

# Citizens Advice Southwark

Annual review  
2023/2024



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# Welcome

In 2023-24 the cost of living crisis remained the single biggest issue facing people in the borough. Rising energy, food, transport, and housing costs have continued to enhance pre-existing inequalities and to lead to increased demand for our services.

This increased demand can be seen in the record levels of activity in 2023-24. Over the past 12 months we helped with 47,533 new issues (an 8% increase from the 43,811 handled in 2022-23), which came from 24,987 clients seen across the service in 2023-24 (an increase of 24% from the 20,132 assisted in 2022-23).

Of the new issues welfare benefits, housing and debt remained the top three categories, at 34%, 16% and 12% of the total enquiries respectively.

Through our work we were able to achieve financial gains for our clients of £12,369,166 in 2023-24 across all services (a massive increase of 55% from the 2022-23 financial gain of £7,970,342).

To meet the high demand we were able to successfully maintain a range of access channels for local people needing advice and information, including face to face drop in at our two offices.

In addition, we continued to develop a variety of projects that target some of the most excluded groups and communities in the borough, and you can read about many of these later in this report.

We also provide leadership to the local voluntary sector and work in partnership with a wide range of voluntary, public and private sector partners. In particular, we have worked closely with our advice partners in updating the Southwark Advice Strategy, including identifying emerging trends and advice need arising from the cost of living crisis and political initiatives such as the Streamlined Asylum Process.

We are grateful to our highly skilled and committed paid staff and volunteers who work hard to meet the growing need for our services, and have helped clients achieve financial outcomes of over £12 million this year and a client satisfaction rate of over 90%.



**Southwark**

# WHAT WE DO

Citizens Advice Southwark is the oldest and largest local advice agency, and last year we helped nearly 25,000 local people with over 47,500 problems. We provide high quality and accessible generalist and specialist advice and information on key areas of social welfare law, including welfare benefits, debt, housing, employment and immigration.

**24,987 unique clients helped in the last year, helping them to deal with 47,533 issues.**

Our services are easily accessible and the help we provide here has a positive impact on people's lives. We also work in partnership with many other local agencies to improve the help we can give local people.

Our advice is free, independent, confidential and impartial, and is delivered face to face from our two main offices in Peckham and Walworth, over the phone and by email as well as a variety of outreach locations across the borough.

Much of our frontline service is delivered by volunteers from the local community who are supervised by paid staff. Over the last year volunteers contributed 35,000 hours of work to the service valued at £620,000.

We actively challenge discrimination through our advice and empower clients to act.

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## our service is delivered by:



**45**  
paid staff



**54**  
volunteers



**16**  
pro bono  
solicitors

# OUR IMPACT



**24,987**  
clients seen



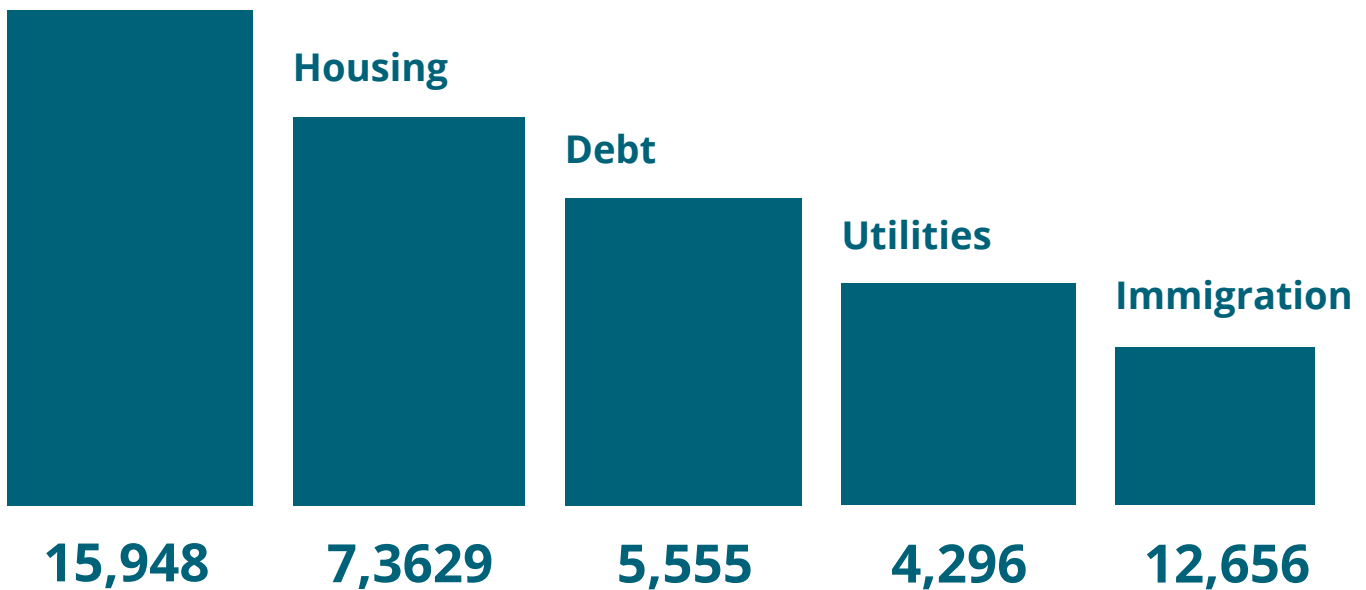
**47,533**  
issues helped with



**£12.369 million**  
financial gains

## Top 5 problems people come to us with

### Benefits



***95% of our clients would recommend the service to other people***

***94% of our clients reported a positive overall experience of the service***

# MAKING IT EASIER TO GET HELP

We know that the cost of living crisis has exacerbated inequality in the borough, and that there are many vulnerable local people who desperately need our help.

We want to make it easy for people to contact us and have continued daily face to face drop in sessions at our offices. These are supplemented by our Adviceline service, which operates Monday to Friday during office hours, and also one evening session per week. People can also contact us for help by email, or be referred by another agency through the online referral form on our website.

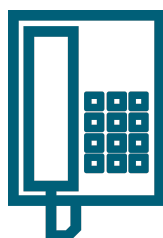
Our figures for 2023-24 show that we have helped an amazing 24% more people this year compared with last year, with a majority provided with face to face support.

## New Client contacts by channel



10,459

face to face



897

by phone

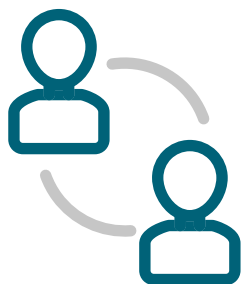


2,286

by email and  
webchat

***“Every time when I come here the service is very good and all the staff from the reception to the adviser are very helpful”***

## During the cost of living crisis we have continued to reach out to people in other ways:



### Cost of Living Support Roadshows

We have run seven Roadshows in the year which have been attended by 691 people. The events provide holistic advice and support to local people who are concerned about money and need benefits, debt, housing, income maximisation, energy, and employment support advice.

They take place at community locations across the borough and bring together a range of complimentary support agencies - including Citizens Advice Southwark, Age UK Southwark, Pecan, Southwark Council, Public Health, the DWP, Spring Community Hub, RJ4All, Rotherhithe Consolidated Charities, Cambridge House Law Centre, and Southwark Group of Tenants Organisation.



### Frontline Worker Awareness Raising Sessions

We continue to deliver and coordinate online sessions for frontline workers. These include Advice First Aid training, which aims to increase knowledge and awareness of benefits, debt, and local sources of help in these areas; and training on Healthy Start.

They are targeted at local frontline workers from different sectors and including the Council's Exchequer Services team, Children's Centre staff, wellbeing practitioners, community midwives, health champions, foodbank volunteers, family navigators, health visitors, and local Voluntary and Community Sector workers.

***“When I visit the office I am always looked after and feel welcome. Many thanks to staff.”***

# WHO WE HELP

Citizens Advice Southwark aims to ensure that our services are accessible to all sections of the community. We plan and develop our services so that groups who are more likely to experience discrimination or be affected by issues related to poverty and deprivation are guaranteed access.

We succeed in this across a range of indicators:



**54% of our clients live in social housing compared to 53% in the borough.**



**50% of our clients are in receipt of welfare benefits or tax credits, which is higher than the borough profile.**



**78% of our clients are from ethnically diverse communities compared to 64% for the borough.**



**43% of our clients have a long-term disability or heart condition, compared to 14% in the borough.**



**43% of our clients speak English as a second language. There are over 80 languages spoken by our clients with the top three being Spanish, Arabic and French.**

Our services continue to be accessible to people with health problems and disabilities, people from black and minority ethnic communities, and to social housing tenants and people with insecure housing. These are all groups who are more likely to need our help and affected by the Cost of Living crisis.



# OUR SERVICES

**Citizens Advice Southwark provides a full range of holistic advice and information services. These include:**

- Specialist advice in debt, benefits, housing and immigration
- Generalist advice and information in all areas and available face to face, over the phone, by email and webchat
- Pro bono advice from local solicitors
- Advice targeted at specific groups including people affected by cancer, Foodbank users, GP patients, people experiencing fuel poverty, refugees and asylum seekers, and patients on the Limb Reconstruction Unit at Kings College Hospital,
- Help with switching energy provider through one-to-one and group sessions
- Signposting and referrals to other agencies
- Awareness raising sessions for frontline workers on our services, and those of our Financial Inclusion Forum partners

People can access our services face to face at our drop in sessions at our Peckham and Walworth offices, through our telephone Adviceline, by email and outreach locations across the borough.

In addition, we take referrals of clients by partner agencies across the borough.

***We are always developing the services we provide, and add new projects and initiatives on a regular basis.***

***Our most up to date service delivery related information can be found on our website:***

**[www.citizensadviceSouthwark.org.uk](http://www.citizensadviceSouthwark.org.uk)**

# BENEFITS ADVICE

Benefit problems make up 34% of all the issues clients come to us for help with, an increase of 6% from five years ago.

Nearly two-thirds of the issues relate to only two benefits: Universal Credit and Personal Independence Payment and demonstrates the problems people are still having with changes to the benefits system, and disability related benefits.

As well as people helped by our Generalist Service, we provide specialist welfare benefits advice through our MacMillan and Dimbleby Welfare Benefits Advice Service and a specialist advice project funded by City Bridge.

## Natalie's story

Natalie is a Dutch national with settled status and had been refused Child Benefit because she lacked a right to reside. We advised her about the evidence required for this and drafted a request for a Mandatory Reconsideration on her behalf. This was successful and she now receives an extra £25.60 a week in child benefit.

We also gave Natalie a full benefit check and identified that she was eligible for a single person discount of 25% off her Council Tax and a Healthy Start card. Finally we advised her on how she could save money on her energy bills, and provided her with a pre-payment fuel voucher.

***“Without Citizens Advice where would I go for help?”***

# HOUSING ADVICE

Housing remains our second largest enquiry area, currently running at 16% of total enquiries (up from 12% six years ago).

Within this homelessness related issues account for a quarter of all housing enquiries, up from 17% 3 years ago. This is an ongoing symptom of the Cost of Living crisis as people fall into rent arrears and are threatened with eviction. Disrepair issues also figure prominently in the housing related problems people are facing.

## Deanna's story

Deanna is a secure tenant of Southwark Council. She has rent arrears of over £4,000 and has been taken to court by the council. They obtained a suspended possession order on condition that Deanna paid the current rent and a small amount to clear the arrears. She did not comply with the conditions of the order and the council applied for an eviction warrant.

Deanna had complained to the council about leaks coming from above her flat and also from the next door flat due to broken pipes which the council was responsible for.

We successfully helped Deanna to apply to the court for permission to bring a disrepair claim and to stop the eviction warrant pending the hearing.

We instructed an expert surveyor to inspect the property and prepare a report. The council denied repair responsibilities claiming they were not notified of the disrepair and there were problems with access. However, following our intervention, they subsequently carried out the repairs and offered to settle the counterclaim and withdraw the possession claim and the eviction warrant. Damages were agreed to clear all the rent arrears and court costs.

# ADVICE TO HOMEOWNERS

Our Homeowner's Advice Service provides information and advice to Southwark Council leaseholders and freeholders.

Last year the service helped clients with issues to do with:

- Understanding and challenging annual service charges and major works payment demands
- Rights to be consulted and provided with information
- Challenging the standard of services or building works
- Understanding rights and responsibilities under the lease
- The Council's repair obligations Applications to Southwark Council's Arbitration Tribunal or the First-Tier Tribunal (formerly known as LVT)

We achieved almost £800,000 in financial gains for our clients over the course of the year. This amount included awards of welfare benefits, grants and service charges written off or reduced.

## Rebecca's story

Rebecca lives alone and is retired living on a small pension. She struggles with accessing council services through the internet and prefers to speak with people face-to-face or by telephone.

She bought her flat from Southwark Council and has received a letter of claim for Major Works for £4,500. She said this was the first she had heard about the claim and was shocked they wanted immediate payment. She was confused and distressed by the situation and wanted our help.

We advised that service charges are a priority debt that may affect her ability to stay in her home, potentially resulting in forfeiture and repossession proceedings by the Council. We supported her to respond to the letter of claim and requested further information about the charges from the council.

We then helped Rebecca to successfully negotiate an affordable repayment plan without the need of going to court.

# DEBT ADVICE

The most common debt problem faced by our clients remains rent and council tax arrears with utility debts close behind.

Clients are routinely having difficulties balancing their budget and advisers see many clients with negative budgets, even after a thorough income maximisation assessment, which is leading to a build up of priority debts.

The service has helped clients deal with over 9,000 debt issues this year. Along side this, we continue to run preventative support services to reduce the likelihood of people getting into debt in the first place. This includes one to one and group sessions on energy savings, budgeting and money management. We also provide financial capability training for front line workers across the borough.

## Jodie's story

Jodie is single, living with two dependent children aged 10yrs and 8yrs. She used to work part-time but has had to give up work due to ill health. Jodie is now in receipt of Universal Credit, Child Benefit, and Council tax reduction but has incurred a lot of debt as a result of the drop in her income and delays with benefit claims. She has rent arrears of nearly £1,000 as well as council tax debt, credit cards debts, bank overdraft, store cards, personal loan and Thames Water debts which total over £18,000.

After assisting her to complete a financial statement, we advised Jodie on her debt options and helped to arrange an affordable payment plan for her rent arrears with the council.

We also helped Jodie to apply for a Debt Relief Order (DRO) as she satisfied all the necessary conditions. This meant that she would no longer be liable for the multiple debts she had accrued, which led to a significant easing in her worry over her financial situation and meant that she could concentrate on her children and moving forward with her life.

# IMMIGRATION ADVICE

Our immigration team work under a legal aid contract and funding from Southwark Council. Advice is provided up to OISC Level 3.

We attend busy monthly outreaches at Southwark Day Centre for Asylum Seekers and work closely with other local organisations to meet the need for specialist immigration advice in the borough.

We also worked with our voluntary and community sector partners on a joint project to assist clients with making backdated applications to the EU Settlement Scheme, when the deadline to apply has been missed due to 'reasonable grounds' or who meet criteria to apply late.

Through the core generalist service, we are also able to provide OISC Level 1 help to clients, and we have continued to see increases in the number of people seeking help with immigration advice.

## Haile's story

Haile was referred to the immigration team by Southwark Day Centre for Asylum Seekers. She is an Ethiopian national and needed help with her pending asylum appeal to the First-tier Tribunal. Her that her previous legal representative had refused her legal aid for the appeal owing to them finding insufficient merit in her case. Looking at her case, we decided there was, in fact merit, and an application for review was made to the Legal Aid Agency which was successful. We were then permitted to represent her under legal aid.

We prepared her appeal which included commissioning an expert report, drafting a witness statement, collating supporting evidence of her activities in the UK and relevant country evidence. We presented the appeal at the hearing which was successful. The Home Office has since granted her 5 years' refugee status in the UK.

# ADVICE IN HOSPITALS

## **Macmillan and Dimbleby Welfare Benefits Advice Service**

Our Macmillan and Dimbleby project provides specialist welfare benefits advice to people affected by cancer across three hospital Trusts in South East London. The team deliver the service at six hospital sites: Guy's at London Bridge, Queen Mary's in Sidcup, King's College at Denmark Hill, Princess Royal University at Orpington, University Hospital at Lewisham and Queen Elizabeth at Greenwich.

Our team of five advisers are able to support cancer patients with a broad spectrum of issues from benefit entitlement to representation at tribunal level. They currently provide two sessions per week at each site, except Guys Cancer Centre where we run five sessions a week. This allows for greater geographical coverage in the provision of welfare benefit advice and representation and enable us to support those clients who need face-to-face advice.

The project achieved over £4.2 million in financial outcomes for clients last year, meaning that patients are better able to attend their appointments and deal with their financial issues, whilst on their cancer journey.

## **Kings College Hospital Outreach Service**

The Major Trauma Service works with Cardinal Management and hospital staff to provide generalist advice for inpatients on the Major Trauma ward at Kings Hospital. These are people who have experienced severe trauma from incidents such as road traffic accidents, assaults or falls.

The Rebuild Service provides generalist advice to patients on a fortnightly basis who are undergoing limb reconstruction surgery and aftercare at the hospital. We work in partnership with the charity, Rebuild, and the hospital staff within the Unit. We are able to reach a client group that would otherwise not have had access to the help that Citizens Advice can provide.

Both outreaches cover a wide variety of advice including welfare benefits, debt, housing, immigration and employment.

## Saif's story

Saif was referred to the Macmillan and Dimpleby project by his cancer nurse specialist. He is over 70 years old and lives with his partner and adult son in temporary accommodation. His son was appointed to speak on his behalf due to both parents' poor health. Saif was diagnosed with colorectal cancer in 2023 and his partner was diagnosed with breast cancer in 2022. Both have developed substantial daily living and mobility difficulties since diagnosis and treatment. The illness has resulted in additional costs so they wanted to know if they were eligible for any financial support through welfare benefits.

We carried out a benefit check and advised them that they may be eligible for Pension Credit and Attendance Allowance. They had previously been claiming Universal Credit, but since Saif's partner had reached State Pension age, they were prompted to submit a Pension Credit claim as both of them were over the State Pension age. They had made their claim for PC over 3 months ago and had not had a decision.

For the next 7 months, the adviser liaised with the DWP on multiple occasions in order to resolve their situation and obtain a decision. This included numerous 3-way calls with Pension Credit representatives and emails back and forward with the DWP Partnership Manager. No outcome had been achieved by escalating the issue through these pathways, and due to the significant delay, the Saif was experiencing severe financial hardship.

Following this, we submitted a Pre-Action Protocol for Judicial Review. A successful outcome was achieved within one week and a backdated arrears payment of £14,500 was awarded to Saif and his partner.

As Saif was not in receipt of a disability benefit we submitted an Attendance Allowance application, which has increased his weekly income by £441.50. We also helped him to apply for a Macmillan grant, following which he received a one-off payment of £200.

***“All my queries were resolved in the high standard I expected.”***



# WORKING WITH PEOPLE EXPERIENCING FUEL AND FOOD POVERTY

Locally we have seen a big increase in the number of people using foodbanks and struggling to heat their homes. These are key symptoms of the cost of living crisis, and we have worked hard to establish and enhance our advice services targeting people in this situation.

The council has funded the Southwark Energy Savers Service where energy advice is offered to those to live, work and study in Southwark. This has meant that we can provide this much needed advice to more people and can more effectively target those most in need, attending events and outreaches to access hard to reach communities. Advisers support clients to increase their income through benefits, access energy-savings including grants, apply for the warm home discount, get on the priority services register, apply for new boiler initiatives, help with complaints with meters and bills, and provide understanding around their bills. Advice is also provided to increase awareness on carbon monoxide dangers in the home.

We also have two projects based in food hubs around Southwark. One is funded by United St. Saviour's Charity and the adviser attends 6 different food hub partner premises across a fortnight. The other is funded by Trussell Trust/Pecan and the adviser attends 4 of their foodbank locations a week. Both projects provide holistic advice and support to promote financial inclusion for people accessing foodbanks and other food poverty related initiatives in Southwark, to mitigate the impact of the cost of living crisis. The projects help with advice on debt, income maximisation, housing and welfare benefits, to people experiencing food insecurity through outreach sessions.

## Sam's story

Sam lives alone in a council property and has multiple health issues. She lives on benefits including disability benefit and Council Tax Reduction. She has a pre-payment meter for her energy supply and had arrears on her energy account of £1,000. Sam told us that she was not able to turn off her immersion hot water tank due to a wiring issue when it was connected and this was resulting in high energy bills. She had tried to explain the situation to her housing officer but had not been able to get it resolved. We supported Sam to make a complaint to escalate this within the council and we also gave her information about the housing ombudsman, if she was not satisfied with the outcome of the complaint.

We contacted the energy supplier to explain the situation and prevent further action because of the debt. Following the complaint, the issue with her hot water tank was resolved by the repairs team and the client is able to now manage her energy bill.

We also provided income maximisation advice and obtained a grant from the Southwark Emergency Support Scheme and Hardship Fund which helped Sam to clear the arrears and enable her to top up her meter. We also issued her a Fuel Voucher which can be used to top up her pre-payment meter.

## Leanne's story

Leanne is 55 and lives alone in private rented accommodation. She often comes to the food bank because she is on a zero hours contract and her income fluctuates.

She had been on Universal Credit previously but her account had closed when she started working. She was unaware that she could re-open her UC account to get help with rent and living costs that would top up her income when it was low by reporting a change in her circumstances. Furthermore, she did not know that she was eligible for cost of living support, Council Tax Reduction and Southwark Emergency Support funds to help with their energy bills of £230 per month.

Following our help Leanne now receives UC which gives her a total monthly income of £850. The adviser was also able to get her Council Tax Reduction to help reduce her bill, and has made successful applications for one off grants of £520 to clear outstanding bills. Since she came to see us for help, Leanne has not needed to return to the food bank.

# RESEARCH & CAMPAIGNS

Research and Campaigns is an important part of Citizens Advice work and as a service we hold a large amount of insight and data about the problems our clients and the wider communities face. We can use this insight and data to help us research issues further and to influence decision makers to change policies and practices.

We provide training on how we conduct our research and campaign work to all staff and volunteers so they are able to identify issues within their cases and raise these at scheduled quarterly meetings. We use these meetings to help discuss wider trends and focus on particular issues that are impacting the borough and work towards a positive outcome.

This year we have had a focus on monitoring the council's local housing options support as they reopened on an appointment only basis for face-to-face support. We have been feeding back to the council on long wait times over the phone, difficulties faced by vulnerable residents in submitting homeless applications, and problems around equality of access.

We have a high and growing number of asylum seekers in Southwark and we have worked closely with local partners to support those who have received a Streamlined Asylum Process questionnaire (a new Home Office initiative to help clear the backlog of asylum claims). Eligible asylum seekers are only given a short time to complete and return these questionnaires and we provided training to our advice team to be able to extend the deadline until the client was able to obtain specialist immigration advice.

Our project supporting vulnerable Private Renters in the borough has continued to engage with a large number of local private renters, and organisations supporting them, and has been working hard to raise awareness through Know Your Housing Rights sessions and social media campaigns of issues such as disrepair, the council's licensing schemes, and use of rent repayment orders.

The Equalities and Human Rights Panel, which we lead, continued to act as a critical friend to the council in meeting the Public Sector Equality Duty, and also around strengthening the consideration of equalities in the process the council uses to set its annual budget.

# LEADING THE SECTOR

Over the past 12 months we have continued to provide leadership to the sector through the coordination of a number of Forum and partnerships across the borough, including:

## **Financial Inclusion Forum (FIF)**

- bringing together partners from the voluntary and statutory sectors to promote and raise the profile of financial inclusion in the borough, and to discuss the Cost of Living crisis, and how best to mitigate the impact on local people. Many of our projects have come from discussions first had at FIF meetings.

## **Forum for Equalities and Human Rights in Southwark**

- acts as a critical friend to the Council in meeting its Public Sector Equality Duty and as a mechanism for it to consult with local communities. Forum meetings are attended by a variety of local agencies and guest speakers, including Councillors, Council Directors and organisations working in the areas of equalities and human rights. In 2023-24 the Forum provided feedback on a range of issues including the Southwark 2030 borough plan and strengthening equalities within the council's budget setting processes.

## **Southwark Legal Advice Network**

- provides strategic direction for the local advice sector. In 2023-24 we refreshed the Southwark Advice Strategy, which included an analysis of the impact of the cost of living crisis on vulnerable local groups and individuals.

## **Southwark Advice Forum**

- provides training and information sharing opportunities for frontline advice workers and supervisors working for local agencies.

## **DWP liaison**

- provides an opportunity for voluntary sector agencies across Southwark and Lambeth to meet with DWP staff to discuss issues relating to the administration of DWP benefits locally. This has been particularly important during the cost of living crisis, and with the managed migration of legacy benefit claimants to Universal Credit.

# THANK YOU

**Thank you to our volunteers, funders, staff and supporters.**

**Without you we would not be able to deliver our vital services to the people of Southwark.**

## **Special thanks to:**

Burgess Mee Family Law  
Cardinal Management Ltd  
Centre for Responsible Credit  
Citizens Advice  
City Bridge Foundation  
Greater London Authority  
Guy's and St Thomas' NHS Foundation Trust  
Impact on Urban Health  
Legal Aid Agency  
London & Quadrant Housing Trust  
London Borough of Southwark  
MacMillan Cancer Support  
Pecan  
Rebuild Charity (limb construction)  
Red23  
Southwark Homeowners Council  
Thames Water  
Toynbee Hall  
Trussell Trust  
United St Saviour's Charity  
Winckworth Sherwood LLP

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**Southwark**

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