

CITIZENS ADVICE BROMLEY RESEARCH AND CAMPAIGNS 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.

JULY 2025 - DECEMBER 2025

Gareth Bacon MP

ORPINGTON



31 October
2025



Loraine (CEO) discussed what **Gareth** knew of us and the history of *Citizens Advice Bromley*.

- How we are structured and our current partners
- Projects and our outreach services within the community
- Our desire (resources permitted) to be working more within *Biggin Hill*
- Challenges of funding and the climate, noting funding organisations are leaning more to towards partnership bids

We all discussed:

- Safeguarding and how important it is to ask questions so the right people get the support they need
- What do volunteers get out of working with us and the importance of volunteering for client support
- Our impact report.

Herbie talked about the structure of *Bromley Well*.

- The partners and the services we run
- The differences between advice and assessment
- The *Single Point of Access* and the various methods through which clients access our service.

Visit to Community House

We were very pleased to host a visit from **Gareth Bacon MP** and **Joanne Laban** from his constituency office.

Within Research and Campaigns, we discussed:

- The need within *Orpington* showing the last 2 quarters of clients and issues broken down by constituency.
- The current campaign on digital literacy, which **Gareth** echoed is a challenge within an aging population such as *Bromley*.

After the meeting, Gareth came into the main office, where he discussed:

- General advice issues with the team showing a particular interest in our debt casework and the underlying causes and in the foodbank project.
- He asked relevant questions and had compassion for the needs of our clients, saying he valued what we do for the community.
- At the end of the visit, **Gareth** thanked us all and offered his support in working together in the future.

Cllr Chris Price's visit to Community House



21 August
2025

Cllr Chris Price visited to *Community House* to learn more about *Citizens Advice Bromley's* work supporting local residents with debt and related issues. The visit provided an excellent opportunity to showcase the impact of our services and discuss local challenges. He was greeted by *Citizens Advice Bromley* team: **Lorraine (CEO)**, **Gulsah (Head of Advice & Projects)**, **Yvonne & Korena (Debt Advisors)** and **Debt Free Advice team: Amaka (Head of Grant Delivery)**, **Anne (Marketing Manager)**, **Andrea (Partnership Coordinator)**.



Lorraine
CEO



Gulsah
Head of Advice &
Projects



Yvonne & Korena
Debt Advisors



Amaka
Head of Grant
Delivery



Anne
Marketing
Manager



Andrea
Partnership
Coordinator

Chris shared the challenges facing his ward and the wider *Bromley* area and the team provided insights on Bromley demographics and the debt-related issues residents face. We were also able to share success stories and examples of our impact. It furthermore gave everyone the opportunity to discuss future collaboration and community support. This was great as it strengthened understanding of local debt challenges and community needs as well as demonstrating the importance of *Citizens Advice Bromley* in supporting residents. We hope this continues our collaboration with Chris to support local stakeholders, specifically within the *St Pauls Cray* area and beyond and look forward to potential joint initiatives.





25 November
2025

Care Information Day

We attended the **Care Information Day** on
Tuesday 25th November 10.00- 1.00pm
at **Orpington Methodist Church**.

We were not alone with **Orpington Rotary, Radfield Home Care** (joint organisers), **London Fire Brigade, Valentines Funeral Directors, Manaks Solicitors, Quest Soul Theatre** as well as a talk from the **Mayor of Bromley, Jonathan Andrews** to name a few, with a great turn out of over **80 residents**. We personally spoke to **24 local residents** about the various referral routes into our service, the Advice areas we cover and how to go about seeking an *LPA* and the different kinds; as well as residents take on how digital channels are either a positive or negative thing for them personally.

Rotary
Orpington



80
residents



Advising Londoners Project

Since launching in **September 2022**, *Citizens Advice Bromley* has supported local residents through the *Advising Londoners Project*, working collaboratively with other *London Citizens Advice* offices to share expertise and improve outcomes for clients across the capital.



Impact (1 September – Latest Data)

- **454 clients** supported
- **3,567 issues** addressed, averaging almost **8 issues** per client
- **£1,315,883** in **financial gains** secured for clients
- Additional support provided included reimbursements, services and loans (**£606**), debts written off (**£760**), and **£135,043** in **other financial assistance**.

Acknowledgements

Citizens Advice Bromley extends sincere thanks to its dedicated team and partners, including *Baby Basics*, for providing essential items to clients in need. Particular recognition is given to team members such as **Delfina**, whose ongoing work has significantly supported expectant parents and vulnerable individuals.

Every figure represents someone who came to us worried, unsure, or at a breaking point. Being part of the *Advising Londoners Project* has meant we could walk alongside people, help them find answers, and support them to move forward with a bit more stability and confidence.

CASE STUDY

Backdated Housing Benefit

Southwark Council

A client facing eviction due to rent arrears contacted *Citizens Advice Bromley* after being advised by *Southwark Council*. The client was awaiting their first *Universal Credit* payment and had complex health issues, including memory difficulties. They had no tenancy agreement or supporting documents and lacked any external support.

Support Provided

- The caseworker liaised with the housing officer to confirm required documentation.
- Completed a *Housing Benefit* application.
- Completed and submitted a *PIP (Personal Independence Payment)* application on time.

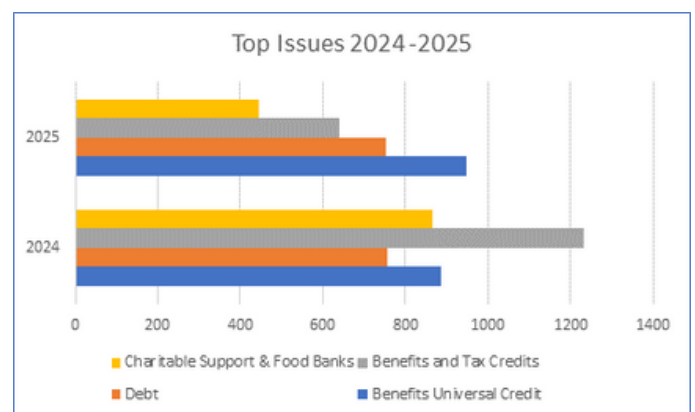
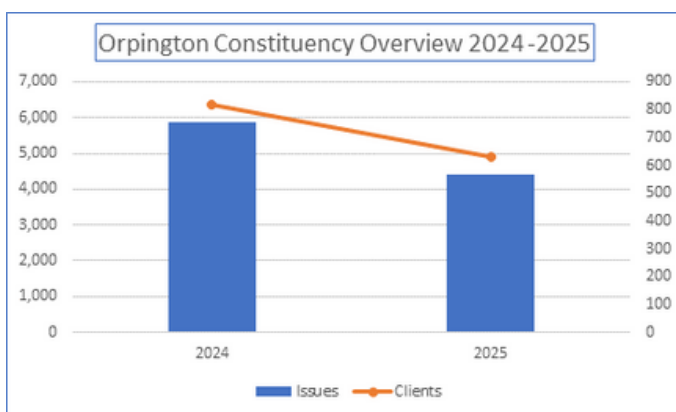
Outcome

- **£4,079.57** in backdated *Housing Benefit* was awarded, alongside a weekly payment of **£190.38**, clearing all rent arrears and preventing eviction.
- The client's *PIP* application was successfully submitted and is awaiting assessment.



Local constituency dashboard

We last covered **Orpington** in our newsletter from *November 2023 – May 2024*. What has changed in this time?



Client numbers have **decreased** over time from **821** (2024) to **628** (2025), with issues dropping from **5,869** (2024) to **4,411** (2025) respectively.

- **Debt** issues remained consistent
- **Charitable support and food banks** decreased
- **Utilities and communications** is no longer in the top issues
- **Energy debt** has increased.

‘From **2024 - 2025**, **Council Tax Arrears (Debt)** remains the top **Debt** issue that we see from this constituency, followed by **Fuel Debts**. However, **clients** with **rent arrears** have gone down.’

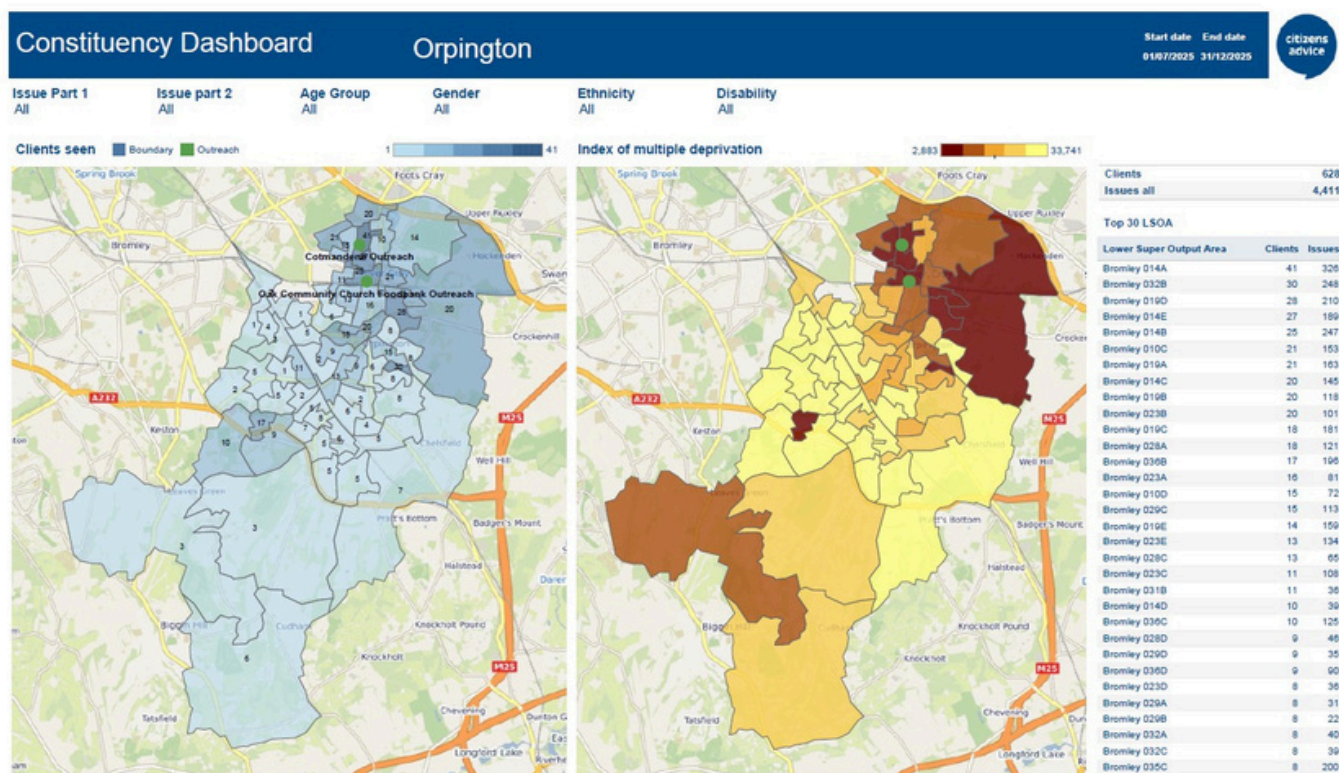
Less clients have been approaching us directly for **general benefit entitlement**. Potentially due to many clients being signposted to online benefits calculators such as turn to us and *Entitledto* and then returning later for a deeper understanding of the results.

Personal Independence Payment has remained as the top disability benefit issue that clients present with.

However, we have furthermore seen an increased number of clients seeking support with the **Limited Capability for Work** element of **Universal Credit**.

Constituency and IMD July to December

The left-hand map below shows **Clients** seen with **Outreaches** identified. The right-hand map shows **clients** and **issues** mapped by **Index of Multiple Deprivation** with darker colours showing the higher levels of deprivation.



Universal Credit Stopped While Partner Was Abroad

Case Study 1



Background

The client is a 51-year-old woman who had been claiming Universal Credit jointly with her partner. Both were self-employed.

Her partner had to stay abroad for an extended period for health reasons, which meant he was treated as no longer eligible for Universal Credit. However, the claim was still being assessed as if both were earning income. Because of this, the client wasn't receiving any payments, even though her partner wasn't working or earning anything.

This left her in a tough spot financially, struggling to cover rent and household bills.

How we helped

An adviser looked into the Universal Credit rules and spotted that once her partner was no longer eligible, the claim should have been treated as a single claim and his assumed earnings should not have been included.

We supported her by:

- Explaining her options and rights
- Helping her request a review of the Universal Credit decision
- Showing why her partner's income shouldn't be counted

Outcome

Universal Credit reviewed the case and corrected the issue. As a result:

- She received a backdated payment of £1,289.85
- Her ongoing Universal Credit award was fixed
- She could cover her rent and essential bills

In addition, she was referred to the Household Support Fund and received a £150 supermarket voucher, giving her a bit more breathing room financially. She was really relieved with the outcome.

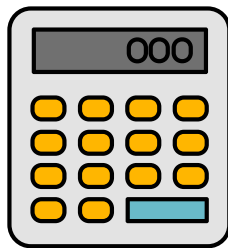
Universal Credit Stopped Following a Review

Case Study 2



Background

The client reached out to Citizens Advice Bromley after their Universal Credit payments were stopped following a review. Without this money, they were struggling to cover basic living costs and asked for help with food.



How we helped

We provided support both for the immediate financial pressure and for the underlying Universal Credit issue. This included:

- Advising on options regarding the Universal Credit decision
- Helping the client request a review
- Giving energy-saving advice
- Referring them to the Household Support Fund
- Issuing a foodbank voucher
- Booking a follow-up appointment for ongoing support

Outcome

Thanks to this support:

- The client received a £67 foodbank voucher
- They received £150 from the Household Support Fund
- They were advised on energy savings that could total up to £550
- They gained a clearer understanding of their Universal Credit situation



Universal Credit Overpayments

New Campaign

What we're seeing



Over the past year, more clients have been told they were overpaid *Universal Credit (UC)*—often large amounts raised long after the payments were made. Most believed their UC was correct, having reported changes on time, checked their entitlement, or followed UC staff advice.

Impact on clients

Why overpayments happen

Overpayments typically arise from **student finance mistakes, capital being counted incorrectly, family changes not recorded properly, time abroad rules not being explained**, and **DWP errors** such as wrong rent figures or ongoing payments despite clients raising concerns. Clients are usually told about an overpayment through a letter or UC journal message, but these notices rarely explain what caused it, how the amount was calculated, or what options they have to challenge it. As a result, many people feel shocked, confused, and worried about being accused of fraud.

Financial

Deductions reduce income; some face multiple deductions and struggle to cover essentials.

Wellbeing

Stress, anxiety, and fear of prosecution; grief or illness worsened by debt recovery.

Trust

People become afraid to engage with UC.



System problems

Clients report the UC system often recovers overpayments even when clients aren't at fault, and its complex rules and inconsistent guidance make it hard for people to understand what happened. Errors are usually identified far too late, creating large debts, and decisions are opaque, leaving clients without the clarity they need to challenge them.

1

Be fair and prevent harm

Take account of when people have acted in good faith. If a client reported changes or followed UC advice, this should be recognised—and errors should be corrected earlier so they don't grow into large, harmful debts.

2

Be clear and transparent

Provide full explanations with every overpayment notice, including how the amount was calculated and what appeal or waiver options exist.

3

Make deductions genuinely affordable

Set repayment rates based on what people can realistically afford, reducing financial strain on those already on low incomes.

Falling Behind

The Government is Failing Private Renters by Freezing Local Housing Allowance



So far this year (2024), we have already helped over **12,900 private renters** with homelessness issues - **10%** more than the same period in 2023. **1 in 4** of the people we helped with low rates of *LHA* this year also needed urgent referrals to charitable support and food banks. Housing support shouldn't lead to reliance on food banks.

Helped 12,900+ private renters



Ahead of the **Autumn Budget**, we called on the *Chancellor* to end the freeze on *Local Housing Allowance (LHA)* and re-link it to the **lowest 30% of private rents**. Right now, that freeze is causing the gap between housing support and soaring private rents to widen. This leads directly to shortfalls for low-income renters.

This isn't just about numbers it's about people like **Chris** and **Hassan**. **Chris** shouldn't be facing homelessness because he can't afford his rent. **Hassan** shouldn't be going without food to meet spiralling rent costs. Frozen *LHA* means deeper hardship and pushes some families into crisis. This is the real-world cost of inadequate housing support.



The Government must ensure those on the lowest incomes are not left behind and let the *Local Housing Allowance (LHA)* work as it was designed. Update *LHA* to the **cheapest 30%** of private rents. Thanks to all the advisors who contributed evidence and completed the *NPS* survey.




[Read the full briefing.](#)

CONTACT US

THANK YOU FOR READING

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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July - December 2025

Media highlights



Events

- Key engagement included visits from **Gareth Bacon MP** and **Cllr Chris Price**, focusing on debt, benefits, digital exclusion, and local needs.
- Community outreach included a **Care Information Day** attended by **80+ residents**, providing advice on access to services, LPAs, and digital challenges.
- Through the **Advising Londoners Project**, *Citizens Advice Bromley* supported **454 clients**, addressed **3,567 issues**, and **secured £1.3m+** in financial gains.

Orpington

Local data shows **fewer clients overall**, consistent **debt** issues, especially **council tax** and **energy debt**, and ongoing high demand for **PIP** and increased demand for **Universal Credit** support. However, good news as we have seen a reduction of issues in Charitable support and Foodbanks as well as a decrease in Utilities and Communications queries.

Client success

- Helped a **51-year-old woman** cover rent and household bills. She received a backdated payment of **£1,289.85** and a **supermarket voucher** and her ongoing **UC award** was fixed.
- Helped a client cover basic living costs. They were advised on energy savings of up to **£550** and received foodbank vouchers and **Household Support Funding**.

Universal Credit Overpayments

- UC overpayments have impacted client's financial and emotional wellbeing and eroded their trust in the UC system.
- *Citizens Advice* recommends that errors be corrected fairly early on, that full explanations of overpayments are provided, and that repayment rates are set based on what people can realistically afford.



Nationally...

Citizens Advice continues campaigning for the **Local Housing Allowance** freeze to end, warning it is driving hardship and homelessness.

For more, contact researchandcampaigns@citizensadvicebromley.org.uk