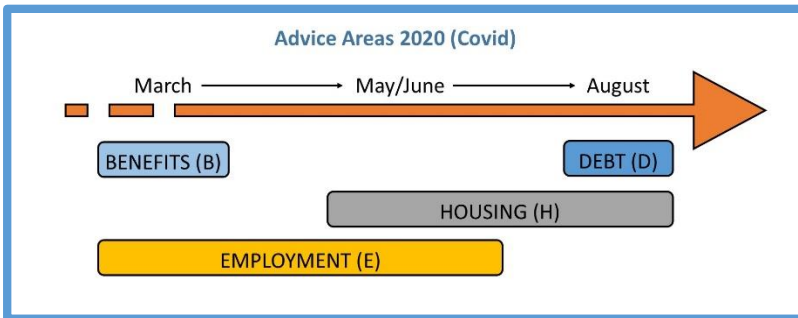


**Introduction**

You are receiving this update because we wanted to bring awareness of specific advice areas that are relevant and emerging throughout Bromley and specific local wards. This document is a summary of quantitative statistics with qualitative comment demonstrating current emerging issues in this phase of the pandemic. In this edition we will focus on **Housing**. We are providing this as an aid to enable focused decisions to be made in areas of need, both geographically and socially.

**1. Advice Areas**

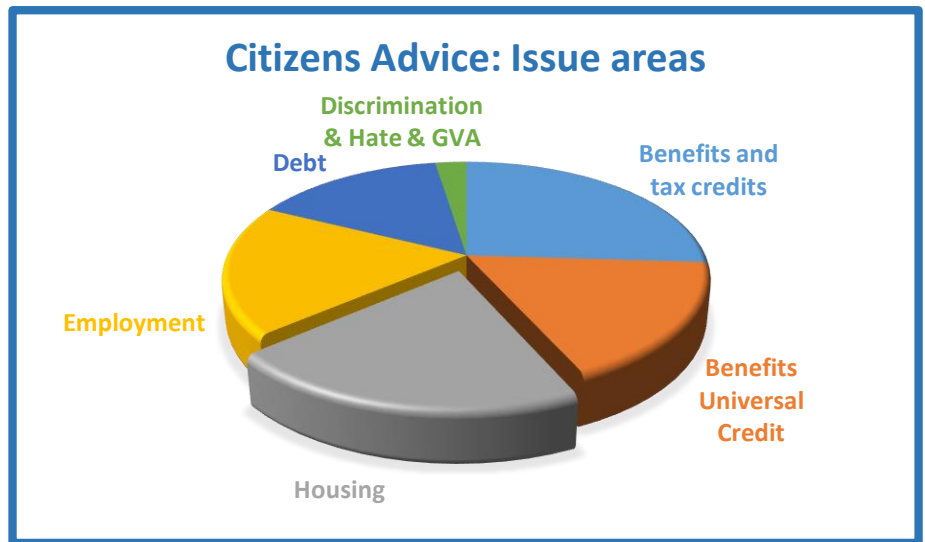


Initially Clients were concerned about their employment, specifically furlough eligibility, this in turn led to a rise in Benefits enquires (Personal Independence Payments (PIP), Universal Credit (UC) and Legacy Benefits), where clients had lost their employment. In May/June Benefits advice tailed off and Employment advice (unfair/constructive dismissal, paternity/maternity leave and

contract rights and responsibilities were prominent. Housing issues (rents/mortgages, neighbour disputes, maintenance affordability) then started to emerge and continue. In June to August there was a rise in Debt Advice (factors included loss of work (employed/self-employed), getting behind on payments for both priority and non-priority debts or having no recourse to Public Funds Inc. Eligibility for Government Covid 19 Schemes.

**2. Key Statistics 23.03.2020 – 21.08.2020**

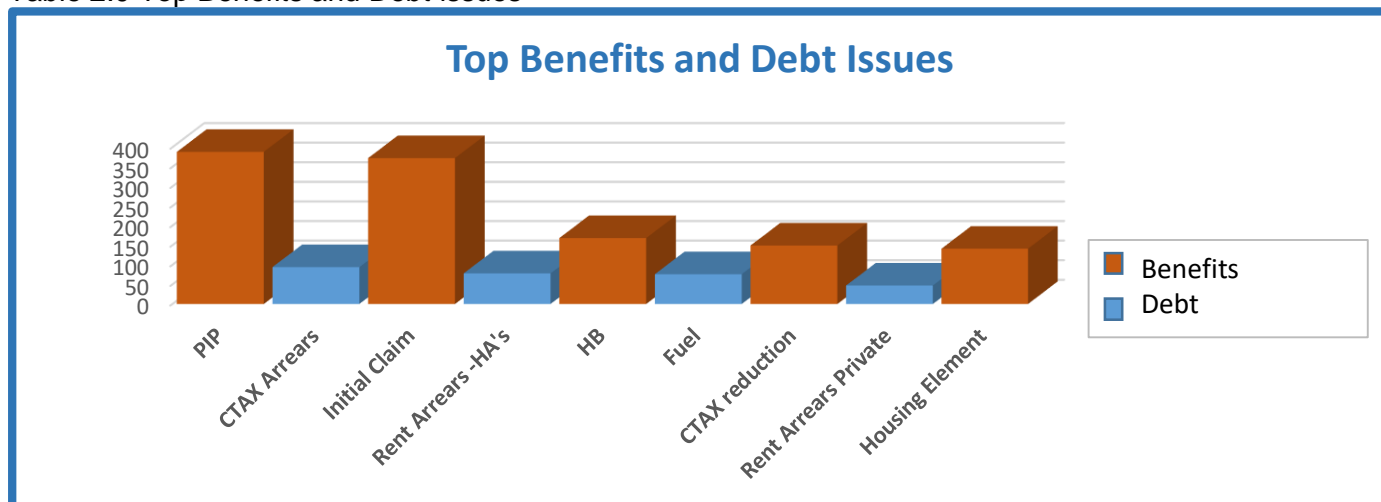
Table 1.0 opposite shows key demographic data for the period. As you will see Housing is the second highest advice issue. With 913 issues with 294 clients, linked to both benefit and Debt issues. In Top Benefit Issues Table 2.0 below, Housing Benefit is the 3rd highest issue, with Council Tax reduction and the UC housing element being 4<sup>th</sup> and 5<sup>th</sup> respectively both having direct effects on housing and potential homelessness. In Top Debt issues rent arrears notably 2<sup>nd</sup> highest.



**3. Case Study**

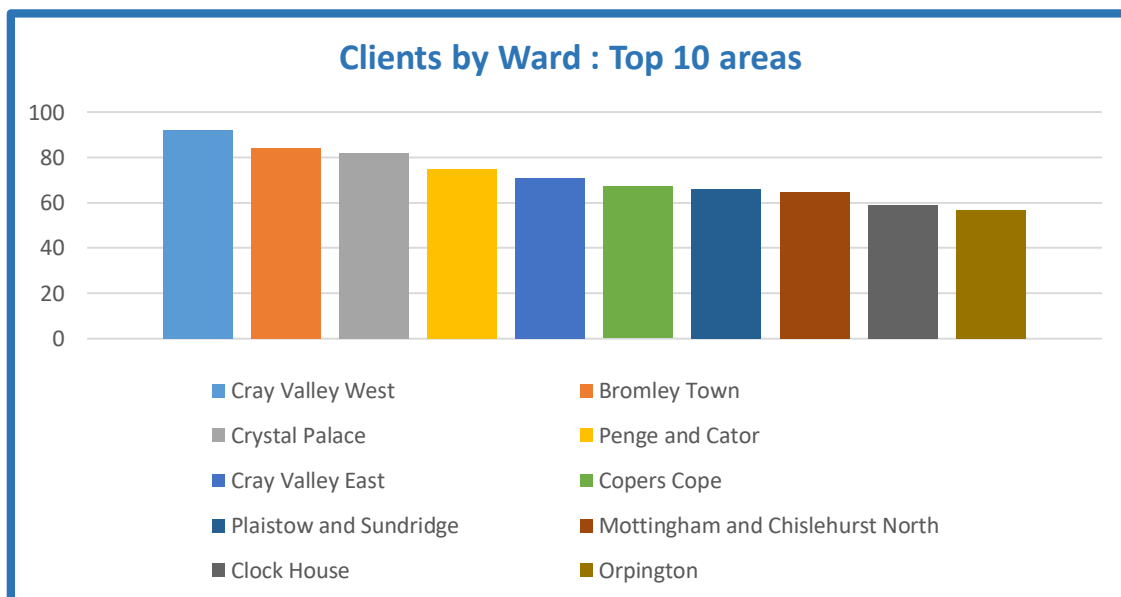
Client and his wife are living in private renting housing during pandemic. The Client lost their employment income, they have No Recourse to Public Funds (NRPF), large rent arrears have accumulated and the landlord is seeking to evict. To indirectly support their housing situation, the couple were supported by looking at their income and expenditure and a foodbank voucher was provided plus separate employment support. The Client was advised on housing rights and that a court order was required to evict. They were provided with a letter to hand to the landlord asserting their housing rights and seeking to negotiate to remain in the property as the couple’s employment income was likely to be restored and then able to resume rent payments. The Landlord agreed on receipt of the letter. Homelessness was prevented despite the issue of no recourse to public funds. Employment and income was restored following a separate employment advice. Emergency food support was provided.

Table 2.0 Top Benefits and Debt issues



#### 4. Local Impact in Bromley by Ward 23.03.2020 – 21.08.2020

Table 3.0 opposite shows Clients by ward, Darwin showing least clients, as opposed to Cray Valley West being the highest. In response to this Citizens Advice Bromley run weekly Outreach in Cotmandene Community Resource Centre. One of our specialist housing



advisors commented? 'Clients are more relaxed as they live nearby ... as well as access other services at the centre. We get many settled travellers needing advice. It is sometimes harder to trace their housing history and there is also potential discrimination. Looking at tenancy agreements, their housing provider, length of residence and the size of the property. All this is then picked up through Citizens Advice's policy work'.

#### 5. Outcomes (Specific to housing)

Income gain	£23,085
Reimbursement	£13,515
Debts written off	£5,261
Repayments scheduled at	£1 084
<b>TOTAL preventing homelessness</b>	<b>£30,042</b>

The financial outcomes recorded are reflective of mixture of benefit entitlement, grant awards, compensation from landlords and of course cost of preventing homelessness. The General office outcome for the period 23.03.2020 – 21.08.2020 was recorded in total of £598.31. Total clients averted, prevented, and delayed from homelessness in this period 50.

#### 6. Contact with Citizens Advice Bromley: [researchandcampaigns@citizensadvicebromley.org.uk](mailto:researchandcampaigns@citizensadvicebromley.org.uk)