

CITIZENS ADVICE BEXLEY

Annual Report

2016-2017

Chair's Report



Chairman's Report 2017

The demands upon Bexley CAB have grown with both the Erith office and Bexleyheath Library working at full capacity. It has become increasingly difficult to recruit new volunteers. However, we have managed to maintain a high level service for the people of Bexley.

Over the last year some of our funded contracts have come to an end, but, we have, thanks to the hard work of Roland and his admin team attracted new funders. I would like to take this opportunity to thank all our funders for their continued support during these tough economic times. It is also gratifying that we have a strong relationship with Bexley Council.

As always, I offer my total and unreserved respect to our volunteers and paid workers who have to continually update, adjust and learn new and more efficient procedures often in less than ideal conditions.

A particular thank you to Tina for all her hard work and support in the last year.

I believe that Bexley CAB can look forward with optimism and enthusiasm to the future, and a harmonious

working relationship as we strive to serve our community in Bexley.

I will be standing down as chair at the AGM due to personal circumstances. I have enjoyed my brief tenure as Chair, however, I will still be a board member so you haven't seen the last of me yet!!

Vivien Runacre
Chair Citizens Advice Bexley
Summary of Accounts

INCOME:	
L.B. Bexley Grant	£197,574.80
L.B. – Debt Advice	£ 34,000.00
Capitalise (BERR) – Debt Advice	£ 59,024.32
City Bridge Trust – Debt Advice	£ 33,680.00
London & Quadrant	£ 35,818.75
Positive Steps	£ 5428.50
Women's Aid	£ 5980.00
Other Income	£ 2,673.05
Donations & Bank Interest	£ 782.37
TOTAL INCOME:	£374,961.79
EXPENDITURE:	
Staff Costs	£282,443.69
Running & Volunteer Costs	£ 56,881.52
TOTAL EXPENDITURE:	£339,325.21
Net movement of funds	£ 57,681.11
Reserves B/fwd	£103,501.78
Closing Balance @ 31/03/17	£161,182.89

A full statement of accounts is available from our registered office;
42 Pier Road
Erith DA8 1TA

CEO's Report

This is my twentieth annual report as either Manager or CEO of what is now Citizens Advice Bexley, even with my twenty years I am not the oldest inmate and I should mention and thank Win and Karen who have been here even longer.

Last year was one of the least eventful during my tenure. The number of clients we are seeing is not really changing as we work at capacity permanently. Although it is very hard to measure the complexity of issues that clients have seems to increase. There are holes in the services that we provide we are being asked more and more for advice on family law issues, this is primarily caused by the lack of legal aid, sadly we have neither the skill set or the resources to give people the help they want. There is a desperate need for resources to provide people with representation at Social Security appeals, peoples chances of success increase hugely if they are represented. There is also a need for high level immigration advice, we are limited by law as to the advice that we can give. We have received funding for immigration advice from Trust for London and are beginning to go through the administrative nightmare of getting OISC approval. Our partnership with Women's Aid to provide a one stop shop for victims of domestic abuse continues to run successfully.

When I came here we helped people who were disadvantaged because of a lack of access to information, a lack of literacy skills or those who needed help understanding things. We also had no computers and just one word processor. Times have moved on and there is information everywhere and

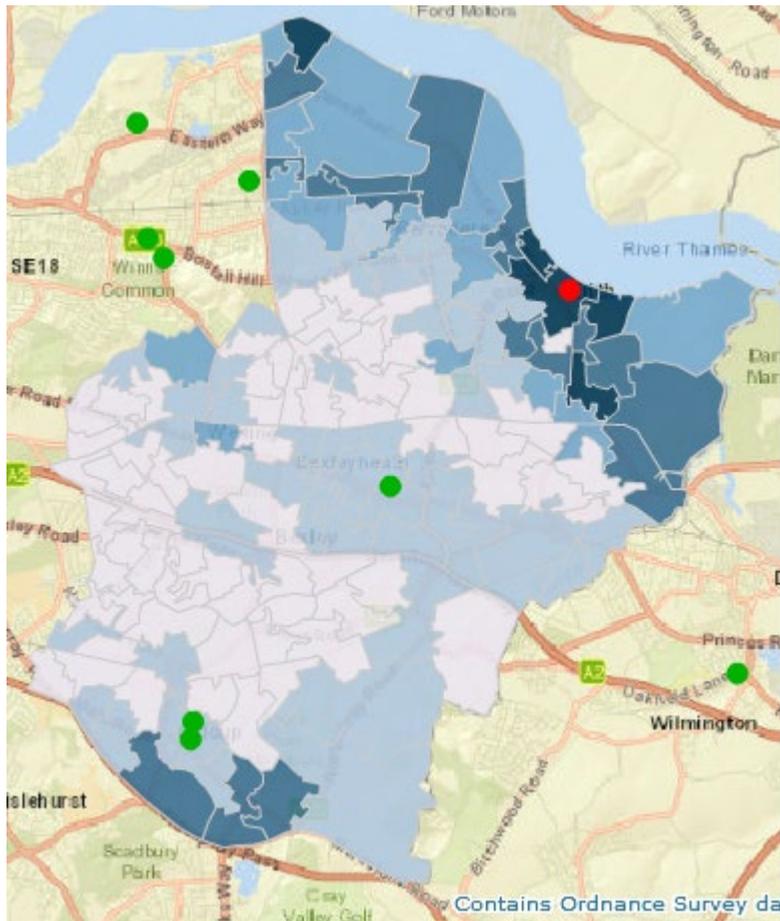
web chats and help lines and websites. The issues remain the same, my fear is that we are creating a whole new underclass of people who for one reason or another are disadvantaged digitally. I feel that Citizens Advice's policy of moving over to helplines and web chats will fail our clients. The resources must go to those in the most need.

I wish to thank Bexley Council for their continuing support. Money advice continues to be a large part of our work, we are now receiving funding from London and Quadrant Housing Association specifically to help their tenants with financial problems. We are grateful to City Bridge Trust, sadly the project ended at the end of this year and to Capitalise (Money Advice Trust) for their ongoing support of our money advice work. I would also thank Positive Steps Thamesmead and strangely the DWP for funding aspects of our work.

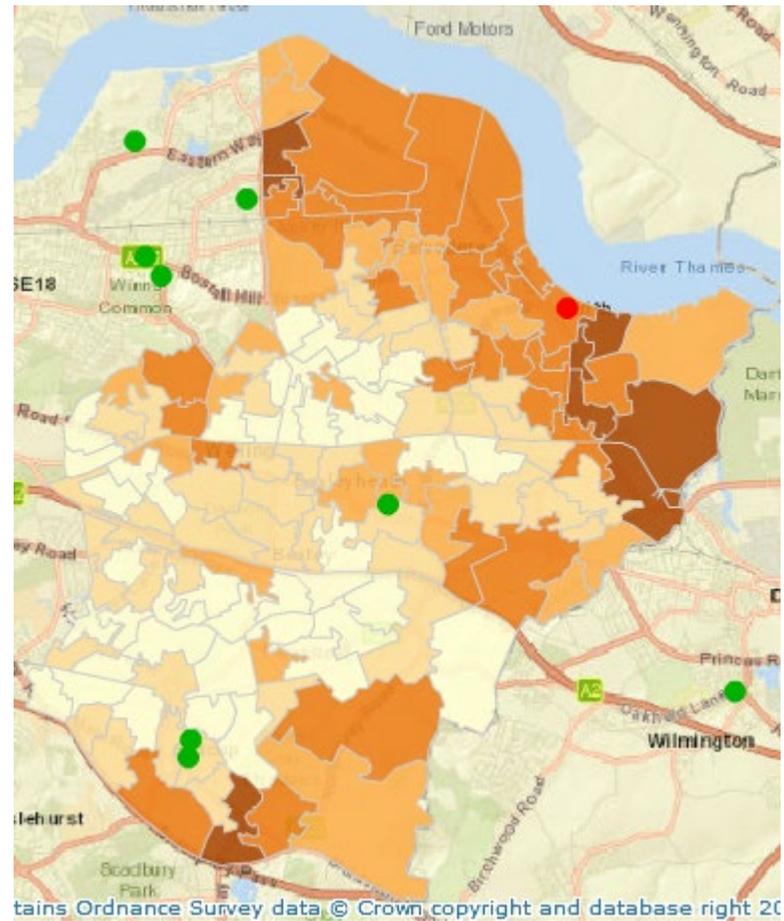
In twenty years there have been many changes. There have also been many constants, the dedication of our volunteers and staff, the faces may have changed over the years, but the values and commitment remains to the people who need our services.



Roland Haigh
Chief Executive
Officer



Bexley by indices of social deprivation, the darker the more deprived.



Bexley by client density, the darker the greater the density of clients.

Dashboard

Parameter Details

Name (Multiple Items)
 Calendar: 2016-17
 Funder: All

Change parameters

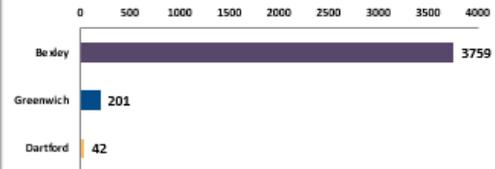
Parameter summary

citizens
advice

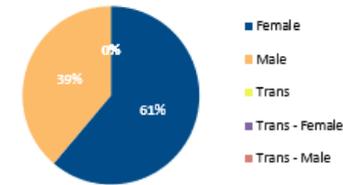
Key Statistics

Clients	4,491
Advice Issue Codes	9,932
Client Contacts	10,476
Enquiries	4,805

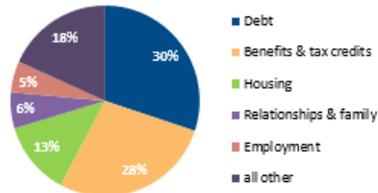
Client advised - top 3 LA's



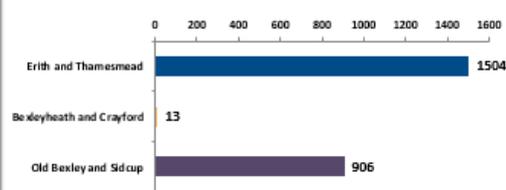
Gender of Clients



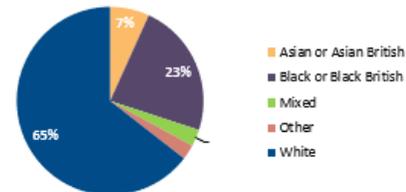
Advice categories summary



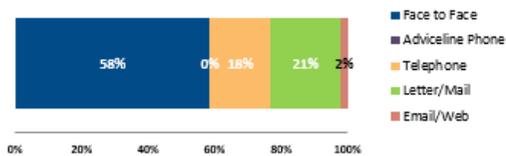
Client advised - top 3 constituencies



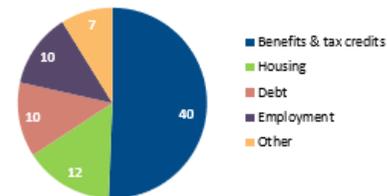
Ethnicity of Clients



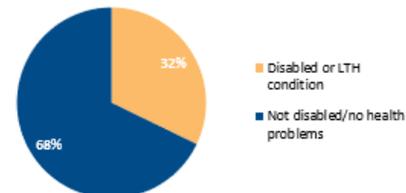
Client contacts by channel



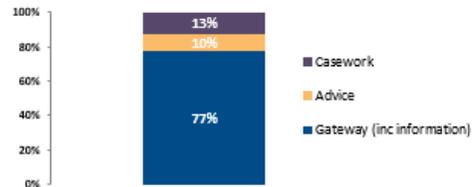
Evidence Forms



Disability / Long term health (LTH)



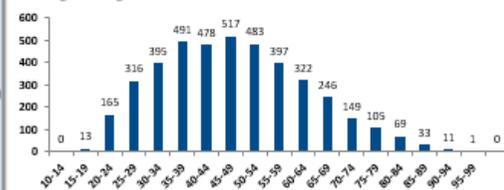
Enquires by Worklevel



Financial Outcomes for the period 2016-17

Income gain	£83,257
Debts written off	£713
Repayments rescheduled	£360

Age range of clients



Money Advice Report

By: Femi Adedayo

A review of 2016 report, reaffirms a continued demand for Money Advice. New Clients assisted during the year increased by 19.6% to 494 from 413 reported in the last financial year; driven primarily by increase in the number of the Bexley council outreach clients. Total debts excluding mortgages stood at £6,062,304, representing an increase of 14% over £5,317,356 recorded in the corresponding period last year with average debt per client of £12,272.

The year in review shows that 93% of clients entered into some form of rescheduling arrangement after we had negotiated with creditors on their behalf. While 6% were empowered with necessary support and information to deal with debts on their own; only 1% of clients opted for Bankruptcy / DRO (insolvency).

The total sum of £624,439 was identified as unclaimed benefits which was about 105% increase when compared to the previous year. Most of the unclaimed benefits were local housing allowance and council tax reduction entitlements which will provide a significant boost to the affected clients' incomes. With these entitlements, clients will be able to pay their rent efficiently while renting privately and prevent homelessness.

There have been vigorous actions from the Wilkin Chapman LLP, solicitors acting for London borough of Bexley in the recovery of council tax arrears



especially for those that were already charged on the defaulters' properties. We have recently been witnessing increase in the number of clients coming forward for advice on notice of intention to apply for Order for Sale or Notice of court hearing for Order for Sale.

It has always been a herculean task in negotiating payment plans with the solicitors on behalf of the affected clients. The solicitors

usually demand that arrears to be cleared within three months if the proceedings were to be halted. Nonetheless, we were able to assist some of these clients to arrange repayment plans thereby preventing their homes being sold which would have led to homelessness.



We continue to work closely with the housing options team at Bexley to provide independent money advice to people whose homes are at risk; affordability check for those intending to rent from the private sector and financial assessment for those with No Recourse to public funds who are being supported by the council.

We also reinforce the concept of priority and non-priority payments. This not only saves the council money by reducing the numbers of potential homelessness applications, but also helps to ensure outstanding council tax arrears are repaid as a priority.

The focus of the work at this outreach is geared towards prevention and early intervention across all areas of housing in order to minimize homelessness.

The Financial Conduct Authority has introduced a deadline for making new payment protection insurance (PPI) complaints. The final deadline for making a new PPI complaint will be 29 August 2019.

To encourage consumers to decide whether to act about PPI before the deadline, the FCA will run a two-year consumer communications campaign, this will be launched in August 2017. The Chief Executive of the FCA said: "Putting in place a deadline and campaign will mean people who were potentially mis-sold PPI will be prompted to take action rather than put it off."

We are already creating awareness among our clients to this important information.

Positive Steps

Peter Hull

I joined the Citizens Advice Bureau in the summer of 2011 as a volunteer. I became a Gateway Adviser and continued this role until September 2015 when I had the opportunity to join the staff as an Adviser.

As part of this role the bureau set up an Outreach at lakeside Medical Centre on Thamesmead. This was an initiative arranged via Trust Thamesmead under the name Positive Steps. They are a charitable organisation set up with the purpose of helping residents of Thamesmead

It had been recognised by the staff at the Medical Centre that in the region of 30-40% of their patients had underlying non-medical reasons for their visits.

We run a weekly surgery at the health centre and see up to 10 clients. The charity makes the appointments and they can discuss any key area that is normally covered by the CAB. The most common issues there are to do with Housing and Benefits. If we cannot resolve the issue immediately we can then arrange a Generalist Review at our Erith office and many clients have taken advantage of this.

This has been a very successful and we are aware how happy the GP's have been with the results we have achieved for clients. These have included helping them avoid eviction, sorting out claims for different sickness benefits and many general enquiries. We have also helped at least one

client find emergency accommodation at a time when she was subject to Domestic Violence.

We are also able to refer clients back to some of the other agencies who are linked to the charity. These include an Immigration Adviser, the Greenwich Disability Adviser and also Food banks.

The rest of my time is spent dealing with clients in the Erith Bureau. I normally have up to 4 appointments per day and the topics covered are more varied than those at the Outreach. We do seem to spend a lot of time dealing with clients whose request for benefits have been turned down. This involves sending a Mandatory Reconsideration and then an appeal. We are often asked if we can represent clients at the appeal hearing. This is a service we do not offer but we can apply to another charitable organisation who sometimes can help.

I am also involved in a project to give budgeting reviews to clients who are on Universal Credit. As this is a new benefit that is paid monthly in arrears clients are referred to us by the local job centre to assist with their budgeting. As time goes on more people will be migrated to this and it is possible that the service will be used to a higher level in the future.

Research & Campaigning

By Marcia Scarlett

When clients attend our offices advisers and assessors can use the information from their enquiry to raise a *Bureau Evidence Form* (BEF) which goes to our Central Office to the Research & Campaigns team and is added to BEFs from other Citizen's Advice Offices throughout the country. Usually the information highlights something unfair.

These can then be used to change policy and practices through a report, campaign, liaison with an agency, MP etc.

In Bexley we have had a range of different BEF done around benefits; often The Department for Works & Pensions (DWP) have not administered a claim and this causes our client to have problems; Two cases are highlighted below.

In a recent case we were able to help a client with mental health issues; we found out that she had not been paid her benefit; Employment & Support Allowance for about a year and she had been attending our office for food vouchers for many months due to not receiving any money.

This was due to DWP having incorrect details for her bank account and they did not contact her for the correct ones. In addition to add to her dilemma she said when she visited the Jobcentre the staff would call her a liar as they could see her benefit payments showing on their system which caused her shame and distress.

We have a lot of clients who are transferred from Disability Living Allowance (DLA) to Personal Independence Payment (PIP) who

were getting the higher rate mobility rate (which meant that they could have a car through the Motorability scheme) and they would be not be given the corresponding mobility component with PIP to enable them to get a car. One client said that she felt that she had "lost her legs" through this!

We have had volunteers to assist with R&C from time to time; doing BEFs; collating and administrative tasks; we have not had any help for a long period but recently a volunteer has been helping with R&C and one issue in particular where we have seen a lot of clients with a similar issue;

Clients particularly ones who have been homeless get accommodation with a landlord who describes the property to let as a one bedroom flat, renting for £150 plus a week but it is actually a room in a house which is occupied by a number of other tenants in the same situation.

Once the tenant claims Housing Benefit (HB) Bexley Council realise this and only give the room rent for HB £84.27 per week so the tenant has a huge shortfall between the rent they have to pay and the HB awarded and get into rent arrears which is a debt and can lead to their being evicted and then homeless again!

We hope that we can effect some change in this situation by liaising locally with Bexley Council, MPs and other agencies.

Our R&C work can make a change and has done in the past so long may it continue and we continue to use this tool to help our clients.