



North &  
West Kent

For  
everyone,  
for 80  
years

# Tonbridge & Malling Borough Council Area Activities Year to date 2019/20

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## Introduction

Citizens Advice in North and West Kent (CANWK) is an independent charity affiliated to national Citizens Advice. We can all face problems that seem complicated or intimidating and we believe no one should have to face these problems without good quality, independent advice. We provide free, independent, confidential and impartial advice to people with a wide variety of issues; giving them the knowledge and confidence they need to find a way forward.

CANWK was formed following the merger of five local Citizens Advice organisations. As a larger organisation we are stronger and better able to cope with the challenges we face, whilst enabling us to strengthen and grow our local advice services. Our advice is delivered across five offices in Tonbridge, Sevenoaks, Swanley, Dartford and Gravesend, with outreaches in rural communities and 5 day/week telephone advice service. Over the last year, we helped almost 8,000 clients across North and West Kent with over 25,000 different issues.

Our advice is delivered primarily by trained volunteer Advisers, who are supported by experienced supervisors. We also have specialists focusing on high-need and complex issues including debt, benefits, housing and immigration. This model ensures we can reach as many people in need as possible across our community within our limited resources.



As you will see throughout this report, our range of advice services in Tonbridge & Malling are broad, and reflect the diverse needs of our local community – from those who simply need signposting and encouragement to deal with an issue themselves, those who visit us in crisis and needing urgent specialist help, to those clients who will return to us repeatedly for advice, support and reassurance over many months and years with the many challenges they face.

We aim to be here for everyone – whoever they are and whatever their problem.

## CANWK Services for TMBC residents

### Telephone Advice Service:

Our telephone Adviceline service is available Monday to Friday 10am-3pm. Callers speak to trained Advisers who can give advice over the phone and will make face-to-face appointments with generalists or specialists where necessary. This is an extremely convenient way for people to access advice, particularly for those who find it difficult to attend advice sessions, for example due to employment or caring commitments.



In the last year we have supported **1,083 TMBC residents via Adviceline** (1,105 in 2018/19). The type of advice and time spent with a client on the telephone varies depending on the client's issue(s) and level of confidence, ranging from signposting information and giving encouragement to take action for themselves through to more detailed advice. If a client needs further support and casework, the Adviceline Adviser will make arrangements for the clients to be seen within our face-to-face services.

The demand for Adviceline has increased far beyond current capacity. Given that Citizens Advice research suggests people call on average 3 times before they are answered, this would suggest that we are currently assisting approximately 50% of clients wishing to use Adviceline. Whilst we hope that callers follow the recorded instructions to call again or redirect to other access points or services, the need to answer more calls is clear. Consequently, we have recently been successful in securing funding from the National Lottery Community Fund to expand our Adviceline capacity through capital investment and training for new volunteers. Through this plan, we aim to double our capacity for telephone advice within the next 12-18 months.

### Face-to-face Advice Services:

**1,966 TMBC residents have received face-to-face advice** from a wide range of CANWK services in the last year - representing an **increase of over 34% in face-to-face clients** from last year (1,464 in 2018/19). This increase is reflective of the additional advice services created during the year, including Universal Credit Help to Claim and community-based preventative programmes; working with partner agencies and community groups across Tonbridge and Malling to reach out to vulnerable people in our community; sharing information and building the skills and confidence to avoid crisis (eg. how to save money, budget more effectively, avoid becoming a victim of scams etc).

- Tonbridge Advice Centre, located within Tonbridge Castle

Our face-to-face advice in Tonbridge can be accessed via an appointment or a drop-in session on the schedule below.

	<b>Rooms Available</b>	<b>Drop-in Session</b>	<b>Appointments</b>
<b>Monday</b>	4 private rooms plus reception desk	10am – 2pm	10am – 2pm (usually 2 booked appointment per day)
<b>Tuesday</b>	3 private rooms plus reception desk	10am – 2pm	10am – 2pm (usually 2 booked appointment per day)
<b>Wednesday</b>	Reception desk manned by experienced Adviser	Not available	10am – 2pm (usually 5 booked appointment per day: 2 for complex form-filling (ESA & PIP) and 3 for debt specialists)
<b>Friday</b>	4 private rooms plus reception desk	10am – 2pm	10am – 2pm (usually 2 booked appointment per day)

Having begun offering drop-in sessions at the Castle in May 2018, this access point has become extremely popular and highly-valued by clients. We have overcome operational challenges - particularly in securing enough appointment spaces to meet demand - by increasing the number of private rooms rented in the Gateway and recruiting and training additional volunteers to provide face-to-face advice.

Whilst referred to as 'Drop-in' as no appointment is needed, this is not a simple signposting service and approximately 75% of drop-in clients receive detailed advice necessitating at least one hour-long session with a trained Adviser, often requiring additional follow-up support such as drafting letters and making telephone calls on the client's behalf, completing application forms for benefits etc. On average, an experienced generalist Adviser will be able to assist 1-2 clients per drop-in session, depending on the complexity of the case and follow-up required.

- Outreaches

We continued to operate weekly outreach sessions across the northern wards of Tonbridge and Malling during 2019/20. It was necessary to stop sessions at Aylesford during the summer of 2019 as the Adviser retired and it was not possible to recruit a replacement, however we remained committed to continuing outreaches at Snodland and Larkfield.

Moving forward in 2020, we will continue to provide the Snodland outreach service funded by the Snodland Partnership. Whilst we have been continuing to send project-funded Advisers to Larkfield to enable us to continue this service, this is now likely to end due to prohibitive rent charges by the library service.

Outreach clients are amongst the most vulnerable, as they cannot reach our main advice centre easily. Consequently, outreach clients are often regular attendees and will seek multiple appointments for ongoing and new problems as they arise. The number of clients seen at these outreaches were as follows:

	Grand Total
Tonbridge and Malling Aylesford	18
Tonbridge and Malling Larkfield L	11
Tonbridge and Malling Snodland	30
<b>Grand Total</b>	<b>57</b>

We have also found that these outreaches are used by people from across the northern wards and not just the particular village locations. In total, **outreaches within TMBC were used by people from 13 different Tonbridge & Malling wards.**

- Universal Credit Help to Claim

**471 TMBC residents have been supported with Universal Credit issues this year.**

We have been successfully delivering Help to Claim since April 2019, through a **5 day/week service within the Tonbridge Jobcentre offering 3 appointments/day**, along with contributing to the national helpline service and webchat and continuing supporting clients with benefits issues through our core service. The Help to Claim service supports all Tonbridge Jobcentre customers (including Tunbridge Wells and Sevenoaks District residents) and was a completely new Citizens Advice service for 2019 which we had neither expected nor planned to deliver in North and West Kent. We are extremely proud of how CANWK has risen to this challenge in Tonbridge and Malling and across our wider district; training new and existing staff and volunteers to be able to support clients through the rapidly changing application process and developing our relationships with statutory services to deliver the most appropriate service for clients.

Building closer links with the Tonbridge Jobcentre has had additional benefits beyond the Help to Claim service. Several new initiatives have been introduced to develop joint working opportunities to increase support for the most vulnerable Tonbridge residents. This includes the development of a pilot project to support vulnerable people who find dealing with statutory services creates or exacerbates their emotional distress and

increases their risk of suicide or self-harm. We look forward to developing these close ties further during the coming year.

- Specialist Projects

In the last year, TMBC residents have benefited from specialist advice and information via the following CANWK projects:

Project	Funder
PATH (Homelessness)	National Lottery Community Fund
MISP (Immigration)	National Lottery Community Fund
Benefits / Welfare rights specialists	TMBC, Kent Community Foundation & Sir Thomas Smythe Charity
Debt advice	Money Advice Service (MASDAP)
Housing law specialists	Access to Justice Foundation
Specialist benefits advice for people with Multiple Sclerosis	MS Society
Energy saving and switching advice	Citizens Advice and UK Power Networks
Budgeting and money skills	LiveWell Kent
HMRC advice	Good Things Foundation
Online digital skills training, including those moving onto Universal Credit.	Good Things Foundation
Scams Awareness advice	The Hendy Foundation
Suicide & Self Harm Prevention Pilot	Kent County Council



Migrant Integration &  
Support Partnership



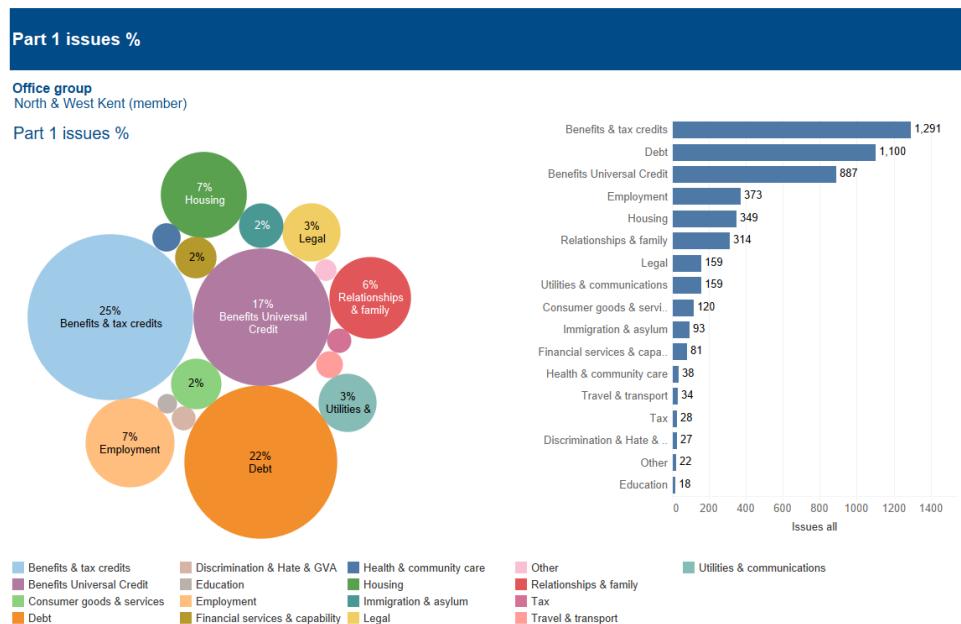
## Issues

TMBC residents sought the support of CANWK services for **7,133 issues** in the last year, which represents a 7% increase on last year (6,616 in 2018/19). **On average, each client was supported with 2.8 issues.** This suggests that our clients are coming to us with increasingly complex cases, requiring more detailed advice and often a lengthier period of support. **The most prevalent problems faced by TMBC residents were around benefits, debt, housing, relationships and employment.**

Issue counts for TMBC resident clients:

	Total Issues		Total Issues
Benefits & tax credits	1485	Housing	565
Benefits Universal Credit	983	Immigration & asylum	137
Consumer goods & services	272	Legal	459
Debt	1214	Other	112
Discrimination & Hate & GVA	29	Relationships & family	599
Education	38	Tax	51
Employment	529	Travel & transport	71
Financial services & capability	104	Utilities & communications	415
Health & community care	70	<b>Grand Total</b>	<b>7133</b>

Within the issue of benefits, assistance with initial universal credit claims, problems with disability/employment related benefits and housing benefits were the most prevalent. As described earlier in this report, our Help to Claim service has become embedded within our advice services during 2019/20 and all volunteer Advisers have received additional training on a range of benefits issues to better support clients with both simple and more complex benefits problems. **CANWK has seen an almost 25% rise in benefits issues this year** (2,468 compared with 1,979 in the previous year). We anticipate this trend will continue as the Universal Credit rollout continues and more are transferred to UC from other existing benefits.



## Outcomes

Due to the nature of our work, we do not always get to know the outcomes of our advice, because once a problem is resolved, clients tend to move on quickly. However, of those clients who have kept in contact, **our advice and support has resulted in over £450,000 in financial outcomes for 131 TMBC residents this year** and many more positive results for client's housing, health and wellbeing, life prospects etc.

### Financial outcomes summary

	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Income gain	97	75	£391,381	£4,035	£5,218
Re-imbursements, services, loans	6	6	£3,518	£586	£586
Debts written off	6	5	£24,542	£4,090	£4,908
Repayments rescheduled	5	3	£2,104	£421	£701
Other	123	68	£36,209	£294	£532
<b>Grand Total</b>	<b>237</b>	<b>131</b>			

	Income gain				
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Benefit / tax credit gain - a new award or increase	37	27	£142,691	£3,857	£5,285
Benefit / tax credit gain - award or increase following revision o..	26	25	£121,633	£4,678	£4,865
Benefit / tax credit gain - overpayment reduced or not recovered	2	2	£12,110	£6,055	£6,055
Better deal with same supplier	2	1	£446	£223	£446
Budgeting change	1	1	£81	£81	£81
Charitable payment	3	3	£890	£297	£297
Compensation - awarded	1	1	£719	£719	£719
Financial gain (please specify)	1	1	£685	£685	£685
Homelessness prevented - remained in home	2	2	£4,036	£2,018	£2,018
Other (financial)	10	9	£33,002	£3,300	£3,667
UC claim submitted	12	12	£75,088	£6,257	£6,257
<b>Grand Total</b>	<b>97</b>	<b>75</b>	<b>£391,381</b>	<b>£4,035</b>	<b>£5,218</b>

	Debts written off				
	Number of outcomes	Client count	Amount	Average per outcome	Average per client
Bankruptcy	1	1	£680	£680	£680
Debt write off - other	3	3	£7,250	£2,417	£2,417
DRO - debt relief order	2	2	£16,612	£8,306	£8,306
<b>Grand Total</b>	<b>6</b>	<b>5</b>	<b>£24,542</b>	<b>£4,090</b>	<b>£4,908</b>

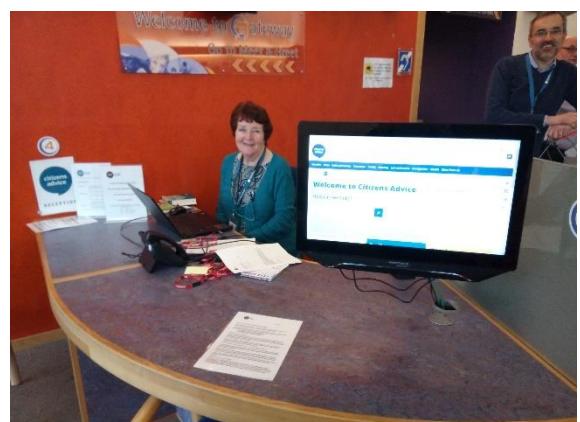
## Volunteers

Our services are delivered primarily by trained local volunteers who bring a wealth of skills and experience to our organisation and are committed to delivering high quality advice within Citizens Advice. They are supported by paid staff providing specialist skills, supervision, management and quality assurance etc.

**TMBC residents have been supported by 61 CANWK volunteers in the last year.** In addition to those completing CitA advice training, we have also been able to offer opportunities for local people in Tonbridge to develop their skills by volunteering in other areas of the organisation including administration, research & campaign, fundraising, community presentations and digital champions. We work with individual volunteers to ensure that their contributions not only support CANWK, but can also support personal ambitions and interests. In the last year, **five Tonbridge volunteers have entered paid employment**, either within CANWK or elsewhere.

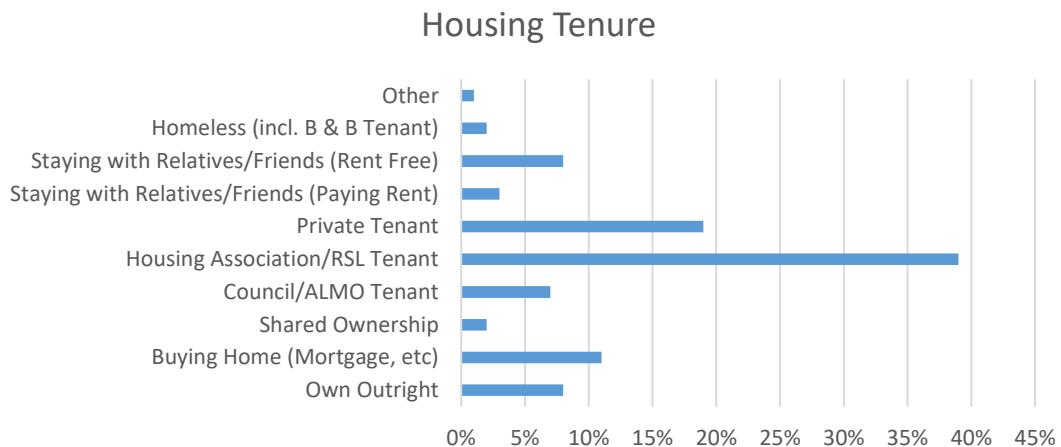
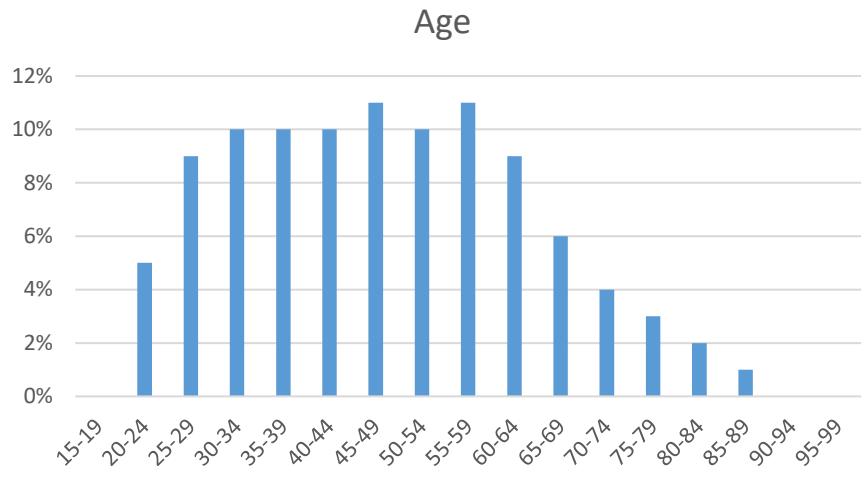
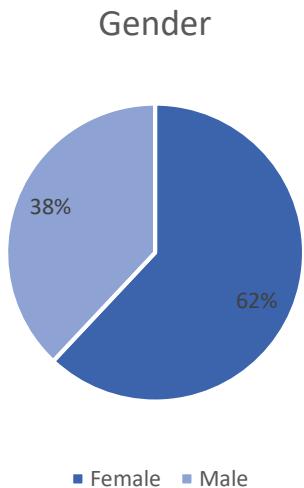
All advice volunteers and staff commit to ongoing training to ensure we continue to provide high quality, relevant advice to local people. During this period, training courses and in-house training topics completed by Tonbridge volunteers and staff include:

- 2x 3month Adviser Training for new volunteers.
- Universal Credit.
- Family & relationships law.
- Using the TMBC online council tax tool.
- Benefits appeals from a GP perspective.
- Quality Advice Audit (QAA) requirements.
- Services available at Jobcentre Plus.



## Client Profiles

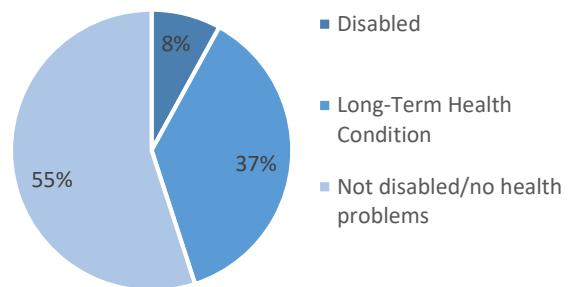
TMBC residents of all CANWK services in the last year:

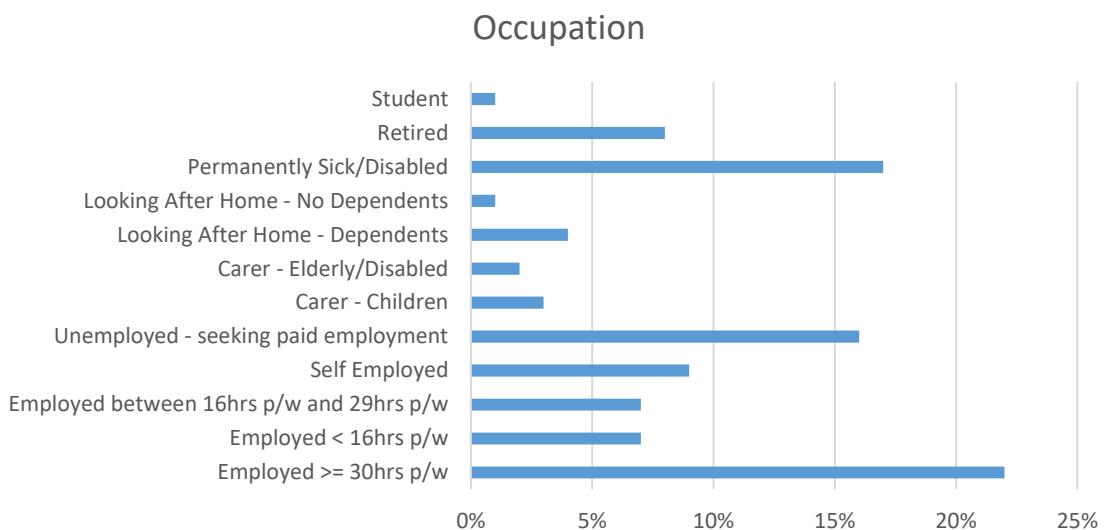


Points of note in comparing client profiles in 2019/20 with previous year (2018/19):

- In broad terms, our client profile remains consistent with previous years.
- A small increase in the proportion of female clients (62% from 60% female).
- An increased number of clients disclosed a disability or long-term health condition (45% from 40%). This continues to demonstrate our ability to reach the most vulnerable given that rate is 14.4% in TMBC population as a whole.
- Whilst the majority of clients continue to be of working age, the % of clients over 65 years has increased slightly (16% from 15%)

### Disability/Long Term Health Conditions





Client Geography	Clients	% Clients
Aylesford North and Walderslade	17	1%
Aylesford South	45	3%
Borough Green and Long Mill	79	5%
Burham and Woudham	14	1%
Cage Green	64	4%
Castle	70	5%
Ditton	41	3%
Downs and Mereworth	36	2%
East Malling	54	4%
Hadlow and East Peckham	83	6%
Higham	69	5%
Hildenborough	43	3%
Judd	105	7%
Kings Hill	53	4%
Larkfield North	42	3%
Larkfield South	46	3%
Medway	165	11%
Snodland East and Ham Hill	66	4%
Snodland West and Holborough Lakes	47	3%
Trench	126	9%
Vauxhall	100	7%
Wateringbury	8	1%
West Malling and Leybourne	56	4%
Wrotham, Ightham and Stansted	48	3%
	<b>1,477</b>	<b>100%</b>

## Advice Together Partnership

CANWK is the founder member and administrator of the Advice Together Partnership; a group of 30 advice organisations across North and West Kent. Advice Together is a forum for partnership working, sharing ideas and good practices. Along with regular meetings and a quarterly newsletter, we have a shared online secure referral system which enables every organisation to directly refer a client to other suitable support services without risk of the client falling through gaps or failing to get in touch themselves.

Many Advice Together partner organisations operate in Tonbridge and Malling, including Age UK Sevenoaks & Tonbridge, Age Concern Malling, Porchlight, Crosslight, West Kent Mind and DAVSS. **Over the last year, 94 TMBC residents have been referred between Advice Together partner agencies.**

CANWK also produces an annual 'Festive Openings & Emergency Contacts' information guide for Tonbridge and Malling, giving local residents information of the opening hours for key community services over the festive period. This is shared with the local MP, Councillors, on social media, email and via partners, and is always well received by the community.

**Tonbridge & Malling  
Christmas and New Year  
Emergency contacts 2019-20**

**Emergency Helplines**

- \* Emergency services: 999
- \* Non-urgent police enquiries: 101
- \* National Domestic Violence Helpline: Freephone 0808 2000 247
- \* Samaritans: Call free on 116 123. "For anyone in distress or despair, Samaritans will always be there - all day - every day - even on Christmas Day."

Or Email: [jo@samaritans.org](mailto:jo@samaritans.org)

**Homelessness**

- \* Porchlight: 24-hour Helpline 0800 567 76 99
- \* House of Mercy: 01474 329 514 (Edwin Street, Gravesend)
- \* Crisis at Christmas: 0300 636 1967

**Tonbridge/Tunbridge Wells Foodbank**

- \* Nourish Community Foodbank (Tonbridge Wells): Operating and delivering as usual except closed Wed 25th Dec, Thurs 26th Dec and Wed 1st Jan. Referrals by agencies only.
- \* Sustain Community Foodbank (Tonbridge): Operating as usual up to 4.30pm on Tues 24th Dec. Closed Wed 25th - Sun 29th Dec and Tues 31st Dec - Wed 1st Jan. Open 9-10am Mon 30th Dec and the open as usual from Thurs 2nd Jan.

**Tonbridge & Malling Borough Council**

- \* Kings Hill and Tonbridge Castle Offices and Gateway: Closed Wed 25th - Sun 29th Dec and Wed 1st Jan. Open 9am-5pm on 23rd, 24th, 30th, 31st Dec and 2nd Jan and 9am-4.30pm on 3rd Jan. Usual opening hours from Sat 4th Jan onwards.

**Tonbridge & Malling  
Christmas and New Year  
Emergency contacts 2019-20**

**Out of Hours / Emergency Numbers**

- \* **Tonbridge & Malling Borough Council Out of Hours Number:** 01732 844 522 Call this number for dangerous structures, dangerous trees, flooding and other major emergencies, noise, licensing issues, fumes and emergency environmental health complaints.
- \* **Kent County Council Adult Social Care Out of Hours Number:** 0300 041 91 91
- \* **National Power Cut Emergency Line:** 105
- \* **Electricity:** 0800 40 40 90
- \* **Gas:** 0800 111 999
- \* **Water:** The following water companies serve Tonbridge & Malling: \* South East Water 0333 000 0365 \* Southern (waste water) 0330 303 0368

**Advice Together Partners**

- \* **Citizens Advice in North & West Kent (Tonbridge Office):** Face-to-face advice will be closed from Tues 24th Dec until Fri 3rd Jan. Telephone advice (0300 330 9001) will be available as usual until 12pm Tues 24th Dec and will reopen on Thurs 2nd Jan.
- \* **Citizens Advice in North & West Kent - Universal Credit Help to Claim Service:** Advisers in the Tonbridge Jobcentre will be available in the morning of Tues 24th Dec and 2nd Jan only. Usual service restarts Mon 6th Jan.
- \* **Age UK Sevenoaks & Tonbridge:** Office closed from 1.30pm on Tues 24th Dec, reopens Thurs 2nd Jan. Daycentre at Hollybush Court in Sevenoaks will be open on Christmas Day (pre-booked clients only for Christmas lunch - 01732 741 558).
- \* **Carers First:** Office closed from 3pm Tues 24th Dec, reopens Thurs 2nd Jan.
- \* **CROP:** Closed from Tues 24th Dec until Thurs 26th Dec and also Tues 31st Dec and Wed 1st Jan. Service will be open Fri 27th and Mon 30th Dec (10am-4pm).

## **Client Case Study: demonstrating the breadth and depth of advice provided by CANWK in Tonbridge.**

Alan\*, supported by a family member, attended the Tonbridge drop-in seeking assistance with a benefits issue. Alan is a single man in his twenties. He has learning difficulties and mental health issues, however lives alone and independently in Tonbridge with the support of family members. He had held a part-time job in a local garden centre until recently, however his anxiety had increased due to his current benefits problems and associated financial difficulties and he was no longer able to work.

Alan had sought help because, having attempted to navigate the system alone, his Personal Independence Payment (PIP) application had been turned down and his first appeal had failed. They did not know if there was anything else they could do and were extremely worried about what would happen to Alan. Following an appointment with a volunteer generalist Advisor, the case was passed to our Benefits Specialist team, due to its complexity and severity. Alan was also given a referral to the local foodbank, as he did not have enough money to cover his basic needs without borrowing from his family.

Our Benefits Specialist explained that they could appeal to the Upper Tribunal to try to get the decision overturned. Over several appointments we prepared Alan's case; completing forms and preparing evidence to demonstrate how the original decision and first appeal were flawed. We were able to identify several stages where errors had been made by the DWP, and were delighted to be successful in having the first tribunal decision set aside and a new hearing set. This gave Alan the opportunity to restate his case for appeal – this time with our assistance.

We supported Alan and his family very closely in the run up to the hearing – giving them the information and confidence to represent themselves and demonstrate that Alan's application had not been assessed properly and his needs not fully represented. We subsequently heard that Alan's appeal had been successful and his PIP was reinstated and backdated to 2017, meaning that **he was due over £8,000 in back payments and would receive ongoing payments totalling £8,029 p/a to supplement his wages.**

Due to the PIP award, we informed Alan's family that he could now reapply for Working Tax Credit which would also be backdated to 2017. Unfortunately Alan decided to make the application unsupported and due to errors by him and by HMRC, the application became very confused. A volunteer Adviser met again with Alan and called HMRC to clarify the situation. We then wrote to HMRC to challenge their decision, and after several follow up phone calls, Alan was awarded **full backdated Working Tax Credits totalling almost £3,500.**

**Having received £11,500 in backdated payments and with ongoing benefits arranged, Alan is extremely relieved that he is now financially stable and will no longer be reliant on the foodbank. His experience has taken a toll on his physical and mental health - his anxiety is far worse and he is nervous that his money might be taken away. However he can now start to focus on his health and wellbeing and is looking forward to returning to work as soon as he feels able.**

\*Client's name has been changed to protect his identity