

29 November 2022 at 7.00 pm

Council Chamber, Argyle Road, Sevenoaks



People & Places Advisory Committee

At the above stated meeting the attached presentations and documents were tabled for the following items

	Pages	Contact
6. Citizens Advice Edenbridge & Westerham, Swanley & Sevenoaks	(Pages 1 - 14)	Kelly Webb Tel: 01732227474

If you wish to obtain further factual information on any of the agenda items listed above, please contact the named officer prior to the day of the meeting.

Should you need this agenda or any of the reports in a different format, or have any other queries concerning this agenda or the meeting please contact Democratic Services on 01732 227000 or democratic.services@sevenoaks.gov.uk.

This page is intentionally left blank

Citizens Advice in North & West Kent

Premises

Page 2



Agenda Item 6

Our Team

Volunteers

- 44 active volunteers in our Sevenoaks and Swanley office – majority giving 2 days/week to advice.
- More volunteer Advisers and form-fillers coming through our online training programme now.

Meet and Greet team available in Swanley 4 days/week

Used by extremely vulnerable clients in crisis.

Supports people to access our advice.

- High demand and growing further - with 254 users between July and September 22.

SDC/KCC Helping Hands Fund - Project Adviser

- Extremely grateful for SDC support for last 6 months and secured continuation funding.
- Provides additional capacity on Adviceline and in-depth advice for Sevenoaks and Swanley residents.

Quality

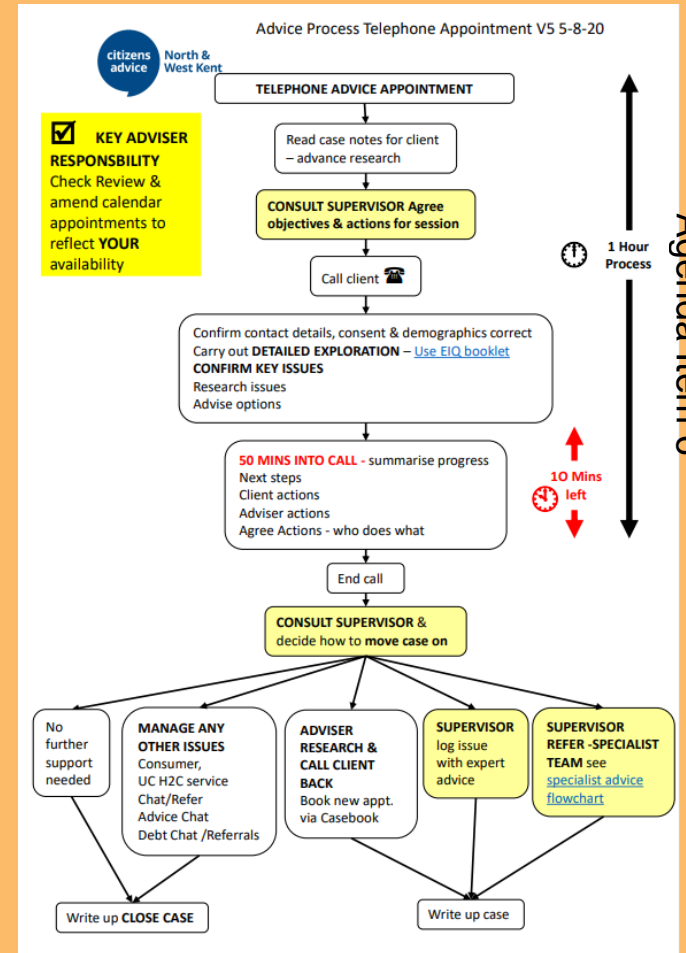
Citizens Advice Organisational Audit

- Passed full in-person audit with full marks in all areas

Page 4

Citizens Advice Quality of Advice Audits

- Regular reviews for generalist and specialist advice
- Green in all areas for rolling 12-month period



Demand

Our freephone Adviceline is busier than ever – over 550 calls per week (sometimes up to 700), compared with 300 calls per week at height of pandemic

Client's issues are more complex, with people often seeking help with multiple different challenges including debt, threatened homelessness, relationship issues.

Impact of the Cost of Living Crisis:

In the last year, for clients across Sevenoaks District seeking help from Citizens Advice we have seen:

- 47% increase in number of clients 'in a financial crisis'
 - 250% increase in clients with rent arrears to private landlords
 - 233% increase in clients with council tax arrears
 - 50% increase in clients with mortgage arrears
- + just starting to see dramatic rise in clients with fuel debts

How CANWK is supporting people in Sevenoaks and Swanley with rising costs of living...

Page 6

- **Income maximization**
- Energy advice
- Debt advice
- Housing advice
- Immigration advice
- Support to manage

- Benefits & tax credit checks
- Help with applying for benefits (guidance and form-filling) and with benefits appeals (specialists)
- Preparation for tribunals and representation if needed
- Checking if client has received rebates and other financial support

Agenda Item 6

How CANWK is supporting people in Sevenoaks and Swanley with rising costs of living...

Page 7

- Income maximization
- **Energy advice**
- Debt advice
- Housing advice
- Immigration advice
- Support to manage

- Support and tips for improving energy efficiency and reducing energy usage
- Checks that all energy grants and rebates have been received and support to access if not
- Support to deal with energy suppliers if clients are struggling to afford their bills
- Fuel vouchers following energy advice
- Free carbon monoxide detectors

Agenda Item 6

How CANWK is supporting people in Sevenoaks and Swanley with rising costs of living...

Page 8

- Income maximization
- Energy advice
- **Debt advice**
- Housing advice
- Immigration advice
- Support to manage

- Debt assessments offered to all clients where debt issues are indicated
- Specialist debt advice, supporting clients to explore their options and plan for the future
- Negotiating with creditors and applications for DRO or bankruptcy if appropriate
- Budget preparation and support

Agenda Item 6

How CANWK is supporting people in Sevenoaks and Swanley with rising costs of living...

Page 9

- Income maximization
- Energy advice
- Debt advice
- **Housing advice**
- Immigration advice
- Support to manage

- New 2-year Homelessness Prevention Project funded by National Lottery
- Specialist housing advice, including preparation of court papers and representation if needed
- Negotiating with landlords
- Working with partners to identify and help people at risk of homelessness, before they reach crisis – currently developing checklist

Agenda Item 6

How CANWK is supporting people in Sevenoaks and Swanley with rising costs of living...

Page 10

- Income maximization
- Energy advice
- Debt advice
- Housing advice
- **Immigration advice**
- Support to manage

- Advice on all immigration issues, including refugee status
- We are only free OISC Level 3 provider in Kent
- Immigration issues often impact on people's income levels and housing therefore very relevant to many struggling with rising costs of living

Agenda Item 6

How CANWK is supporting people in Sevenoaks and Swanley with rising costs of living...

Page 11

- Income maximization
- Energy advice
- Debt advice
- Housing advice
- Immigration advice
- **Support to manage**

- National Databank – SIM cards for free monthly data
- Accessing social broadband tariffs for eligible clients.
- In Swanley:
 - In-person digital skills courses
 - Money management & budgeting support
 - 1:1 employability support

Agenda Item 6

Initiatives & Plans for future

- ReferKent launched in 2022
- Outreaches – In-person and virtual
- Kent Money Advice Hub
- Further increase number of volunteers
- Launch new CANWK website (funded by Kent Community Foundation)
- Using our resources effectively and efficiently to maximise impact

Thank you

Angela Newey

Chief Executive

angela.newey@nwkent.cab.org.uk

Page 13

**citizens
advice**



Agenda Item 6

This page is intentionally left blank