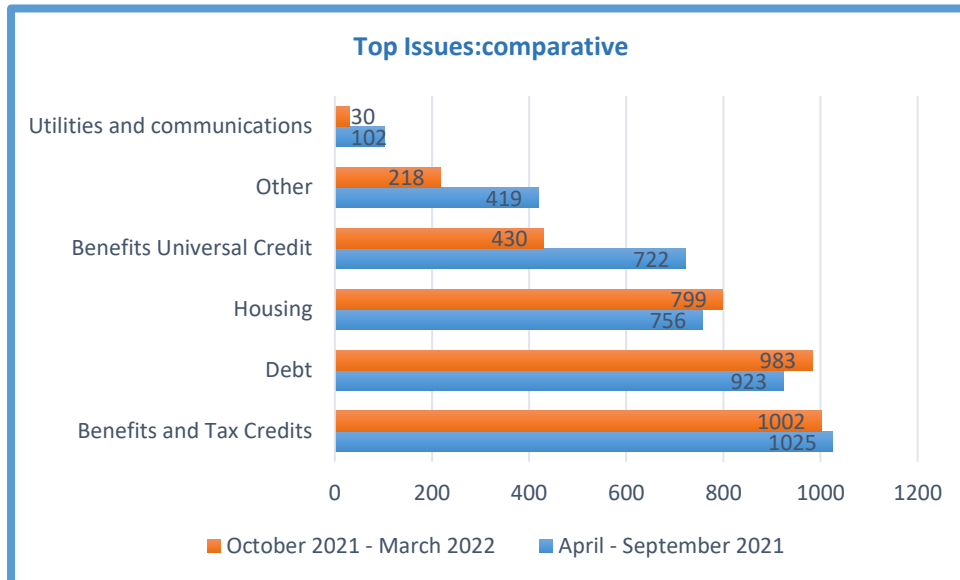


Introduction

This update has been sent to you 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 edition we will focus on **Debt**. We are providing this as an aid to enable focused decisions to be made in areas of need, both geographically and socially.

1. Issue areas

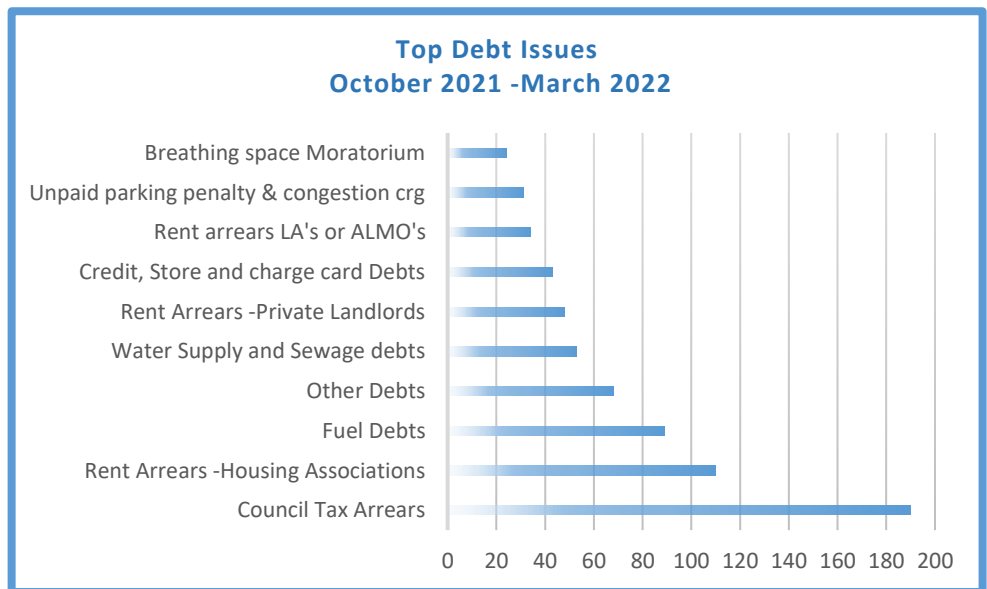


From October 2021 onwards we remain seeing clients for Benefits /Tax Credits, Debt and Housing as our top three issue areas, remaining fairly steady. Housing related areas tend to focus on disrepair. We currently have a good working relationship with the council housing team and are soon to start building bridges with the housing ombudsman team. As far as Social landlord organisations this is still an area we wish to develop. You will notice that since the last newsletter we have had a 40% drop in Universal Credit enquiries although many are now supported by the national Citizens Advice 'Help to Claim' project. It should also be

mentioned that we can now start to see the rise in energy issues as we see a 240% rise in enquiries.

2. Key Statistics 01.10.2021 – 31.03.22

Table 1.0 opposite shows key data in the area of Top Debt Issues ranked. As you will see the most prevalent area for Debt related advice is council tax. This does link with advice areas on benefit issues as council tax reduction is the 5th largest enquiry area. The council tax rebate policy is welcomed by clients however for the vulnerable more DWP support is required. A good relationship with the Council Tax team really helps Citizens Advice Bromley clients. Rent arrears – housing associations is noted 2nd and we continue to develop our relationships with the larger housing associations. Fuel Debt is marked 3rd however we are seeing and increased client load as virtually all clients are now struggling with food, fuel and living expenses. Our excellent relationship with Bromley Borough Foodbank continues but numbers are increasing. *Note this table does not show all Debt issues.



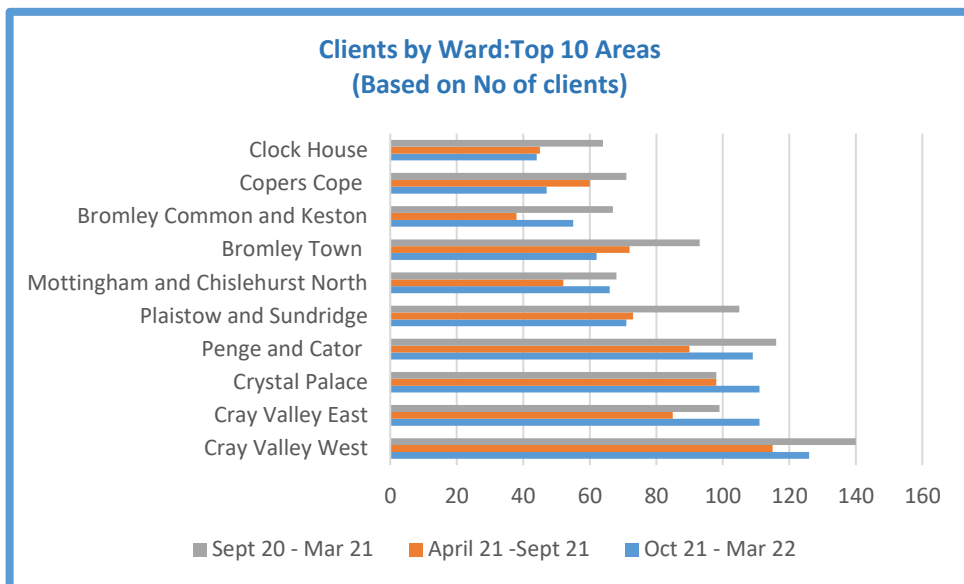
3. Case Study

The client was referred to Citizens Advice Bromley's Debt Team for multiple debts. They had priority debts (council tax and rent arrears) and non-priority debts. The client was particularly worried about their Council Tax arrears, which covered 2017 to the current financial year. The client advised they had never been able to stay on top of their Council Tax as their application for Council Tax Support had been declined, despite the client being on a low income. The client suffers from depression and long-term health conditions. The client attended a full Debt advice appointment and was given advice on Personal

Independence Payment and encouraged supported to apply for Employment Support Allowance (ESA) entitlement. The client was supported to apply for income maximisation including; Priority Service Register, Water Help Scheme, Discretionary Housing Payment and Severely Mentally Impaired exemption. The advisor mediated with Bromley Council Tax team to investigate further regarding the client's council tax account. The outcome was the debt team were able to establish with Bromley Council Tax team that there had been an error and all enforcement action would be suspended and passed back to the council to discuss a repayment plan. Financially, the team were advised this would reduce the client's debt from £6,000 to £1,000. All benefits applications and reductions were applied for successfully and client is waiting to hear on the level of income maximisation achieved. The client was extremely grateful for the support which in turn positively affected their mental well-being and advised this was something they'd felt unable to escalate themselves.

4. Local Impact in Bromley by Ward 01.10.2021 – 31.03.22

Table 2.0 opposite identifies clients by ward. Since Sept 20 – Mar 21, Penge and Cator, Mottingham and Chislehurst, Bromley Common and Keston decreased in Apr– Sept 21. However, they have recently increased again but not to their original levels. Plaistow and Sundridge has continued to reduce since Sept 20 as has Bromley Town, Copers Cope and Clock House. Crystal Palace has increased slightly from Sept 20 and Cray Valley East has increase higher than its original numbers since Sept 20. Cray Valley West decreased in Apr–Sept 21. However, it has increased again but not to its original levels. We have since opened a second session of outreach in the neighbouring walnuts shopping centre, adding to our already successful foodbank outreach, to support clients in this area.



5. Outcomes (Bromley Office)

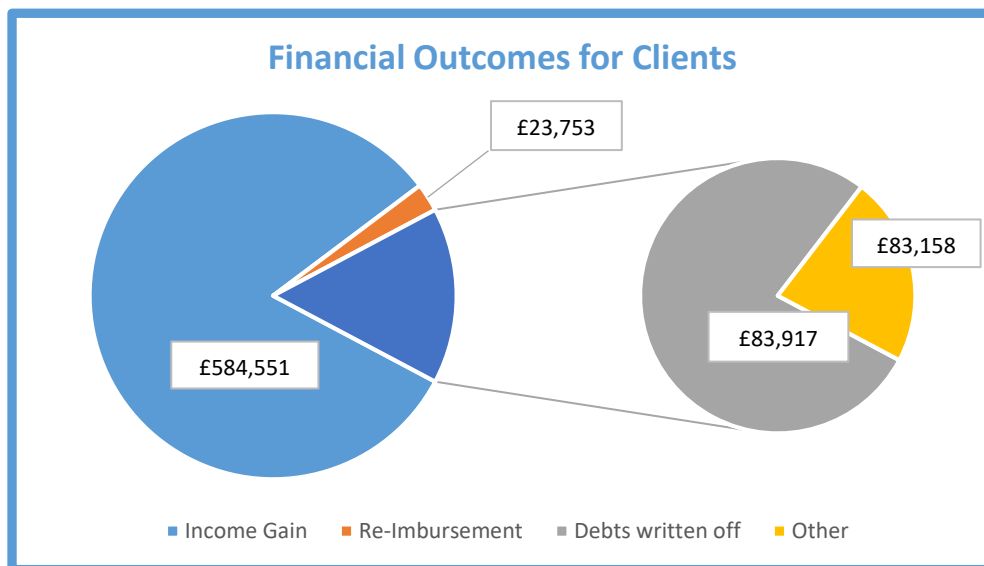


Table 3.0 opposite shows the financial outcomes recorded for the period **01.10.2021 – 31.03.22** inclusive (Figures in 1,000's). This data is reflective of a mixture of specific outcomes including but not limited to Income Gain, Re-Imbursement, Debts written off and other miscellaneous financial outcomes. Income gain has increased since April – September 2021 from £538,30 to £584,551 as has Reimbursements from £16,371 to £23,753, Debts Written off from £79,150 to £83,917. The total financial outcomes for clients in this period was £775,379.00 up from £656,579.00.

6. Contact Citizens Advice Bromley

If you have any questions about the information above, have a certain area you are passionate about or want to find out more about what we provide at Citizens Advice Bromley either in central Bromley or within our outreaches in St Pauls Cray, Orpington or Anerley we always welcome contact or can arrange a visit.

Please reach out to us at: researchandcampaigns@citizensadvicebromley.org.uk