

CITIZENS ADVICE BROMLEY OVERVIEW

This update has been created to bring **awareness** to **Research** and **Campaigns** work both locally at **Citizens Advice Bromley** and **nationally**. It outlines **emerging issues**, **case studies**, **success stories** and **events**, as well as **data** and **current policy efforts** across **various advice topics**.



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Campaigns

How the leap year affects benefits



Over the past months and continuing into 2025, we have been raising the issue of how the leap year affects benefits and seeing clients in this position.

In summary, there are 53 Mondays in this financial year—1 April 2024 to 31 March 2025—which means some clients' rents will be charged 53 times instead of 52.

If clients pay by direct debit, the adjustment will be automatic. However, if they use a standing order, they must inform their bank and calculate their weekly rent for 53 weeks, dividing it by 12. The Department for Work and Pensions (DWP) won't pay any extra Universal Credit to cover this e.g. the extra week of rent. Clients on Universal Credit will need to take head so they do not fall into arrears.



Advice for clients

It is important that they either:

- a)** discuss this with their landlord and spread the direct debit payments or
- b)** put money aside for this extra week (as March 31st is quickly approaching)
- c)** look at whether they can apply for a Discretionary housing payment and explain that the Universal Credit Housing Element can only cover 52 weeks.

Note, Housing Benefit (HB) claimants are not affected - this is because HB is calculated on a weekly basis.



What could be done?

- 1)** To solve this, we are asking for a change to the UC Housing Element calculation formula, which is paid monthly and only allows a maximum of 52 weeks' rent.
- 2)** Ask Housing Providers to make social housing rents

calendar monthly rather than weekly (some already are), which would work much better with the UC system.

This issue will keep happening every time there are 53 weeks in a year, often on leap years.

Campaigns

Employment Support Allowance: Managed Migration



Since September 2024, people on Employment Support Allowance (ESA), a 'legacy benefit', have been encouraged to apply for Universal Credit (UC) by the Department for Work and Pensions (DWP), a process that started in 2023.

1 The approach
There have been challenges to this as initially this migration was delayed until 2028 but in April 2024 it was brought forward by 3 years. To understand the issue 500 ESA recipients were tested on this migration plan. However, nothing was published about this and the government has decided to move forward.

2 2025
By the end of this year it will notify 800,000 ESA

claimants that they need to claim UC, some of which will be in Bromley and will come to your MP and Councillor Surgeries.

3

Challenges

- People on ESA, a disability benefit for those with limited capability to work and/or health conditions, are by definition a vulnerable group, which brings uncertainties about broader disability benefits reform.
- Many people on ESA could fail to claim UC and therefore lose this income. This specific issue happened with the Working Tax Credit migration to UC.
- A lack of understanding of the no claim rates and the reasons behind them.
- Technical Issues around moving ESA claimants' work capability status to their UC claims, e.g. Claimants being asked to wrongly provide fit notes, requests for inappropriate work related activities, delays in home visits for ID checks.

The DWP has provided an enhanced support journey (ESJ) for vulnerable ESA claimants, but with all these potential claimants how will they truly have the resources to support them?

All of the above creating stress and confusion for ESA

claimants migrating over.

What do we call for?

Citizens Advice Bromley wants this to be done correctly. Therefore, we are asking that the Government slow down the migration timetable to:

- Give time for technical issues to be addressed
- Provide valuable learning time to the DWP and change stance if necessary
- Increased time to communicate to claimants
- Balance the resources needed for the enhanced support journey (ESJ) so claimants.

Successes

Case Studies: Welfare Benefits?



1

Background of the client

The client, a widower, who suffers from long-term health conditions, mental health issues and lives in a 1-bedroom Housing Association property, faced several challenges after their partner passed away in 2023.

The partner had been receiving various benefits, including a State retirement pension, Pension Credit (PC), full housing benefit, full council tax support, and Attendance Allowance (AA). However, when the client moved in, they had to claim Universal Credit (UC) due to being a mixed-age couple, which led to the partner losing their Pension Credit and awaiting assessments on Universal Credit (UC)-Limited Capability Work Related Activity (LCWRA), AA and Universal Credit Carers element.

This situation affected their rent account as

they failed to report a change in circumstances to Housing Benefit, Council Tax Support and Pension Credit, which resulted in overpayments. All the client has to live on is UC standard element on their own entitlement.

2

What did we do?

As the client requested, we reviewed their benefits and noted any errors in overpayments. We gave the client various options, including mandatory reconsiderations (first stage in house appeals) for UC-Limited Capability Work Related Activity (LCWRA) and Personal Independence Payment (PIP), backdating the UC Carers element, and challenging the loss of Council Tax Support (CTS). The client was also referred to a housing caseworker for additional support.

3

What was the long term outcome?

The **total outcome** achieved for the client: **£35,302**



Events



From May 2024 – December 2024, we attended several community events around the borough, bringing people together for health, well-being, and community engagement to raise the profile of Citizens Advice Bromley and discuss the issues people are facing. A selection of these are below:



Crystal Palace Community Coffee Morning

2024

Dec

Graham, Liz, and Gulsah attended the Crystal Palace Community Coffee Morning. The event aimed to unite the local community, allowing people to meet their MP, Liam Conlon, as well as councillors, local NHS representatives, police, and voluntary sector organizations like Kent Association for the Blind, Community Links Bromley, and Clear Community Web. Councillors Ruth McGregor and Ryan Thomson from the Crystal Palace and Anerley Ward delivered a speech.





Bromley Partnership Recruitment Fair

2024

Dec

Attended by 591 people, Herbie, Rizza, and Sue attended the central Bromley Fair and personally spoke to 120 attendees. Volunteering interest was high as well as signposting for support. Positive discussions were had with DWP, My Time Active, Bromley Health Care and Guys and St Thomas's, amongst others.





Health and Well Being Event

2024

Sep

Herbie, along with colleagues Sue and Kristina, attended an outreach event in Orpington. They spoke to socially isolated individuals and provided signposting, engaging with 12 organizations and 55 members of the public. Queries ranged from services provided by Citizens Advice Bromley to consumer rights, parking, loneliness, and access to mental health services. They also addressed concerns about debt, encouraging people to seek support. The event was a great networking opportunity, allowing them to connect with professionals across the borough.





Cllr Jessica Arnold Visits Anerley Town Hall Outreach

2024

Apr

Herbie provided an overview of services, noting an increase in email referrals and clients with negative budgets. Louise discussed housing issues, including rising rents, damp and mould, and the lack of social housing in Bromley, and increased numbers being placed out of the borough. Graham highlighted the challenges of evictions and the demand on council services. Jessica mentioned their success with resolving issues and offered her support to the team for escalating client issues.



Local Constituency Dashboard

Beckenham and Penge Issues



2024

Jun - Dec

In this constituency, we helped clients with 6,234 issues. As with other constituencies, Benefits and Tax Credits remain the number 1 advice issue, which, as discussed above, may well increase due to ESA migration to UC. However, Personal Independence Payment is still the top benefit-specific Issue across Bromley. In this period, we have seen more clients needing assistance with Debt, which is higher than the other 2 constituencies and unpaid parking penalties have replaced rent arrears in the main Debt issues. Threatened homeless enquiries have doubled since we ran this report in 31.05.24, which is a concerning trend.

Benefits



Debt



In this constituency we helped...

Clients	803
Issues all	6,234
Top issues	
Benefits & tax credits	1,184
Benefits Universal Credit	1,065
Debt	834
Housing	624
Financial services & capability	556
Top 5 benefit issues	
21 Personal Independence Payment	338
01 Initial claim	324
04 Limited capability for work elements	188
28 General Benefit Entitlement	157
03 Housing element	152

Top 5 debt issues	
09 Council tax arrears	184
04 Fuel debts	152
13 Credit, store & charge card debts	64
99 Other Debt	59
07 Rent arrears - housing associations	55
Homelessness	
03 Threatened homelessness	65
02 Actual homelessness	47

Local Constituency Dashboard

Beckenham and Penge Demographics



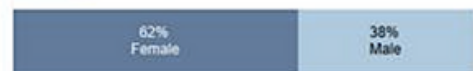
2024

Jun - Dec

Data during this period, indicates this constituency showing a complete split 49% BAME and 51% white, this has dramatically changed from 40% BAME / 60% White since we last ran this report, starkly different than Orpington 30% BAME / 70% White and Bromley and Biggin Hill 33% BAME / 67% White, demonstrating the differences in the ethnic makeup of these

communities. Furthermore, 61% have Disabilities and/or Long Term Health Conditions, which is the same in Bromley and Biggin Hill and only slightly higher (68%) in Orpington, reflecting again how many

Gender



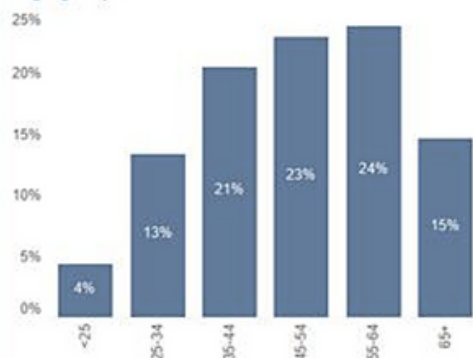
Ethnicity



Disabled or Long term health



Age group



communities. Furthermore, 61% have Disabilities and/ clients in the whole borough have these challenges, although this figure has slightly reduces in the last 7 months.

National News



Room for Improvement:

Preparing Landlords for New Minimum Energy Efficiency Standards

In November, the Net Zero Homes team [published a new report](#) about how to make privately rented homes warmer and cheaper to run.

Poor energy efficiency exacerbates the already tight budgets of many private renters. In 2023, private renters in England and Wales wasted £1.1 billion on energy that leaked out of walls and windows. And 1 in 3 renters who have experienced damp, mould or excessive cold say their energy bills have risen as a result. In many cases, renters are left paying over the odds for their energy bills but are still unable to keep their home at a comfortable temperature. The Government's plan

is to raise minimum standards of energy efficiency in these delivering huge benefits for tenants. For landlords, more efficient homes are less likely to suffer from damp and mould, meaning landlords will spend less time and money on repairs, Reducing tenants' energy bills puts money back in their pockets and makes them less likely to be in rent arrears and Improving energy efficiency can increase property values by up to 20%, according to industry analysis, see [here](#)

Citizens Advice conducted research with private landlords on their attitudes to energy efficiency and what's needed to bring them on the journey to improving their properties. Our research found that landlords overwhelmingly agree that they have a responsibility to provide warm and healthy homes for their tenants - but without regulation, few have plans to make upgrades in practice. And landlords' awareness of energy efficiency regulation is low, with only 1 in 5 private landlords able to identify the current minimum standards. We're calling for support for landlords to meet the upfront cost of upgrades, robust enforcement action where landlords refuse to comply with regulation, and clear communication about the policy.

Renters need protection

Case study Maya's story



Maya lives with her husband and children in a home they rent from a private landlord. They had substantial energy efficiency upgrades installed through a Government grant, which they were eligible for because they receive benefits. But Maya came to Citizens Advice for help when the landlord asked for a £500 rent increase after her home was upgraded. This would have left Maya's family facing a £900 shortfall between their local housing allowance (LHA) and their rent, making it unaffordable to stay in their home. Maya tried to negotiate the rent with the landlord, but has now been issued with a Section 21 eviction notice. Maya and her husband believe that now the property is in an improved condition thanks to the grant funding they secured, the landlord wants to find more affluent tenants who will pay higher rent.

THANK YOU FOR READING **CONTACT US**

<https://www.bromleycab.org.uk/>



Lastly, if you would like to contact Citizens Advice Bromley to arrange a visit or simply talk please email us at: researchandcampaigns@citizensadvicebromley.org.uk

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