

**citizens  
advice**

**Bromley**

For  
everyone,  
for 80  
years



**1939 - 2019**

**We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem. For everyone, for 80 years.**

### **Summary of Activities April 2018 – March 2019**

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

## What our clients are saying about us

Excellent service and very helpful people.

Help at any time and friendly staff.

Very good all round, very surprised on all, very helpful, nice staff, top marks all round

Very informed staff with useful advice.

I can't thank this service enough. What an amazing team! I went in completely hopeless and have walked out with the best advice ever. They are free and very professional. We need more services in Bromley like this.

All in all they are always there to give advice.

Kind understanding staff.

Lovely place to go if you need advice. They are very helpful and friendly. The volunteers are very nice.

Thank you so much for all your care and support. I couldn't have done it without you.

Very helpful with pension information. Good service.

Dealt with very quickly. Professional service.

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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

I reckon our biggest achievement of 2018/19 was to bed in the new and innovative BromleyWell contract with all our partners and start to see some real benefits for Bromley residents who are now receiving a really joined up service.

I began to appreciate how innovative the whole BromleyWell contract was by the number of times Loraine our CEO or myself have been asked to present on the subject to fellow Citizens Advice colleagues around London and beyond. It seems like more Local Authorities and Clinical Commissioning Groups countrywide are thinking along similar lines.

We are now bedding in the much needed Government sponsored 'Help to Claim' service to assist claimants get set up correctly online for Universal Credit which has again benefited from our already excellent relationships with the staff and management at Bromley Jobcentre Plus. All this has meant that once again the year has been very busy with increasing numbers of clients and fortunately increasing services we can offer them.

All this has been achieved by terrific team working by all our staff and volunteers led by our management triumvirate of Loraine, Gulsah and Fiona, whose talents will probably be further tested however we decide to leave the EU in the coming months.



**Ian Dawson**  
**Chairman Trustee Board**

## CEO's Overview

2018-19 has been the year that we have continued to build and develop our strengths both in the community and with our partners.

No year is without its challenges but we have worked together to cement our partnerships and projects, in particular our Bromley Well project which continues to go from strength to strength with more and more Bromley residents seeing the effects of a truly joined up service offering real benefits to the health and well-being of the community.

The numbers being seen by us have increased and the work we are doing on the Help to Claim project and our Debt Free London project enables us to further extend our reach to those in need of our advice, support and guidance.

Our service would not exist without our wonderful team of volunteers. Over 70 people volunteer with us in various roles such as Supervisors, Caseworkers, Telephone Assessors, and Admin to name just a few. I cannot thank them enough for their time, dedication, hard work and commitment to Citizens Advice Bromley.

As we move into our 80<sup>th</sup> year I celebrate all those past and present who have given their time to make our service what it is today!

Thanks also goes to our management team Gulsah, Fiona and Carol who work tirelessly to ensure that the team is supported and that

the standards and quality of our service remains high.

Last but not least, thank you to our Trustee Board, themselves volunteers, for the support they give to myself and the team.



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

**1939**

The first bureaux were established in the borough in September following the outbreak of the Second World War in Beckenham and Orpington and in 1940 a third bureau was established in the Chislehurst Caves in 1940. At the height of the Blitz there was virtually a small town of approximately 15,000 people living in the caves. The bureaux operated under the umbrella of The National Council of Social Service. The Chislehurst bureau operated at various sites until the local government reorganisation in 1965.

The London Borough of Bromley was established under the local government reorganisation in 1965 as one of the boroughs under the new Greater London Council (GLC). Prior to that time the local authorities covering the area were Beckenham Borough Council, Bromley Borough Council, Chislehurst and Sidcup Urban District Council and Orpington Urban District Council. Bureaux were associated with each local authority before merging into one body.

**Beckenham Bureau**

This bureau started life on 12 September 1939 and was initially based at 12 Beckenham Road in premises that also contained offices of the Juvenile Welfare Bureau and Kent Education Committee. From at least 1956 until 1983 the bureau was located in Christchurch Hall in Fairfield Road. During the period 1984 to 1993 the bureau relocated three times before opening as a combined bureau with Anerley and Penge Bureau at Snowdon Close.

**Anerley and Penge Bureau**

Anerley and Penge was established in 1966 in Penge at Ridsdale Road. In 1992, due to lack of funds to resource four bureau a decision was taken to merge Anerley and Penge with the Beckenham bureau. The premises at Snowdon Close were rented from the London Borough of Bromley to accommodate the combined bureaux. Funding cuts caused the bureau to close in February 2013 and it was replaced by our current outreach service at Anerley Town Hall.

## Orpington Bureau

The bureau was established at 55 Chislehurst Road on 18 September 1939. The bureau may have been in The Priory for a time during the Second World War as this is the address shown on a Membership Certificate dated May 1940. By 1948 it was at 2 Chislehurst Road and by 1958 it had moved to the British Legion premises in Church Hill. By 1970 it had moved to The Priory, Church Hill and later used a room within Orpington Museum. Since 2012 it has operated as an outreach at Hope Church.



## Bromley Town Bureau

This bureau was established in 1966. Initially it was called the Bromley and Chislehurst bureau. Initially it was based in Palace Grove. By 1982 it had moved round the corner to Tweedy Road and in the summer of 2000 it moved to its present location in Community House.





Our year in figures:



2440 unique clients



7 in 10 people felt less stressed, depressed or anxious



£597,592 income gained  
£301,311 debts written off



Nearly 1 in 2 had more money or control of their finances



14,465 issues



2 in 5 had a more secure housing situation



848 telephone calls  
7986 SPA telephone calls



3 in 5 found it easier to manage day-to-day



7064 referrals



Nearly 1 in 2 felt their physical health had improved



14182 case notes recorded



3 in 10 found it easier to do their job or find a job

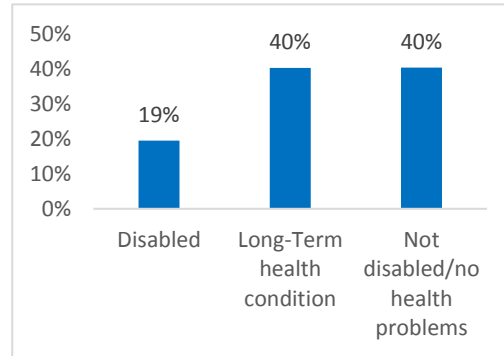
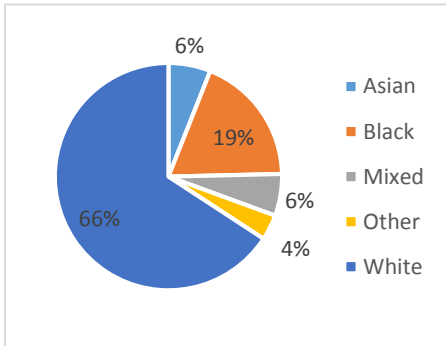
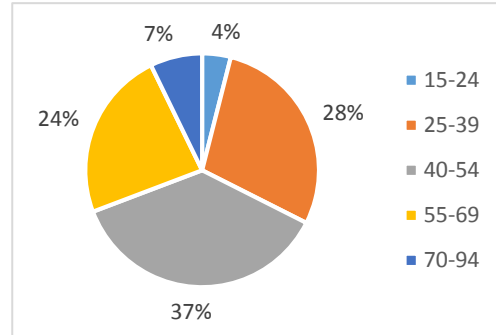
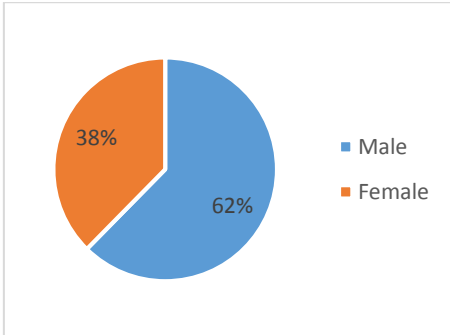


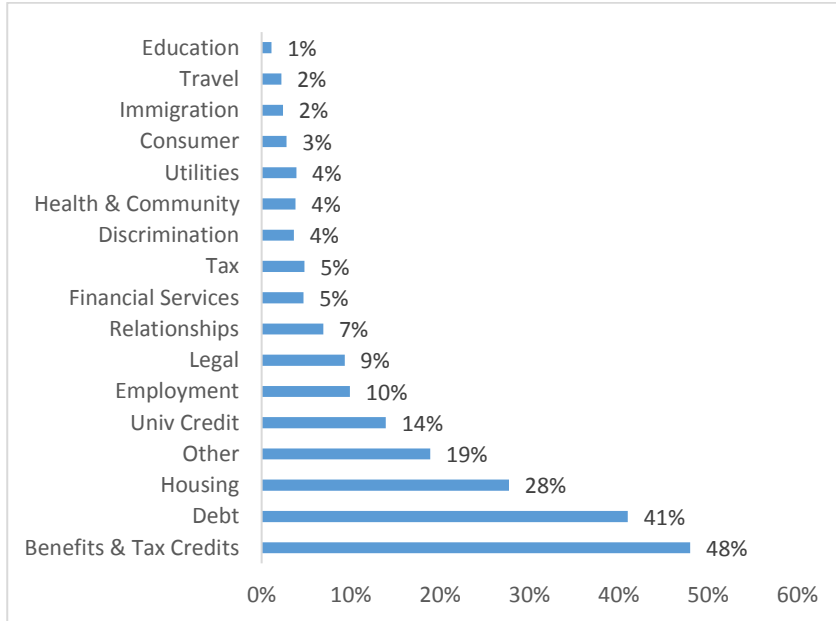
530 clients signposted



Nearly 1 in 2 felt they had better relationships with others

The people we help in Bromley shown as client percentages:



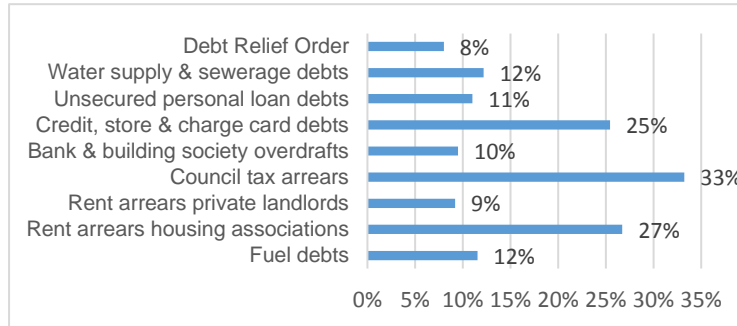


Our largest advice area continues to be Benefits and Tax credits which includes Universal Credit. Personal Independence Payments continue to a highest reasons people come in to see us and this is reflected in the higher attendances at tribunals to represent those most in need.

Council tax arrears continues to be high among those coming to see us. We are working together with the Council Tax department providing Council Tax surgeries within the borough.

There has been a significant rise in the number of referrals to food banks and referrals for charitable support.

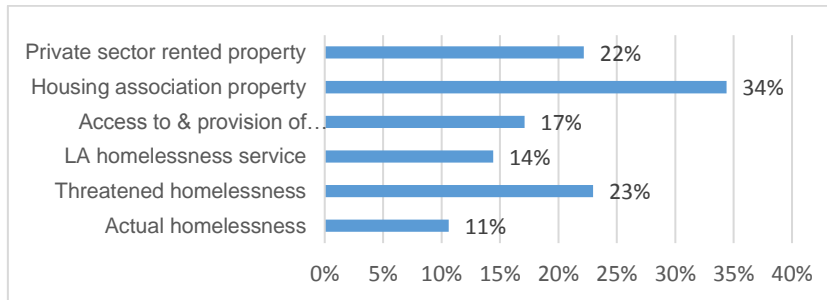
A total of 936 clients were helped generating 4212 issues during the year. The main areas of assistance show the percentage of clients seeking Debt support:



### Case Study

The client was a single parent living in Housing Association property and suffering with a number of medical conditions, PTSD and suicidal tendencies. When the client's benefits ceased CAB assisted the client with reinstating all benefits which were ESA in a support group and PIP enhanced on both components. CAB also assisted the client with Council Tax support and established that the client was eligible for Severe Mental Impairment. The client also had substantial debts including utility debts which impacted on the PTSD. CAB wrote to all the client's creditors and all action was suspended. The client was given options in relation to the debts and a Debt Relief Order was applied for and approved. The client's mental health improved greatly and is now able to manage on a day to day basis. The client was referred under Bromley Well for help for the mental health condition.

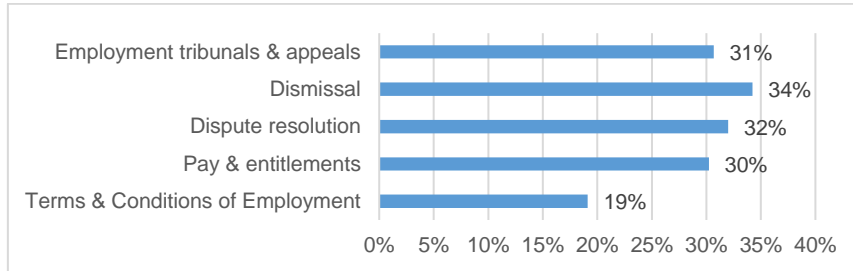
A total of 631 clients were helped generating 1840 issues during the year. The main areas of assistance show the percentage of clients seeking Housing support:



### Case Study

The client owed rent arrears and court fees, had a severe hearing impairment which affected contact with the landlord and multiple long term health issues. The client had previously had a no fault dismissal from a well paid job. The client had been awarded DLA and contributory ESA. When ESA ceased the Housing Benefit award was also suspended. However, the client was not aware of this. In consequence debts accumulated and rent arrears occurred resulting in a Suspended Possession Order. The client had no access to advice and agreed to unaffordable repayment terms which resulted in pay day loans to maintain the repayments. The client contacted CAB for housing advice and an application was made to the Court outlining the client's circumstances. The Warrant of Possession was suspended and the notice of eviction was cancelled. More favourable repayment terms were negotiated. The client was advised on income maximisation, debt advice and a Universal Credit claim.

A total of 225 clients were helped generating 849 issues during the year. The main areas of assistance show the percentage of clients seeking Employment support:

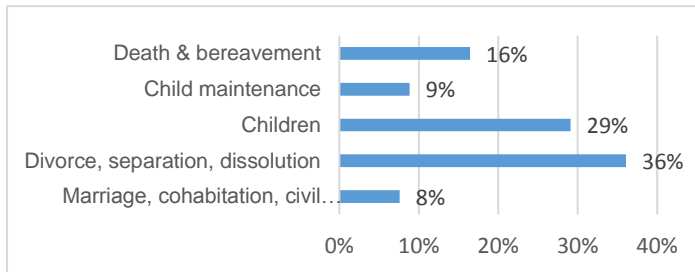


### Case Study

The client attended for help with an employment issue. The client is single and is a vulnerable, emotionally fragile 35-year-old, unfit for work after a sexual assault, bullying and victimisation at work. The client advised that SSP had finished and there was consequently no income. The client was still contractually employed and was concerned with rent payments on top of the employment issue.

After an initial assessment the client received support to lodge a grievance and work towards a claim in the Employment Tribunal for victimisation. The client required a lot of encouragement and support and is being supported by the employment caseworker to assist the case. During the advice appointment with the specialist, the client was advised to make an application for Universal Credit to help manage the client's rent payments as well as income for a personal allowance. The client was advised that it is possible to request an advance loan to help manage income until Universal Credit payments are made. The client was also offered food vouchers and assisted to make a claim for Council Tax discretion.

**A total of 158 clients were helped generating 349 issues during the year. The main areas of assistance show the percentage of clients seeking Relationships and Family support:**

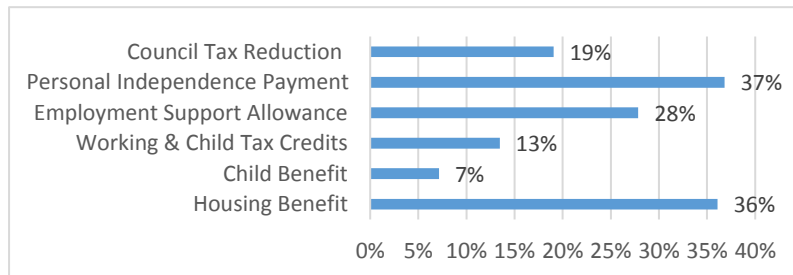


### Case Study

The client lived in the same household with the estranged partner and one child. The client's partner was the sole tenant and asked the client to leave in two weeks. The relationship had broken down but due to financial hardship the client was forced to remain in the family house with no sharing of finances, food and washing with the ex-partner. The client had multiple debts and had just been made redundant. The client came into the bureau with no income, threatened with homelessness and a number of priority debts.

Citizens Advice Bromley helped the client to make a claim for a redundancy payout and advised on making a claim for new style JSA on the basis of the client's national contributions. We contacted all creditors and advised of the client's circumstances and froze payments on accounts. An appointment was made for the client to see a debt caseworker to help find a way forward. We gave the client advice on relationship breakdown/child arrangements and booked the client a free specialist appointment with a solicitor. We also prioritised the client's housing and booked specialist appointments with a housing caseworker to help start a homelessness application and a referral to the local authority for support in temporary accommodation.

A total of 1092 clients were helped generating 4208 issues during the year. The main areas of assistance show the percentage of clients seeking Welfare Benefits support:



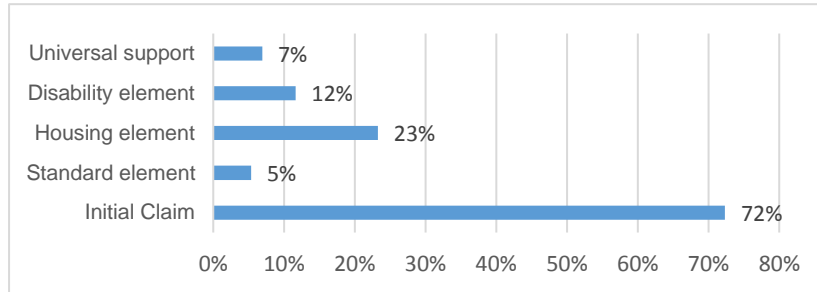
### Case Study

The client was a single parent with two dependent children in Housing Association property. The client had severe mental health problems and could not cope with letters received regarding Housing Benefits and Council Tax. It was ascertained that Housing Benefit and Council Tax award were suspended due to the client failing to provide the information requested. The client informed the advisor of difficulties coping with correspondence. As a result of the suspension of benefits the client was also in rent arrears and had received notice advising that court action will take place if the arrears were not cleared.

The client's income was identified as ESA, Child Benefit and Council Tax Credit only with no PIP. The advisor contacted the landlord to agree that any action would be put on hold and a Tenancy Sustainment Officer was assigned to assist the client. The Housing Benefit and Council Tax Department were contacted and the advisor explained that the client's severe mental health condition prevented a response. The advisor asked for the claim to be reinstated and backdated to the date the claim was stopped. The advisor followed this up with a letter and a letter to the client's GP to support the client's request for Council Tax exemption. The advisor looked into Personal Independence Payments.



A total of 318 clients were helped generating 761 issues during the year. The main areas of assistance show the percentage of clients seeking Universal Credit support:



### Case Study

The client was a 19 year old single person living in Housing Association accommodation. The client suffered from mental health issues and attended CAB at the Job Centre Plus outreach for assistance with making a Universal Credit claim. CAB were able to support the client with 'Help to Claim' assistance and the client was awarded an advanced loan immediately. The client's rent payment to the landlord was prioritised and a 'Help to Claim' Universal Credit Discretionary Housing support completed. During the interview CAB also advised on income maximisation by assisting the client to request a Personal Independence Form.

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

**Bromley Well**

The increase in demand for our services from the introduction of Bromley Well has continued. We are currently working together with Bromley, Lewisham & Greenwich Mind on recruiting a Mental Health Triage worker to work within the Single Point of Access. We are also moving the Single Point of Access to a new location in Orpington working closely together with Bromley Healthcare. The move will provide our telephone assessors with a more comfortable working environment for the telephone service.

**Debt Free London**

As in previous years Citizens Advice Bromley continued to work with Toynbee Hall on the Debt Free London project. This year our team have assisted with Debt Management plans, write offs, DRO and bankruptcy applications helping clients to maximise income. 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.

Our DRO Intermediary Casework Supervisor, Cas Fowler, has been instrumental in helping us achieve our aims with management Fiona & Gulsah. We are working towards achieving high quality debt advice with Fiona on board as Quality & Performance Manager.

**Help to Claim**

Our new Help to Claim project got underway at the end of March. We have successfully recruited an Adviser to work on the national Citizens Advice telephone and Web chat service and we now have three Advice Assistants working at our office sites and the Job Centre delivering face to face bespoke HTC advice. Implementing a national web chat and telephone advice service has meant that clients from all over the United Kingdom have the privilege to access and receive a crucial service. We are excited as a team to expand and continue to reach out to clients across the whole of the U.K and look forward to moving forward with digital advice in all our other advice areas.

## Bromley Well Single Point of Access

It has been a wonderful year for the 'Single Point of Access' (SPA), which receives both emails and phone calls from clients and professionals across the borough of Bromley. It really is a 'one stop shop' as we daily help clients with issues ranging from Learning and Physical Difficulties, Caring, Long Term Health Conditions, Older People, Mental Health, and Advice services such as Housing, Debt or relationships.

We now have 4 permanent staff and 8 volunteers, with 8 expressions of interest for the telephone assessor roles advertising digitally and physically for open vacancies. Our recently written training pathway takes new staff through rigorous training aiding them in Citizens Advice Knowledge, software use and importantly 'shadowing' live calls so they can understand the type of calls that the SPA receives.

Using Charity Log our Cloud based CRM database we take clients through an 'Initial Check' where our team quickly build rapport to establish the core of the issue(s) then we either refer/signpost clients onto one of our specialist teams to aid them to resolve their issue.

Building upon the strong partnerships we have developed with Age UK, Bromley, Lewisham and Greenwich Mind, Bromley Mencap and our Citizens Advice team, we have recently developed new partnerships to plan for the future. Part of this has been our new relationship with Bromley Healthcare. This has immediately benefitted us as we moved from central Bromley into our new offices within the Main Bromley Healthcare Building in central Orpington, directly off the high street.

### Case Study

The client was referred to the SPA on reaching 18 and had a history of mental health, learning difficulties and required benefits assistance. Due to the issues experienced by the client permission was given for CAB to speak with a parent. It was established that the client had little or no income and required assistance to make a Universal Support claim. A gateway appointment was booked. The client was seen by CAB accompanied by a parent and the advisor established that the client claims Enhanced Rate PIP but has no other income, savings, assets or debts. The advisor arranged a Universal Support Help to Claim appointment to begin the process. The client's parent also attended and the claim was initiated. The client's parent was offered a referral to Carers for further ongoing support.

The provision of advice on a range of subjects gives a distinctive perspective from which to identify the issues that cause the most problems for people and enable us to collect evidence of policies and practices that are causing problems and use this to effect important changes in legislation. We meet regularly with other London-based Citizens Advice organisations and pool research to use in joint campaigns, share our findings with group members, and agree on local priorities by monitoring issues and trends.

As a local office, we actively engage with our clients about this twin aim of the organisation and the benefits we hope to achieve for them by raising the issues that they are faced with. Topics throughout the year have included access to bank accounts, impact on claiming Universal Credit, ESA/PIP assessments and the impact these medicals have, often for the most vulnerable people in the borough.

We chose to take part in a couple of the key national campaigns that operated during the year.

### **Energy Savings Week**

We were successfully granted Gold membership for the National campaign. During the week 21<sup>st</sup> January 2019, the Managers, Fiona and Gulsah along with a few volunteers, advertised, tweeted and held events across the borough highlighting the aim of the campaign. We helped clients to check, switch, change tariffs with current suppliers or apply for additional support/discounts/grants towards their energy bills. Ellie Reeves MP for Lewisham West and Penge, joined us at our outreach in Anerley Town Hall helping to promote the importance of the campaign to her constituents.

### **Bailiff Enforcement of Council Tax Arrears:**

We had researched the strategies adopted by London councils who avoid bailiff enforcement for council tax arrears, to start building a case to persuade London Borough of Bromley (LBB) to adopt an alternative approach. Our Money Advice Project has been liaising with (LBB) regarding council tax collection/enforcement and we wanted them to sign up to the Citizens Advice Council Tax Protocol. Meetings were arranged with LBB Council Tax Managers and the Service Managers.

Agreement in principal to undertake elements of the protocol was given. Collection rates and practices were shared with us and an opportunity to observe the role of officers was encouraged. Having reviewed their collections team and latest figures, agreement was reached for our contact details to be included in Pre Court Liability Order letters that were sent out to residents, indicating where they could receive impartial advice on the proposed action. Clients were assisted with preparing financial statements and making realistic offers of repayments, avoiding the need for a liability order, the associated costs and the use of Enforcement agents. LBB staff held council tax surgeries in our Bromley office, where these offers were agreed and implemented into their data systems. Discussions and monitoring continued with LBB, with positive outcomes for clients being highlighted and the need to continue developing this relationship further to improve collections at an earlier stage and therefore avoiding the need to use Enforcement Agents.



**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 Sunday 9 am to 5 pm.**

Or email the Single Point of Access

**SPA@bromleywell.org.uk**

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

### **Outreach Drop-In Sessions are available at:**

#### **Beckenham & Penge**

Anerley Town Hall  
Anerley Road, Anerley SE20 8BD

Monday 10 am – 12.30 pm  
Thursday 10 am – 12.30 pm

#### **Orpington**

Cotmandene Community Resource Centre  
64 Cotmandene Crescent, St Paul's Cray BR5 2RG

Tuesday 10 am – 1 pm

The Goodmead Centre – Hope Church  
36 Chislehurst Road, Orpington BR6 0DG

Tuesday 10 am – 1.30 pm  
Friday 1 pm – 3 pm

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

Online advice: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)



@CAB\_Bromley