original decision in October 2012.

Housing

“I look on you as a true friend and I know I can count on you for help again for all this and more I truly thank you.”

Bromley CAB deals with a wide range of housing enquiries, including eligibility for housing under homelessness regulations, problems with landlords not returning deposits, rent arrears due to loss of benefits (often leading to possession proceedings), unhealthy and unsafe housing conditions. All generalist advisers will address most housing issues raised, but we also have a new housing caseworker who can deal with many of the more complex queries. We can also refer some clients to Shelter, who run a fortnightly advice session at Bromley town bureau.

Housing enquiries were in some of the following areas:

- Private rented accommodation
- Housing Association properties
- Tenancy deposits
- Disrepair
- Homelessness

Case Study 3

Client C is a widow living with her adult son in a three-bedroom housing association property. Prior to the new cap on Housing Benefit, which would affect the level of benefit she received for the property, she had requested a transfer to a smaller property but no action was taken. Client made additional payments towards her rent when the benefit cap was introduced and understood she was up to date with her rent. However, she received a letter informing her of arrears of £700, shortly followed by a summons to a court hearing.

She spoke to her housing association, again requesting a transfer but was told this was not possible while she was in arrears. She then received a letter stating the arrears were half that originally claimed. She spoke to her MP, who agreed to talk to the housing association about the transfer, and sought advice from the CAB about the hearing.

We advised her that the housing association should have followed a specific procedure before issuing a summons to court, and that she can make an offer to pay the arrears by instalments, in order to remain in the property. We helped her with the necessary form to take to the court. The court agreed that the HA had not followed the correct procedure and adjourned the case. The client was advised to make affordable payments towards the arrears to avoid the case going back to court and the housing association agreed to review her situation concerning the transfer.

Moving Forward

Having gone through a major reorganisation the bureau is proud of our strong management team and dedicated group of volunteers and the excellent service that we are able to provide for our clients in what has been for a number of them a very difficult time.

We are continuing to work with our funders and with other voluntary organisations to ensure that help and assistance is there for our clients when they need it.

Achievements during the year

- Successfully passing the Citizens Advice Quality of Advice and Organisational audits
- Obtaining the Advice Services Alliance Advice Quality Standard award in debt advice for the next 3 years
- Working with new partners to ensure that three further outreach sessions were opened to replace the closure of the Penge bureau
- Employing part-time debt and housing advice caseworkers under the Bromley Advice and Information Network project with Big Lottery funding with our partners
- Providing advice sessions to Keniston Housing Association tenants
- Training all staff and volunteers on the new case recording system
- Working with Shelter to provide bi-weekly specialist housing advice to our clients
- Social policy success with payday loans and our Universal Credit Client Preparedness Survey

Projects

Bromley CAB is active in a number of local and national projects notably:

Bromley Advice and Information Network – Big Lottery Funding

The Bromley Advice Partnership (BAP) comprises the five independent, advice giving organisations: Age UK Bromley & Greenwich, Bromley Citizens Advice Bureau, Bromley Mind, Bromley Mencap and Carers Bromley. The funding stipulated that only 25% of the money could be used for service delivery.

The partnership has developed The Bromley Advice & Information Network (BAIN). The purpose of BAIN is to build on and add value to existing services. The aim is to increase access for all, specifically for vulnerable and socially excluded groups and create effective links between the initial entry points and those organisations providing specialist services, including legal advice and representation.

Capitalise Debt Project

The Capitalise Project accounts for a steady trickle of funds into Bromley CAB, a total of £18,000 this year (April 2012 – March 2014) compared to £10,200 last year.

We are currently ahead of target for this year with only another 14 clients needed to hit our annual target in March 2014

Evidence suggests that there are many more debt enquiries dealt with at Bromley CAB than there are Capitalise cases which gives us scope to increase over the coming year.

Building Relationships

We have continued to build on our relationships with other voluntary sector organisations through the Bromley Advice Partnership and with our stakeholders. Bromley CAB is part of the London Borough of Bromley Universal Credit Working Group. Recently we presented our Universal Credit Client Preparedness findings at the London Borough of Bromley Stakeholder conference which was attended by stakeholders, the DWP, members of other voluntary sector as well as the public, our presentation was well received.

Social Policy

The bureau is aware of the impact of social policy and its importance in the work we do at Bromley and we contribute to social policy work both at a national and local level. With this in mind we have developed an active social policy team headed by our Social Policy Co-ordinator. During the past year we have successfully campaigned on such issues as the Payday Loans, contributed to Big Energy week and we have recently carried out a survey on Universal Credit and the implications for our clients in Bromley.

Bureau Information

Drop in sessions across the Borough

Bromley Town
Community House, South Street
Bromley BR1 1RH
Monday Wednesday & Friday
10am – 1pm

Outreach Sessions:

Beckenham & Penge

Christ Church
197 Anerley Road
Anerley SE20 7LX
Monday 10am – 1pm

Anerley Town Hall
Anerley Road
Anerley SE20 8ER
Wednesday 10am – 12 noon

Penge Baptist Church
121 Maple Road
Penge SE20 8LP
Thursday 12.30pm – 2.30pm

Orpington

Cotmandene Community Resource Centre
64 Cotmandene Crescent
St Paul's Cray BR5 2RG
Tuesday 10am – 1pm

The Goodmead Centre
(Hope Church)
36 Chislehurst Road
Orpington BR6 0DG
Thursday 10am – 2pm
Friday 1 pm – 3pm

Blenheim Children & Families Centre
Blenheim Rd,
Orpington BR6 9BH
Wednesday 10am – 2pm

Telephone Service 020 8315 1940
Monday – Friday 10am – 12 noon and 2pm – 4pm
Wednesday 4pm – 6pm



