

Citizens Advice Croydon

Annual Report 2017



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Free, confidential advice. Whoever you are.

We're here for everyone.

We provide free, confidential and independent advice to help people overcome their problems.

We work to fix the underlying causes of these problems. We are a voice for people on the issues that matter to them.

We value diversity, champion equality and challenge discrimination.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

In 2016/17 the Citizens Advice service as a whole provided the following value to society:



£1.96 in savings to government and public services (fiscal benefits)

By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out-of-work benefits)

Total: £426 million

£11.98 in wider economic and social benefits (public value)

Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help

Total: £2.6 billion

£13.06 in value to the people we help (financial outcomes following advice)

As part of advice, we can increase people's income, through debts written-off, taking up benefits and solving consumer problems

Total: £2.8 billion

The Citizens Advice service can also demonstrate the following fiscal savings to specific government departments during 2016/17.

Department for Work and Pensions

through reduced out-of-work benefits

£155 million

Local authorities

through reducing cases of homelessness

£70 million

Department of Health

by reducing the use of health services

£50 million

Chair's Report



As ever, 2017 was a busy year at Citizens Advice Croydon. Our staff and volunteer team have continued to do fantastic work providing free, confidential, independent and impartial advice to people living and working in the Croydon area.

During the year we helped 5,233 people with 12,629 issues and generated £1,340,154 in value for our clients and the local economy.

A truly unique offering. Our service is “**cradle to grave**”, face-to-face, telephone, letter or email. We provide help, advice and guidance in all areas – employment, benefits, debt, housing, consumer, immigration, relationship problems and a lot more. Although traditionally a face-to-face service, we have ever increasing numbers making contact with us through our email and telephone services. This has enabled us to help more people.

We are grateful to Croydon Council for our main grant and all our other funders (listed on page 17) for their continued support.

As an independent charity, we are also always very grateful to receive support and donations from members of the public and I would like to thank everyone who has made a donation, however small.

If you make purchases online then please do this via the charity fundraising site – Easyfundraising. At **NO COST** to yourself, the website will make donations to Citizens Advice Croydon. You can purchase items from a large number of stores, supermarkets, high street chains and many of your other favourite shopping or auction sites. Please help us here. The link is: www.easyfundraising.org.uk.

Our Friends & Fundraising team have continued to raise money to support our activities through quiz nights, tombolas and other events. In 2017 they raised £2,587 for us. If you would like to find out more, join our Friends & Fundraising team or keep in touch with us, contact friends@croydoncab.org.uk.

We currently operate from our office in South Norwood. Ideally we need a presence in other areas of the borough ... in the centre of Croydon in particular. To do this we need extra funding to provide additional outreach services throughout the borough.

Over the next year or so we will have some major challenges. We will continue to try to expand the service we offer to Croydon residents. However, we know that despite our best efforts, the sheer demand for our services makes it impossible to satisfy everyone who would like help and advice. That will be our big challenge going forward.

CEO's Report



The year was another busy one for the staff and volunteers at Citizens Advice Croydon. We concentrated improving quality, supporting our volunteer workforce and increasing the numbers of clients we were able to help.

We decided that we needed more supervisory capacity to enable us to achieve these goals and through a mini restructure we employed two more Advice Session Supervisors to help our existing Supervisor. The major change we made to our service was that every client who came to our drop-in session was given an Initial Check, a short diagnostic interview, by a supervisor

which meant we helped more people and saved the detailed assessments for people who really needed them. Simple queries were resolved by the supervisor performing the Initial Check, saving time for the clients and enabling us to help more people.

Our quality improved thanks to the diligence of our staff and volunteers and the ability of the supervisors to devote more time to checking work. Our Volunteer Co-ordinator revamped the volunteer training course which means that our volunteers are on the rota more quickly, making volunteering with us enjoyable and effective.

Our generalist advisers are all volunteers and they are able to help people resolve difficult problems and help clients to challenge decisions that may be incorrect. We are also able to help people with casework in welfare benefits, debt, housing and employment. Our team of paid staff and volunteers work together helping the people of Croydon to access their rights and understand their responsibilities. Our information and advice is holistic, helping people to resolve all their issues, not just one aspect of them.

We would like to thank all our funders without whom we would not be able to offer our service: Croydon Council, Macmillan Cancer Support, L&Q Housing Association, the Henry Smith Charity, Croydon Relief in Need, Hastoe Housing Association and Wandle Housing Association. We would also like to thank the staff and volunteers whose dedication to the service and the people it helps is second to none.

Advice Services Report

This has been a year of change for the core service. With the appointment of two additional supervisors, we have been able to see more clients whilst maintaining the high quality of advice. We run an open door session three mornings a week and run a phone service most days as well as responding to webmails.

On days when we have an open door session we have a waiting room full to capacity and we speak to people with all sorts of issues. For many, English is not their first language and they prefer to communicate face to face. We aim to deal with the early rush as quickly as possible.

We have increased the number of clients we can see by introducing an initial check/triage. Those not needing a full assessment can be quickly sent on their way with the information they need. This has reduced waiting times and has been popular with clients. Volunteers who have completed the necessary training then assess the clients' needs and if necessary make them a specialist appointment.

No volunteer is left unsupported and an experienced supervisor is always on hand to provide guidance. The supervisors carry out the initial check and manage all advice sessions. Supervisors are also responsible for the quality of advice and much of their time is spent checking the work done in order to improve standards as we continue to seek ways to provide a better service.



Housing Advice Service



Citizens Advice Croydon continues to deliver free, confidential, impartial and independent housing advice and casework to Croydon residents under the housing project.

At Citizens Advice Croydon we have always prided ourselves on the fact that we intervene at the earliest possible stages in order that we might bring resolution to an issue before any formal action commences. Through this work, we prevented or delayed homelessness in 147 cases in 2017. Early intervention was clearly recognised by the Welsh Assembly when they introduced the Housing (Wales) Act 2014, which has proved successful in preventing homelessness in the first instance. The Government has now introduced legislation in England in the form of the Homelessness Reduction Act 2017, which came into force in April 2018. The Act makes radical changes to the way that local authorities assess applicants

approaching them as homeless or threatened with homelessness. The main aspect is that local authorities need to assess people when they will be threatened with homelessness within 56 days (instead of 28 days) and seek to prevent homelessness where possible. In view of our own successes in homeless prevention, we hope that this upcoming legislation will be a positive step for clients who find themselves in this difficult position and where alternative accommodation is proving increasingly hard to secure.

In 2017, the Housing Advice Service offered 795 appointments to clients.


CASE STUDY

Ms R was an assured shorthold tenant who lived with her dependent children. She approached us with a number of complex issues; a notice under s.21 from the landlord telling her that she had to vacate the property, a letter seeking to increase the rent (which she could not afford), an allegation of rent arrears, and disrepair issues. There was a further issue of the landlord entering the property without consent.

Following intensive casework, we resolved the issues as follows:

- s.21 notice - we wrote to the landlord confirming that as the notice being relied upon was served before the deposit had been protected, it was invalid. The landlord accepted this and withdrew the notice.
- Notice of rent increase - an application was submitted to First Tier Tribunal (Property Chamber) arguing that the notice was invalid as it did not provide the required one month notice period. In addition, we argued that the proposed rent was in excess of market rent. A hearing was set down but before attendance was necessary the landlord wrote to the tribunal to withdraw the notice and there has been no increase of rent.
- Rent arrears - we assessed the rent statements and payments confirmed that there are no arrears. The landlord has accepted this.
- Harassment/unlawful entry - we wrote to the landlord to confirm that he was in breach of the implied right to quiet enjoyment. The landlord has desisted from further breaches.
- Disrepair - the landlord made a commitment that they will address the disrepair issues.

Ms R continues to live in the property and the issues she approached us with have been resolved in full.



'I am writing to say a big thank you and appreciate you for stepping in and saving me from illegal eviction as I didn't have a clue about rights when renting a property... Thank you for your time, effort and quick responses to my calls and mails.'

Debt and Welfare Benefits Project

The project, which is funded by the Henry Smith Charity, started on 1st January 2017 and has one full-time debt and welfare benefits caseworker supported by volunteers who are training in debt advice.

We offer full benefit and debt advice casework for clients who have priority debts such as mortgage, rent and council tax arrears. We will also help 'vulnerable' people who have non-priority debts only such as credit card and unsecured loans. Almost all clients who approach us for help with debts also have benefits problems in that they are either not receiving a benefit to which they are entitled or being paid the wrong amount.

We have been one of the 'full service' digital areas for Universal Credit since its inception in October 2015. There are ongoing issues with this benefit in the lack of experience in benefits of the Universal Credit staff and failure to make timely replies to notes made by claimants in their journals. This has led to delays in dealing with clients' debt problems as their income has to be maximised before options can be fully discussed and, if applicable, offers made to their creditors.

During 2017 the project has helped 185 clients on a casework basis, with a further 120 cases being referred to other providers following assessments. We can report a benefit gain of £94.9k along with debts written off in the sum of £80.5k. We have obtained charity grants of £250 for clients. We have prevented 10 clients from being made homeless after preparing court forms and negotiating with landlords

CASE STUDY

Mr J is 55, separated with two dependent children. He lives in a house he is buying with a mortgage. He had been on sick leave from his job for nine months and was awaiting an operation on his left foot. His sick pay had finished and was just receiving the basic amount of Universal Credit. He also received Personal Independent Payment for daily living and mobility issues. He had accrued council tax arrears of £1.4k and mortgage arrears of £1.8k although he had an agreement with the mortgage company that payments would be put on hold until he started work gain. The council were taking court action in respect of the council tax arrears.

We advised Mr J to claim 'new style' contribution-based Employment and Support Allowance as it was outside of Universal Credit. This was because he was unable to work due his disability. We identified that he was also not receiving any council tax support or claiming the single adult discount as he was the only adult living in the property. We advised Mr J that he would receive help with his mortgage interest after he had been on Universal Credit for nine assessment periods which, based on current government assistance rates, would be £174 per month. After checking his Universal Credit award it was found that he was not receiving the child responsibility payment and we advised him that he should apply for this.

As a direct result of our advice, Mr J received the single adult discount for his council tax of £476.34 and council tax support of £27.48 per week. This resulted in a credit in his council tax account. He also received the child responsibility payment of £508.75 in his Universal Credit. Overall his income increased by £627.83 per month.

Pound Advice - L&Q

Pound Advice is a face-to-face advice service for L&Q Housing Association residents. The Pound Advice service is provided on three main levels: general money advice, early intervention debt advice, and specialist debt advice. It can help those that have debt issues or who are looking for help in making the most of their money. It is an objective and confidential service and can help with:

- Rent arrears
- Debt
- Help with budgeting
- Banking and credit
- Ensuring a full benefit entitlement is claimed

At the first appointment we conduct a full exploration of the client's circumstances, complete a benefit check and deal with any emergencies that may be evident such as court proceedings relating to their property or enforcement for council tax debt or other fines.

Follow-up appointments are then agreed to update us on any changes in the client's circumstances and primarily, to discuss with clients what kind of options are available given their financial situation. Typically there can be a number of appointments before clients are in a position to finalise a financial statement and make offers to creditors.

The service helped 62 clients in 2017.

Case Study

Mrs S was aged 57 and lived with her adult daughter in a three-bedroom housing association property. She had a part-time job working 2 hours per week in a supermarket and was in receipt of a small pension. She was a cancer patient and, because of her illness, fell into rent arrears of over £7,000 and defaulted on her council tax payments. She had also defaulted on a previous Suspended Possession Order and she was being threatened with eviction and had bailiffs demanding payments for her council tax. We arranged an urgent appointment for Mrs S with South West London Law Centre to deal with the impending eviction and helped her apply for Universal Credit and Personal Independent Payment (PIP) to increase her income. We also suggested that she ask her landlord for permission to rent out her spare room which would give her a further income. We explained to Mrs S that she should ask her daughter to make a more realistic contribution to household expenses, which she is now doing. Mrs S managed to pay off her rent arrears by releasing a lump sum from her pension, which meant she was in a position to make an offer to make regular payments off her council tax debts. We were also able to help Mrs S manage all her other smaller debts. The help we have given her has dramatically relieved the stress she was under and enabled her to focus on her recovery.

Macmillan/Citizens Advice Benefits Service for South West London



The Macmillan/Citizens Advice Benefits Service for South West London is a partnership between Macmillan Cancer Support, Citizens Advice Wandsworth and Citizens Advice Croydon. It has been running since 2013 and covers the South West London Cancer Network.

The Macmillan Team at Citizens Advice Croydon provides telephone advice and appointments at our office in South Norwood and at Croydon University Hospital, Epsom Hospital, St Helier Hospital and the South East Cancer Help Centre in Purley.

We receive referrals from the Macmillan Information & Support Centres and from clients phoning our helpline. Most patients face complex issues and we support them and their carers from diagnosis, throughout their treatment and beyond. We provide advice and support on benefits, from the initial application to the appeal tribunal, where we have a near 100% success rate, and we help clients to obtain Macmillan grants and other charitable support. We advise on employment and can refer clients to our in-house specialist debt and housing advisers, if required. Our team members witness daily the improvement in a patient's emotional and financial wellbeing when benefits are awarded, affordable repayment plans negotiated with creditors or eviction prevented. We also advise on obtaining help with care needs by requesting occupational health assessments. Where necessary, we help patients to prepare for death (Power of Attorney) and their carers to obtain financial help for funeral costs.

We aim to be flexible in our support, contacting clients on the same day we receive the referral when the need is urgent. Clients know that they can contact us again and again if necessary, even after their initial problem has been resolved. Most client contact takes place by telephone which many prefer when they are feeling unwell. This does not restrict the help we can give and Personal Independence Payment applications forms and other lengthy documents can be completed in this way.

We give annual training about disability benefits to trainee GPs at Epsom Hospital and participate in Macmillan's own varied training programme.

Employment Advice Service

During 2017 our volunteer employment adviser provided expert advice and support for a wide range of complex and challenging employment issues. Dismissal still presents the highest number of cases, followed by various categories of pay issues.


Our Employment Advice Service helped around 60 clients during 2017. In all, the total money obtained for these clients totalled over £54,000. All cases were directly managed.

Ms L was an employee of a restaurant who became pregnant. The restaurant owner made it clear he did not want her to carry on working unless she could do the full range of required work. Remarks of an upsetting nature were made to her in relation to her pregnancy. Ms L resigned and we assisted her to claim for constructive dismissal and sex discrimination.

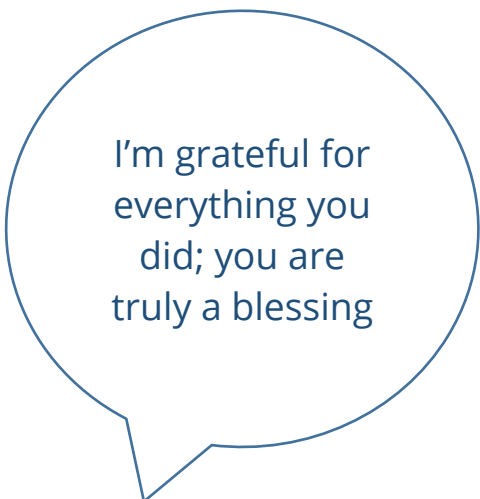
We brought an action through the Employment Tribunal. The restaurant owner did not attend the hearing and Ms L was awarded £13,005 for constructive dismissal and sex discrimination.

Mr D was employed in a warehouse which moved to a new location where the air quality was very bad. Shortly afterwards Mr D found that he was suffering from a permanent lung disease. He sought changes to his work environment (a reasonable adjustment) but his employer was unresponsive. Mr D left, claiming constructive dismissal, unpaid holidays and disability discrimination.

We took action in the Employment Tribunal but before the case was heard, the employer made an offer of £4,333 which Mr D accepted.



Just want to
thank you for
your
inestimable
help



I'm grateful for
everything you
did; you are
truly a blessing

Research & Campaigns

Citizens Advice Croydon is well known for the advice and information we give clients to help them overcome the problems they face. Perhaps less well known is the Research & Campaigns work we do to improve the policies and practices which affect people's lives and stop these problems from happening in the first place.

In 2017 we told National Citizens Advice about our clients' issues so Citizens Advice could include them when talking to government, the press and so forth. For example, the people of Croydon were amongst the first to experience the roll-out of full digital Universal Credit. Citizens Advice Croydon brought the problems arising from this roll-out to the attention of the Department for Work and Pensions (DWP) via National Citizens Advice who regularly meet the DWP to talk about the implementation of full service Universal Credit. Anecdotal evidence suggests that the DWP are listening to Citizens Advice as we now seem to see fewer clients with problems in actually applying for Universal Credit than previously (and there is no evidence to suggest that there are fewer new local claimants).

When our staff and volunteers have helped a client, they make detailed notes of what has happened, the advice and information given to the client, and what the next steps are. They also assign codes to each case so we can look at the types of problems facing our clients as a whole. The same codes are used in Local Citizens Advice (LCA) centres across the country and are uploaded anonymously to National Citizens Advice. This means that LCAs can build a picture of the problems faced by clients in their areas but, importantly, allows National Citizens Advice to understand what is happening nationally. Citizens Advice is well respected for the quality of this evidence.

We need more than statistics to make our points. When we are aware of a problem faced by many people, we issue a call for evidence. This alerts our client-facing staff and volunteers to be on the lookout for clients facing specific issues. They will then complete an online evidence form giving more information about the impact the problem is having on the client, the client's family and community. This information gives evidence about how real people are affected by specific policies and practices.

Sometimes we want to find out more about a known problem. For example, many of our clients who receive housing benefit (or the housing element of Universal Credit) have difficulty finding letting agents who will help them find private rented accommodation. We phoned almost 100 local letting agents to make a list of those agents which were prepared to take housing benefit recipients onto their books so that our clients need not waste their time contacting agents who will not help them. This project was shortlisted (and was awarded 2nd place) for the award for the most influential research and campaigns project undertaken by a LCA in 2017 and several other LCAs have since done similar projects to help their clients.

Volunteering

Our volunteers are the lifeblood of our service – we simply couldn't manage without them. They come from all walks of life, some of them at the beginning of their working life, some looking to return to work after a break and some looking to give something back to the community following retirement. Whatever their reason for deciding to volunteer with us, we talk to them about what sort of commitment they are willing to give us and try to find them an opportunity which utilises their skills and talents. We offer certificated training and work experience and lots of our volunteers go on to obtain paid employment as a result of the skills and experience they've gained with us. We're always looking for more volunteers to join our team and we have many varied roles to choose from, ranging from advisers and assessors (for which we provide full training and supervision), to receptionists, office assistants, trustees, campaigners and IT experts. You'll be fully supported and we'll reimburse your out-of-pocket travelling expenses. You can find out more about our volunteering opportunities on our website at www.citizensadvicecroydon.org.

A Volunteer's perspective

When I joined Citizens Advice Croydon in October 2016, I did so knowing Citizens Advice was a highly regarded charity that had been providing free advice and support to the community for 75 years. Having had paid work and volunteering experience in frontline roles with other charities, I wanted to take on the challenge of helping to support clients as part of the Research & Campaigns team. During my time in this role, I have enjoyed working as part of a friendly, co-operative team and learned a lot about effective campaigning. I have also gained a greater understanding of the importance of the work Citizens Advice does to support the community in the interests of fairness and justice, especially for those facing great hardship.

Volunteering with Citizens Advice has had a positive impact on my career; providing a good impression to prospective employers who are obviously aware of the organisation's work and reputation. I am proud to say that I have played some small part in supporting its vital work, and I recommend volunteering with the service to anyone looking to gain knowledge, and experience or who has an interest in actively making a difference in their community.

Friends and Fundraising

The **Friends of Citizens Advice Croydon** support the work of Citizens Advice Croydon in two ways: by drawing attention to the charitable status of Citizens Advice Croydon within the community and by raising funds through events planned through the year.

The members of the Citizens Advice Friends & Fundraising Group have been on a learning curve since its inception in 2013. We now have the confidence in 2017 to focus on the fundraising that we do well and raise the profile of Citizens Advice in Croydon.

There have been a number of changes in membership over the year. We have lost a couple of members but gained another and had a change of Chair. During this year the group has actively pursued networking with the Croydon community, promoting Citizens Advice Croydon's charitable status and continuing to raise funds.

By December 2017 the Group had raised a staggering total of £5,979.64, of which £2,587 was raised during this year.

Events included a Spring QuizFest held on 21st April 2017 at Nuffield Sports Centre on the Purley Way which was attended by over 50 people (£486); four tombola stalls at local events including New Addington Carnival and at South Norwood Clocktower Market (£556); a Summer Sunday lunchtime concert with 41 tickets sold (£536), and we held stalls at two Christmas Sales in Shirley, at St George's Church, and St John's School (£158).

This year the group promoted Virgin Money Giving, prompted by Andy and Liz Bebington who asked for donations in lieu of birthday presents (£740).

A first for the group was to start spending some of the funds raised to support the staff and volunteers at Citizens Advice Croydon. A dishwasher was purchased and installed and the group funded the renewal of the Chamber of Commerce Membership for one year, fulfilling one of our aims to work in partnership with local businesses.

We are very grateful to various local businesses including florists and hairdressers for their sponsorship and donations towards our raffle prizes and to Nuffield Sports Centre who donated the venue free of charge for one of our Quiz Nights. This was due to the hard work of members of the Friends & Fundraising Group who approached the businesses, and their generosity in response.

We look forward to an active and productive year for the Friends & Fundraising Group as we grow in confidence in 2018.

This is a developing area of work within Citizens Advice Croydon. If anyone would like to help with these activities please contact Barbara Tower on funding@croydoncab.org.uk.

WHERE WE ARE

48 – 50 Portland Road, South Norwood, SE25 4PQ. Adviceline: 020 8684 2236

HOW TO CONTACT US

See our website: www.citizensadvicecroydon.org for our up-to-date opening hours.

Email advice is available at www.citizensadvicecroydon.info

On-line help is available at: www.citizensadvice.org.uk

THANKS: Our thanks goes to Croydon Council for their continued and invaluable financial support, Macmillan Cancer Support, the Henry Smith Charity, Croydon Relief In Need, L&Q and Hastoe Housing Associations, Big Lottery Awards for All, Energy Best Deal (Citizens Advice delivered the Energy Best Deal with support from Ofgem, and funding from EDF Energy, Scottish Power, Scottish & Southern Energy, British Gas, E.ON and npower). We also thank our staff and volunteers and the members of our Trustee Board.



@CroydonCAB



Citizens Advice Croydon

www.citizensadvicecroydon.org

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