



Brixton Advice Centre

Annual
Review
2014/15

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CHAIR'S REPORT

It has been a year of change for the Centre, particularly with the reduction in the provision for Legal Aid. Whilst the Centre was successful in securing a contract with the Legal Aid Agency to provide housing advice for those clients entitled to Legal Aid, the contract only covered a small number of cases, 101. This falls way below the needs of the many clients coming to the Centre – last year we were able to assist over 300 people with a housing issue under Legal Aid funding. Legal Aid is also no longer available for clients with welfare benefit or debt problems. The full impact of this is still to be seen but is already being felt by our clients.

The Centre is not alone in finding these uncertainties difficult but our dedicated and caring members of staff, led by our experienced and knowledgeable Director, have continued to rise to the challenge while managing to maintain a positive outlook.

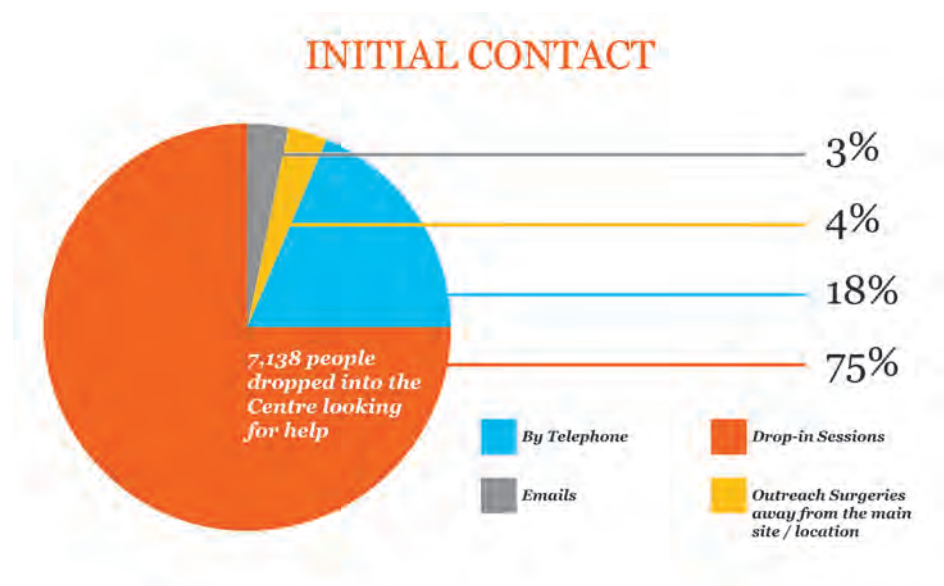
Lambeth Council has again supported us throughout the year in the form of a grant but this, too, will change with the onset of commissioning, which took effect in April 2015. We should soon hear how the Commissioning process will operate and we remain committed to working with Lambeth to deliver high quality advice.

Our volunteers continue to lend their invaluable support, which is very much appreciated, particularly on Thursday evenings when we offer a popular drop-in service on housing, debt, benefits and family issues. Our clients also continue to support us and their appreciation is warmly received.

We have seen the implementation of two new pilot projects funded by Lambeth Council – working both in Brixton Prison and also alongside the Food Banks across the borough. The staff write in more depth about these later in this report. It is still heartening to see that even when faced with many challenges the Centre helped over 8,000 families this year.

Josephine Cottage

Chair of Council of Management



HONORARY SECRETARY'S REPORT

The effects of the recession on family incomes and the drastic reduction in welfare and other public support services has thrown a considerable additional burden on agencies such as the Brixton Advice Centre. We see the impact on people every day in the queues outside the Centre and in the quiet desperation of our clients. I have the highest regard for our staff, who remain focussed and professional in responding to this crisis - for that it what it is - and give the best possible advice available. They help many people living in grim circumstances.

As indicated elsewhere in this Annual Report, an increasing part of our work is dealing with debt and changes in the welfare system and the consequences of punitive decisions.

London is also facing a major crisis in housing, with all the consequences for families living in very poor conditions, and the spread of real poverty, including among those in work but on minimum wages, and often, illegally, not even that. Many such people wind up on our doorstep.

Life is a constant battle to maintain the funding needed to keep the Centre open. I congratulate our Director for securing new funding from the National Lottery to help support the sustainability of the Centre and to develop the volunteer and training programme.

One of our key funders, Lambeth Council, has reviewed advice provision across the Borough. We recognise the painful decision it took to concentrate its resources on a few well-staffed specialist centres such as ours. These can support the range of staff and professional expertise that is now central to advice provision in this day and age. As we all try to look for ways in which we can meet demand with diminished resources, Lambeth Council, in consultation with the advice network in Lambeth, has funded "One Lambeth Advice" as a pilot to operate across the borough. This will act as a referral system enabling clients to have a pre-booked appointment and, therefore, hopefully, reduce the waiting and queuing time at the borough's various advice centres. We are always looking for new ways to reach clients and be more efficient in delivering quality advice so welcome any initiative that looks at new ways of doing things.

The aim of the pilot is to see if it is feasible to provide a seamless advice service by means of a single telephone number and with trained Advice Guides in key locations in the borough, such as Olive Morris House. In some cases their issues will be resolved over the telephone or by referring the caller to web-based information. In others the caller will be referred to an advice agency for a face-to-face appointment.

Since the Centre opened over 35 years ago it has grown significantly to help meet the demands and needs of the community. However, the population of the borough has also grown so our long-standing local catchment now has many more potential clients. Our services also now meet the needs of those from other boroughs through the Capitalise Project and the Legal Aid Agency.

We have grown our staff numbers from an original volunteer team. Our Housing Team now includes two solicitors and five specialist housing advisors, three of whom are qualified barristers currently applying for pupillage. This is an astonishing level of highly-qualified professional staffing for a small Centre like ours.



Fred Taggart
Honorary Secretary

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As well as their paid duties I am proud to report and acknowledge that our staff also participated in three projects outside the Centre and further details are included elsewhere.

We benefit from the support of five volunteers and I am grateful to the Director and senior staff for their time and patience in managing them.

We are immensely fortunate to have freehold ownership of our offices, which gives us security and saves grant money that would otherwise be spent on rent. However, it is 10 years since we had the premises refurbished and they are looking tired. So the Trustees have launched a fundraising effort to fund an upgrade to the reception area and interview rooms, and to rationalise the storage facilities in the basement. Thanks to our Director's efforts we secured significant funding in the year to replace a number of worn-out computers. We have a way to go to finish the job but the Trustees are determined the Centre should always be fit-for-purpose and professional in appearance.

Despite the immense challenges we face I am proud of what the Centre achieves and recognise the commitment of our staff. They work under immense pressure and do so cheerily and in a professional way.

The work continues. We battle on.

Fred Taggart

Honorary Secretary

TREASURER'S REPORT

Details of the financial transactions of the Centre are given in the accounts. Grants from the London Borough of Lambeth continue to be a crucial source of funding, and this with our other funding sources for the year ended 31 March 2014 gave a total income of £380,000. Lambeth Council funded our legal and general advice work, our Prison Outreach pilot and advice sessions at Lambeth Food Banks. Our other key funder is the contract with the Legal Aid Agency. These two sources are supplemented by smaller, but equally crucial, grants as set out later. We are grateful to all these bodies.

There has been a significant change to the operation of our contract with the Legal Aid Agency. Payments under the contract are paid once the work has been completed. We can apply for some payment as the case progresses but this has to be managed carefully. Such a process puts additional pressure on cash flow. This new challenge in managing cash flow has been met admirably and remains a high management priority. It is therefore important that grant funding is also paid on time and the Centre is more reliant on this than in past years. Efforts are being made to represent this to other funders.

Horace Thompson

Honorary Treasurer

DIRECTOR'S REPORT

The principal objective of Brixton Advice Centre has always been to promote access to justice by providing good-quality legal advice and assistance and representation to people who would otherwise be unable to afford legal services.

There is more detailed and up-to-date information about the services we offer and our opening times at our website www.brixtonadvice.org.uk

I am very happy to report that the Centre has been able to undertake casework for over **8,000 clients** during the year ended March 2014 and secure **more than £590,000** in financial gain for them, an increase on last year. Largely the casework has been made up of the following major issues:

- **30% in housing including disrepair and eviction/possession claims**
- **29% in welfare benefit**
- **27% on debt advice.**

The staff and volunteers worked hard to review our systems and procedures in order to facilitate this increase in workload.

The Centre continues its out-reach work, which includes Effra Nursery and Loughborough Junior and Stockwell Primary Schools, where we provide monthly independent advice sessions for parents. The Capitalise Debt project will also see us working pan-borough to develop stronger partnerships with communities. The funding for this project has successfully been secured for a further two years. The Centre has also attracted funding from the Big Lottery in partnership with Lambeth Law Centre, Centre 70, Merton & Lambeth Citizens Advice Bureaux, Waterloo Action Centre, Terrence Higgins Trust, Age UK Lambeth, DASL, Crossroads Care South Thames, Lambeth MIND and Mosaic Clubhouse. With the help of this funding we are developing our volunteering policy by recruiting people new to the advice sector, so increasing the number of trained advisors and providing more opportunities for paid employment.

The Centre is keen to develop further such successful partnerships in order to provide a more diverse service to the community. The Centre's Strategic Plan, together with the fundraising strategy, is being reviewed and developed to reflect this.

We also began an innovative pilot project, working with our sister advice agency Centre 70, within HMP Brixton offering advice to prisoners heading towards their release date as part of a wider rehabilitation programme within the prison.

The Centre supports the work of the four Food Banks within Lambeth by providing weekly outreach sessions. The Food Banks are one each in Brixton and Vauxhall and two in Clapham. Three are run by Trussell Trust and the third is a project run by Springfield estate.

With the loss of Legal Aid funding for welfare benefits advice we have faced a challenge in supporting the growing numbers of clients asking for help with a whole range of benefit issues. The significant changes to the welfare benefit system have added to this challenge, for example the introduction of the "bedroom tax" and the change from Disability Living Allowance to Personal Independent Payments. Once Universal Credit is brought in there will again be additional demands across all our services. Families are often unaware of the benefit income available to them so will need



Beverly O'Sullivan
Director

**We are
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advisors.**

support in preparing for Universal Credit. Much of this will also be about learning to budget rather than just the application process itself. Many of our clients are in work but their income is declining as a consequence of reduced hours and poor contract terms. As an organisation I am proud to say that it is Brixton Advice Centre policy to pay all staff at least the London Living Wage, presently £9.15 per hour.

Our volunteers, both in terms of advisors and trustees, continue to lend their vital practical support which the staff very much appreciate. Our clients also continue to support us, which is very gratifying.

Highlighted within this report are the financial gains we secured for clients and the numbers of clients we saw coming through the door each year. I would also draw your attention to the charts and case studies contained in the report that show the real stories and benefits of our service.

Beverly O’Sullivan
Director



Housing Advice Case study

Mr X came to the Centre regarding a housing disrepair matter. Mr X stated he had not had a working boiler in his housing association property for over two years: he was only obtaining intermittent heating and hot water, so causing him great distress, especially during the winter months.

Mr X had tried to resolve the issue with his housing association but on numerous occasions its contractors had

not arrived for appointments with Mr X. Mr X stated that he was now suffering mental and well as physical distress: he felt he was at the end of his tether.

We wrote to the housing association, following disrepair protocol, strongly stating that Mr X had a right to consistent heating and hot water in his property. After some negotiation with the housing association’s solicitors we made arrangements for a housing association surveyor and gas fitter contractor to visit Mr X at his property at a specific time

to assess and make the repairs necessary.

The day after the appointment the housing association surveyor contacted the Centre to say he had immediately seen that a new boiler, rather than repair, was needed: he had the gas fitter contractors install a new boiler on the day of the visit.

Mr X came into the Centre two days later to say that he now has heating and hot water and is very happy as he can now have a hot bath for the first time in a long time!

HOUSING ISSUES FACED BY OUR CLIENTS

There are a wide variety of housing problems faced by residents of Lambeth and the neighbouring boroughs, including debt and rent arrears, disrepair and unsuitable living conditions, overcrowding, nuisance from neighbours, harassment from landlords and homelessness. These issues often stem from, or lead to, other social, family and health problems in what is known as a “cluster” of problems. In particular, these include mental health issues, disability or learning difficulties, family breakdown, drug or alcohol dependency, debt, asylum and immigration appeals, employment disputes and welfare benefits matters.

The Effect of Welfare Reform on Housing Issues

The advice sector as a whole is grappling with the consequences arising from changes in the welfare benefits system and recent legislative reform, which are referred to elsewhere. However, it is important to note that these changes, particularly the “Bedroom Tax” introduced in April 2013, have vastly increased the number of residents in Lambeth facing possession proceedings and eviction due to rent arrears. Consequently, the Centre has experienced a marked increase in the number of people seeking assistance with these issues.

The Effect of Recent Changes to Legal Aid

The harsh changes to Welfare Benefits coincided with the removal of Legal Aid for the majority of welfare benefit cases. Regrettably, this required a redundancy in our Welfare Benefits Team, which in turn increased the workload on the Housing Team as caseworkers were forced to tackle un-billable welfare benefits issues, particularly where housing benefit was involved, on behalf of publicly-funded housing clients in order to resolve their housing issue. Similarly, as Legal Aid has been all but removed for employment, immigration and family law cases the strain on clients with these issues has made it increasingly difficult to resolve their housing issue where, for example, rent arrears have accrued as a result of the client being unfairly dismissed but is unable to access welfare benefits due to their immigration status. Or, where



Pete Elliott
Specialist Advisor Housing



Jamie Scott, Paralegal
Advisor Housing

Debt Case Study

Mr A is a single-parent living with his young daughter. He is self-employed and works on a part-time basis. With a limited income he relies on state benefits, including Child Benefit and Child Tax Credit. His daughter is in receipt of Educational Maintenance Allowance.

Mr A explained his problem was that due to previous gas arrears his supplier had installed a prepayment meter, which was set up to recover £8.00 per week towards an outstanding balance of £400. This was an

excessive deduction from his small income. We contacted the supplier and explained Mr A's difficult financial situation and they agreed to reduce the amount of debt recovery from £8.00 to £5.00 per week.

In addition, it became apparent that Mr A's electricity account was also in significant arrears having accumulated to £1,533.98. Having examined Mr A's bill it became apparent that it had been based on an estimated reading. We provided the supplier with an actual meter reading. The supplier's customer service department said that the meter reading

was not corresponding to their calculations and agreed to send an engineer to examine the meter. In the meantime, it was agreed to suspend all debt recovery action until the meter had been inspected. The energy company subsequently established an error and recalculated Mr A's bill reducing it from £1,533.98 to £699.00.

Currently we are assisting Mr A in making an application that may enable him to address the issue with other outstanding utility arrears.

a joint-tenant husband has excluded his wife from their property as a result of marital breakdown but she is unable to access homelessness assistance because she, technically, already has her name on a tenancy.

One of the impacts of these sort of issues on the Housing Team is that litigation is often prolonged pending the outcome of these ancillary issues. This means increased numbers of mostly static, but nonetheless still ongoing and open, cases on our books.

WELFARE BENEFITS

The withdrawal of Legal Aid for welfare benefits matters (as a result of the Legal Aid Sentencing and Punishment Act 2012), coupled with more stringent rules for accessing benefits, means the vulnerable, disabled and unemployed have experienced increasing and overwhelming difficulties in day-to-day living. We have seen significant increases in numbers of clients with little or no financial means who are seeking to challenge decisions. However, without our specialist advice their chances of a successful appeal are low.

The largest increase in the number of clients seeking to make appeals has been those appealing against decisions regarding Jobseeker's Allowance. The number of sanctions that have been applied to claimants who were unable to attend their appointments, or failed to conduct a sufficient number of job searches has dramatically increased. We have found that these sanctions have been applied in cases where claimants were unable to attend their appointments for reasons of illness or a complete lack of funds to travel.

As a result of a new appeals process having come into effect from 28 October 2013 claimants are required to first request a review of the decision before it can officially be appealed. This is an additional stage that, in real terms, had the effect of prolonging the appeals process and lengthening the time for the benefit to be reinstated, or any backdated payment to be awarded. Although claimants are advised to make applications for hardship payments, these are often not awarded immediately – if at all – and claimants are often left without means for the duration of their sanction period. The government's new 'Help to Work' scheme, implemented in April 2014,



Nathan Scott
*Specialist Welfare
Benefits Advisor*

Welfare Benefits Advice Case Study

Mr B was a recipient of Disability Living Allowance (DLA) and received a DLA renewal form. He completed and returned it to the Department of Work and Pensions but was advised that he was entitled to neither the mobility nor care component of the DLA.

Mr B approached the Centre for assistance in appealing the decision. As a consequence of the effects of his progressive rheumatoid

arthritis he experienced medical complications resulting in gradual paralysis. Mr B therefore required assistance with aspects of his care and mobility needs and an appeal was lodged with the Tribunals Service on these grounds. We wrote to Mr B's GP who provided us with medical documents.

The matter proceeded to a hearing and we prepared a written submission, which was sent to the Tribunals Service along with the medical documents that confirmed his conditions. We also drew

attention to the debilitating effects of his illness. We assisted Mr B with his Tribunal preparation prior to him attending the hearing.

Following the hearing, the Tribunal decided in Mr B's favour and awarded the Highest Rate of the Care Component at £79.15 per week and the Higher Rate of the Mobility Component at £55.25 per week. The case was therefore concluded successfully and his awards were backdated for 7 months.

and in which a claimant will be required to attend daily meetings, could ultimately see the number of sanctions issued increase significantly. We are aware of this prospect and the increased demand on our services. We are working with Lambeth Council on systems and support to ease the pressures on families affected by these changes.

The consequence of a sanction is that a claimant's Housing Benefit is also suspended. We have again seen a significant increase in numbers of claimants whose rent arrears have increased as a result of non-award of Housing Benefit. This, of course, leads to notices of eviction/possession, and inevitably claimants often find themselves in a downward spiral of mounting debts. Discretionary Housing Payments have acted as something of a safety net, but are not awarded in every case.

We have also noted that Employment and Support Allowance (ESA) appeals have become more lengthy to resolve. Again, the change in the appeals process means

Welfare Benefits Advice Case Study

Mr M is a Lambeth Council tenant and in June his son vacated the property, leaving him as the sole tenant. Despite this his Housing Benefit award was terminated on the basis that his non-dependent son allegedly still lived at the home address. As his Housing Benefit was paid directly to his landlord Mr M was unaware that his rent was no longer being fully covered.

Mr M was contacted by his

Housing Officer who notified him of his increasing rent arrears. Mr M then attended the Centre for assistance. We contacted the local authority and were informed that letters requesting information pertaining to his eligibility had been sent to Mr M over a period of two months. Due to postal error and frequent hospital visits for his medical conditions, Mr M had not received any of these letters. We advised Mr M that he therefore had good cause for the non-provision of the required

information and the matter could be reviewed if he was able to provide the information required.

We wrote to the local authority requesting a review of the decision. It considered the circumstances and in light of the submitted information revised the matter in his favour. Mr M was awarded a backdated payment of £2,115.10 in Housing Benefit and his rent arrears were cleared.

Welfare Benefits Advice Case Study

Mr B failed a Personal Capability Assessment and did not appeal against the DWP's decision. He instead made a claim for Jobseeker's Allowance benefit. He received a letter from the Jobcentre asking for identification, such as a valid passport. Mr B could not provide this evidence because his Jamaican passport had expired and he had no reason to renew it. However, Mr B provided other evidence, which the Jobcentre refused to accept. Consequently,

his claim was closed and he had no income. Mr B's housing/council tax benefit also then ceased and his landlord threatened him with eviction due to the rent arrears. We assisted Mr B to challenge the DWP's decision and as a result he received more than £2,000 backdated Jobseekers benefit and his claim was reinstated. He also received backdated Housing and Council Tax benefit and so avoided eviction for non-payment of rent and, therefore, also avoided being rendered homeless.

Mrs C separated from her husband who was the main wage-

earner in the family. As a result of the separation Mrs C could not afford to pay the rent and had no income to maintain herself and her five children as she was not working. We assisted Mrs C to claim Income Support, Child Benefit, Child Tax Credit, Housing Benefit and Council Tax Benefit and requested backdated benefit for her. As a result of our assistance Mrs C received over £10,000 and is currently in receipt of all the benefits to which she is entitled. The effect of this has been to stabilise the family and restore a standard of living.

The withdrawal of Legal Aid for welfare benefits matters, coupled with more stringent rules for accessing benefits, means the vulnerable, disabled and unemployed have experienced increasing and overwhelming difficulties in day-to-day living.

that in real terms this results in a situation in which a claimant is not in receipt of any income. This circumstance is emphasised when a claimant with a medical condition is required to request a review of a decision but as a result of their condition is unable to do so at the earliest opportunity. Further, a common complaint from ESA claimants is that the assessing healthcare professionals did not adequately take into account the nature of their medical conditions, which has resulted in an increase in appeals that might not have otherwise been necessary. The withdrawal of public funding has meant that we no longer have the funds to pay for medical reports from claimant's GPs, so jeopardising both our and the claimant's chances of successfully appealing against a decision.

Further effects of increased sanctions and rent arrears often mean that we are seeing clients faced with a choice of paying towards rent arrears (and so avoiding eviction) or being able to eat. We have received a great number of referrals from Food Banks of individuals living in virtual poverty seeking to challenge a range of benefits decisions.

With the introduction of Universal Credit we need to be prepared for a continuing increase in the number of vulnerable clients seeking assistance and representation. We are working with Lambeth Council to help prepare tenants and our clients as much as possible for the changes lying ahead.

Nathan Scott

Specialist Welfare Benefits Advisor

Debt Advice Case Study

The client is a pensioner living in her mortgage-free 3-bedroom house with her 18-year old disabled nephew who is suffering from autism. She is the main carer of her nephew because his mother passed away some time ago.

Our client instructed us that she has been approached by the energy company stating that she has an outstanding utility debt of £6,249.71. She could not understand or explain the reason for such a large bill.

We contacted the energy company and it admitted that in 2008 the client had been transferred to an alternative energy provider. The energy company agreed to refund the entire amount of £1,740 she had paid to them.

We advised our client to provide us with her meter reading as it appeared her bill was based on an estimated reading. This she did and it was significantly lower than had been estimated by the supplier. We contacted the energy company complaints department and after having sent their engineer to our client's premises they agreed to reduce the bill from £6,249.71 to £3,460.31. In addition, it was also agreed that the supplier will make third party deductions from her Pension Credit of £3.40 per week towards her arrears and an additional sum in accordance with her current consumption.

Having checked our client's entitlement we discovered that her Care Allowance had been discontinued. We contacted the Carer Allowance Unit and it agreed to backdate the claim to the date it had been

discontinued. We have confirmed with our client that she has now received the backdated Carer Allowance totalling £848.00.

We had also established that her 18 year- old nephew was not in receipt of any benefits other than Disability Living Allowance. We contacted DWP and agreed to make a clerical claim. The claim was successful and client's nephew has been awarded Employment and Support Allowance (ESA) backdated. Yearly estimates for his ESA including the backdated award was £5,691.45. This income enabled the client and her nephew to make an immediate improvement their living conditions.

Currently we are assisting our client's disabled nephew in his application for a Freedom Pass.

DEBT

Largely due to funding provided by the Money Advice Service the Centre is able to deliver debt and money advice under the Capitalise Project, a pan-London service giving face-to-face and telephone advice. No matter how deep in debt a client may be it is important to seek advice as soon as possible, but some clients feel helpless and, sadly to say, ashamed of their situation. We have found that a great number of clients do not open their post, therefore letting their debt situation get worse. Hiding debts from partners can also put great strain on a relationship. Many clients say that it does help immensely to talk to a specialist advisor about their debt situation.

It is also important that whoever is seeking debt advice receives good quality advice that they can understand. We develop different strategies according to the needs of our clients. If a client's needs suit an Individual Voluntary Arrangement (IVA), for example, and that being the better option for them to take, we would refer them to an Insolvency Practitioner at either Pay Plan or Grant Thornton, whom we know are reputable companies. We have a member of staff who is an Authorised Intermediary and can oversee the Debt Relief Orders and take the client through the process. We negotiate Debt Management Plans for clients who can only afford token payments, do not qualify for Debt Relief Orders and cannot afford to file for bankruptcy. We make applications on behalf of clients to Thames Water, British Gas and EDF Energy, who have Trust Funds that can award grants to customers who have fallen into difficulty with their bills and accrued arrears; this also depends on the client's situation.

We have seen how cuts in funding for public bodies can affect a client's employment, with being made redundant or having to give up work due to ill-health. These are great factors to acknowledge when dealing with people's debts and as there is nothing to be ashamed of we encourage clients to talk to us about these matters.



Peter Woan
Specialist Debt Advisor

**We develop
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our clients.**

Debt Advice Case Study

Miss A bought a car and never missed a payment, always paying by the due date. Miss A became pregnant and stopped work in March. As she was on a zero-hours contract she was not entitled to statutory maternity pay and, therefore, had to apply for Government sanctioned maternity pay.

Miss A informed the car finance company and asked if she could reduce her payments for 3 months or have a 3-month payment holiday whereby her payments will resume in

September. This request was refused and she was advised to sell the car and repay the balance.

We discussed the options she could take, the first was that the Centre would write to the finance company and again ask for the above arrangement. If this was again refused we would then look at making an application for a Time Order, a process discussed with and agreed by the client.

The finance company was then asked for a payment holiday and we also challenged their response to Miss A's request.

The company replied stating that they are very willing to give Miss A a 3-month payment holiday and that payments should resume at the end of September.

Miss A was able to keep the car without making a Time Order application, and was also awarded the Government sanctioned maternity payments. This small intervention by the Centre made a massive difference to the quality of life of our client and without it she would have lost her main means of transport.

Debt Advice Case Study

Miss A was subjected to domestic violence in the marital home for many years. She left the property in October and informed her local borough, Bromley, that she had moved to Lambeth, but withheld the actual address for personal safety reasons.

Miss A was then pursued by Bromley Council for unpaid council tax although her husband was still living in the property. Miss A contacted Bromley's council tax department and advised them that she was no longer at the

marital address, but under what we view as duress, provided them with her new temporary address. Bromley stated that she was joint and severally liable for the outstanding balance.

The debt was then passed to a bailiff company for collection who attended her temporary accommodation. At this point Miss A came to the Centre for assistance and we contacted Bromley Council to enquire as to why Miss A was being pursued for the balance when she was clearly not residing at the property where her husband was still living. Bromley stated that there had been an error and that

the council tax account for Miss A had been closed with effect from 10 January, the date they were advised that Miss A had moved into temporary accommodation. Bromley further stated that the Liability Order issued to the bailiff company would be withdrawn.

We asked Bromley why Miss A was still being pursued by the bailiff company in December. Bromley could offer no viable explanation apart from the matter being a technical error but confirmed that the account was now closed and held a zero balance. Miss A was relieved to say the least.

**We have a
member of
staff who is
an Authorised
Intermediary
and can
oversee the
Debt Relief
Orders and
takes the
client through
the process.**

The accepted definition of a household being “fuel poor” is when more than 10% of its income is spent on fuel to maintain an “adequate level of warmth” – usually 21c in the living area and 18c in other rooms.

The latest figures show that 3.25 million households in the UK lived in fuel poverty in 2007, an increase of half a million compared with 2006. We see this reflected locally. Latest government figures show that in 2011 the number of affected families has risen from 2.4 million as fuel prices continued an upward trend. The number of households living in fuel poverty in England is likely to reach 4.6 million by the end of the year. Accordingly, we expect to see more clients coping with this issue. The human cost of fuel poverty is great, particularly among vulnerable older people.

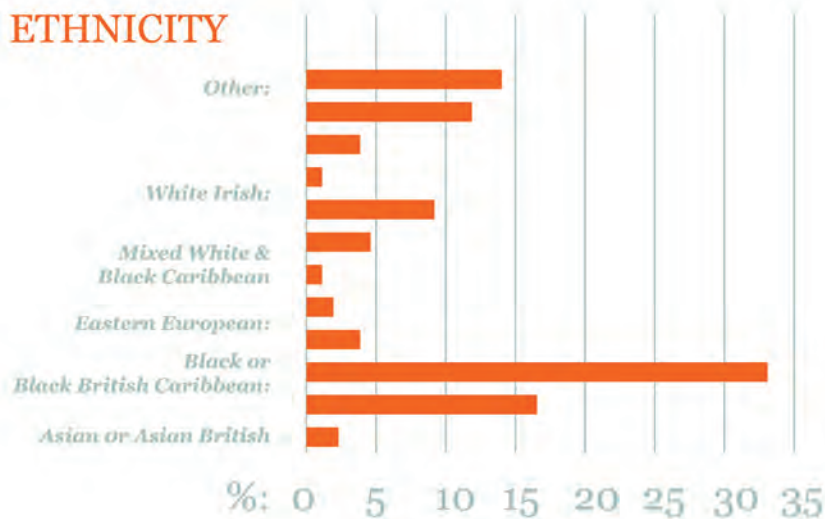
We see an increasing number of clients with Payday Loan issues. Nationally, they tend to be young and single and it is estimated that over half of borrowers are under the age of 35 and 60% are not married or co-habiting. Charges for the short-term loans typically range from 13% to 18% interest for every £100 borrowed, but some online providers charge as much as £30 per £100. Such expensive rates can leave consumers who defer payments, or take out repeat loans, caught in a debt trap.

Consumer Focus, which carried out a study, warned that banks needed to offer affordable short-term loans as alternatives in order to protect consumers from spiralling payday loan debts. We support this view.

Peter Woan

Specialist Debt Advisor

ETHNICITY



Peter Turner
*Specialist Debt Advisor,
HMP Brixton
Outreach Project*

HMP BRIXTON OUTREACH PROJECT

Thanks to funding from Lambeth Council the Centre, in partnership with our sister advice agency, Centre 70 in West Norwood, is now able to offer a weekly advice service to prisoners in Brixton Prison. Many of the prisoners are from Lambeth or adjoining boroughs so our local knowledge is very important to them. We find most of our clients are worried and anxious about their families, with money and debt topping the list of the problems, and welfare benefits and housing issues not far behind. We find our clients immensely relieved and happy to have us advise and assist them as this gives them some sort of grasp on the problems being faced by their families outside. We quickly established key relationships with the prisoner representatives on A and B Wings where, at present, we are only able to work and “word of mouth” marketing means we have no shortage of clients. There is a major unmet need among prisoners for the kinds of advice we provide and with more resources we could extend our service to other wings. As a result of our work prisoners are better placed to re-integrate into society on release, and of course by helping their families while the prisoner is in custody they are better placed to avoid the chaos and pain that can arise from debt, income and housing problems, and so live together in better circumstances.

Operating within the context of prison security is a major challenge. Prison bureaucracies have a time-frame of their own and it took five months to get our laptop cleared for use, seven months to join the national prison email system, and six months to get a live phone line. We can’t take anything in or out so follow-up work can be a problem. However, we are grateful for the support from the officers on the Wings, who see the value of what we do. We now attend the Wing meetings at 8.30 am on the days we are in and are part of the Induction process for new prisoners. We feel we are increasingly part of the welfare team.

Peter Turner

Specialist Debt Advisor, HMP Brixton Outreach Project

**We are happy
with the
outcomes
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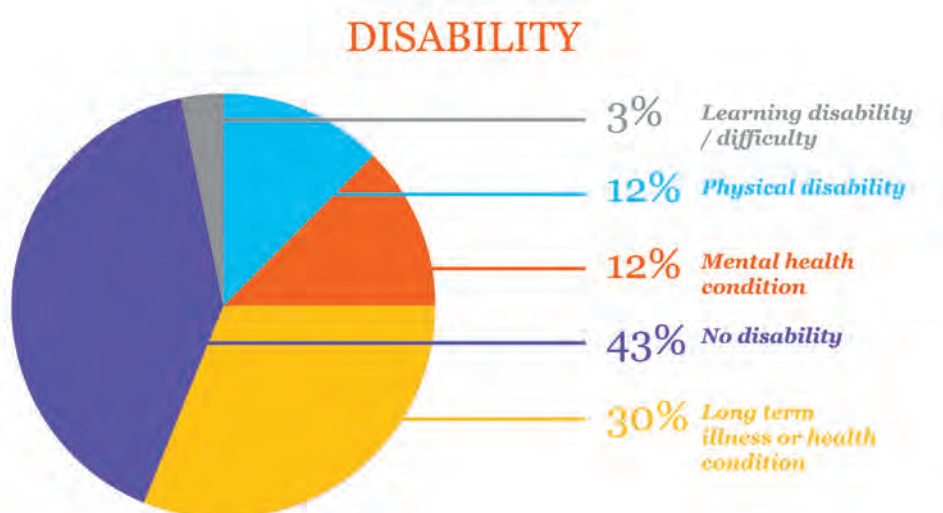


Simone Samuel,
Foodbank Advisor

**It is our aim
in the next
12 months to
recruit and
train more
volunteers
to help meet
the growing
demand for our
services, and
a grant from
Big Lottery
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FOOD BANK PROJECT

We are part of a consortium funded by Lambeth Council to attend and provide advice to people attending the 5 Food Banks in the borough. It is a measure of the poverty now facing many families in Lambeth that they need to seek aid from Food Banks. Clients are given redeemable vouchers by the recognised welfare agencies but demand outstrips supply. We attend twice a week and find that the volunteers staffing the Food Banks overwhelmingly appreciate the ability to immediately refer clients to our advisor in attendance. Our links are best with Brixton, Norwood and Vauxhall. Norwood, the longest established, has significantly more clients than the others. As vouchers specify the Bank to be used this means we are busiest there and sometimes have downtime at the others. The Food Bank Network is seeking to have vouchers valid at all Banks, so spreading the workload.



Clients present to us with more than one issue, as the chart shows. Unsurprisingly, welfare benefits and debt are the biggest problems. We are happy with the outcomes we achieve and client feedback confirms that they greatly value the service.

This service has been slow to take-off but it raises the Centre's profile in the borough and helps draw the attention of people, often in desperate circumstances, to where to seek help.

VOLUNTEERS

Throughout the Centre's long life volunteers have been an integral part of our service.

We very much appreciate the work of the legally-trained volunteers who attend to give advice during our Thursday evening sessions when the Centre opens for advice on a range of issues. These sessions allow greater access by the community and whilst this can often be our busiest drop-in session our clients have always showed great patience. There can sometimes be more than 30 people waiting to be seen at this drop-in and whilst we cannot always see everyone on that same evening our aim is to immediately give advice to clients with priority issues and refer or make appointments for the others.



Pat Wilkins
Solicitor



Nicola Easy
*Receptionist / Generalist
Advisor*



Rick Cole
Finance Administrator

It is our aim in the next 12 months to recruit and train more volunteers to help meet the growing demand for our services, and a grant from Big Lottery will help us achieve this. Over the past year two of the volunteers we recruited and trained have moved on to paid employment, which is a great testimony to our arrangements for supporting volunteers. Two volunteers also achieved level 3 NVQ in Advice Provision. We have appreciated their support and hard work and wish them well in their future careers. There is a genuine skill shortage in the advice sector and we hope to attract funding to further develop our work with volunteers.

STAFF

Beverly O'Sullivan, Director

Prior to joining the Centre in October 2004 Beverly worked in personnel management, finance and fundraising all of which stand her in good stead for the current role she undertakes.

Pat Wilkins, Solicitor

Qualified solicitor for over 20 years specialising in housing, community care and education. Pat heads up the Housing Team.

Joanne Bennett, Solicitor

Qualified solicitor for over 15 years, Joanne specialises in housing and community care law. Joanne acts for homeless vulnerable people and families.

Peter Elliott, Specialist Advisor Housing

Specialises in disrepair cases for those who are living in poor conditions and where the family has sought legal help to require the landlord to carry out necessary repairs.

Alice Richardson, Specialist Advisor Housing

Called to the Bar last year and will take up pupillage in the Arden Chambers to qualify as a barrister in 2015. Alice has been with the Centre for over 3 years specialising in housing law, covering homelessness, eviction and possession cases.

Nick Bano, Paralegal Advisor Housing

Called to the Bar last year, Nick will qualify as a barrister in 2015 having completed his pupillage at 5 Pump Court.



Natalie Csengeri
Paralegal Advisor Housing



Simone Davies
Paralegal Advisor Housing



Sue Noel
Generalist Advisor

Jamie Scott, Paralegal Advisor Housing

Called to the Bar in 2013, Jamie supports Joanne in the considerable caseload we have taken on for homeless clients.

Simone Davies, Paralegal Advisor Housing

Simone joined us in 2014 having completed an LLB in law at the London School of Economics.

Peter Woan, Specialist Advisor Debt

Peter has been with the Centre for more than 9 years and completed his training as a Specialist Debt Advisor 4 years ago. Peter is an approved Debt Intermediary.

Peter Turner, Money Advisor, HMP Brixton Project

Peter had been with the Centre for nearly 4 years, initially working on EDF Energy Trust Debt advice service.

Nathan Scott, Specialist Advisor Welfare Benefits

Called to the Bar in 2013, Nathan manages our significant welfare benefits caseload.

Nicola Easy, Receptionist/Generalist Advisor Welfare Benefits, Housing and Debt

Nicola has been working at the Centre for over 10 years. Nicola works as an Advisor and covers triage on reception.

Sue Noel, Generalist Advisor Welfare Benefits, Housing and Debt

Sue joined us in 2011 whilst she completed her NVQ level 4. Sue has remained an important part of our generalist advisor team,

Simone Samuel, Foodbank Advisor

There are six food banks across Lambeth and Simone works at the Brixton and Vauxhall branches.

Leoney Jackson, Cleaner

Leoney has been at the Centre for over six years and is a cheerful and efficient member of our team.

Natalie Csengeri – Paralegal Advisor, Housing

Natalie was called to the Bar in 2011 and worked on housing issues. She has now joined the prestigious Farringdon Chambers where she is completing her pupillage.

Rick Cole – Finance Administrator

Rick has worked for a number of charities and is currently sharing his book-keeping expertise between the Centre and a well-known London art gallery.

Daphne Devriendt – Housing Case Worker

Daphne is a housing case worker. Daphne has recently completed a law degree and intends to become a legal aid lawyer.

Trustees

The Centre has a voluntary Council of Management that meets monthly. The Trustees bring significant experience from the statutory, voluntary and business sectors, and four Trustees have served for more than 10 years.

Council of Management

- Josephine Cottage, *Chair*
- Fred Taggart, *Honorary Secretary*
- Horace Thompson, *Treasurer*
- Kathy Power
- Stuart Hearne

STAFF INTERESTS OUTSIDE THE CENTRE

The staff at the Centre carry their commitment to projects outside work.

Nick Bano – Paralegal Housing Specialist

In addition to my work at the Centre I am involved in an NGO, the International Centre for Trade Union Rights (ICTUR). ICTUR is an organising and campaigning body with accredited status with the United Nations, which aims to defend and improve the rights of trade unions and trade unionists throughout the world.

I provide technical and legal advice to domestic and international unions (including the TUC and Unite the Union), global union federations and the International Labour Organisation. I monitor violations and potential violations of trade union rights, including atrocities such as the Marikana massacre in South Africa. I respond to these by writing 'intervention' letters to perpetrators of trade union rights violations, and I also help to compile our journal International Union Rights.

Nathan Scott – Specialist Welfare Benefit Advisor

I work with Free Representation Unit on a pro-bono basis to attend tribunals as the representative for clients to appeal ESA and DLA decisions.

Alice Richardson – Paralegal Housing Specialist

I undertook a three-month pro-bono internship at GRACE in Houston, Texas through the UK charity Reprieve. GRACE represents indigent defendants in Capital trials and I was involved in interviewing clients and witnesses as part of the mitigation team. Additionally, under the supervision of the legal team, I undertook tasks such as drafting motions, editing text in a manual for capital attorneys and working on discovery materials and record collection for an individual case. In order to undertake the internship I was awarded a Joseph Priestly Scholarship and an Internship Award by the Honourable Society of the Inner Temple.

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 March 2014

<i>INCOMING RESOURCES</i>	<i>Notes</i>	<i>Unrestricted funds</i>	<i>Restricted funds</i>	<i>2014 Total funds</i>	<i>2013 Total funds</i>
<i>Incoming resources from charitable activities</i>		<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
<i>Voluntary income</i>	2	16,606		16,606	956
<i>Investment income</i>	3	122		122	29
<i>Incoming resources from charitable activities</i>	4				
<i>Provision of legal advice</i>		363,680	9,152	372,832	402,935
<i>Total incoming resources</i>		380,408	9,152	389,560	403,920
<i>RESOURCES EXPENDED</i>					
<i>Costs of generating funds</i>					
<i>Costs of generating voluntary income</i>	5	304		304	
<i>Charitable activities</i>	6				
<i>Provision of legal advice</i>		349,595	16,071	365,666	349,326
<i>Governance costs</i>	7	3,200		3,200	3,200
<i>Total resources expended</i>		353,099	16,071	369,170	352,526
<i>NET INCOMING / (OUTGOING)</i>					
<i>RESOURCES</i>		27,309	(6,919)	20,390	51,394
<i>RECONCILIATION OF FUNDS</i>					
<i>Total funds brought forward</i>		71,685	442,849	514,534	463,140
<i>TOTAL FUNDS CARRIED FORWARD</i>		98,994	435,930	534,924	514,534



Brixton Advice Centre

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