



**Tonbridge & Malling Borough Council**  
**Annual Review of Activities**  
**January – December 2023**

**We are continuing to experience extremely high demand as local people struggle with the pressures of rising costs of living.** The complexity of cases we are supporting clients with has also continued to rise, and therefore the effort and time being put into each client's case, both on Adviceline and in follow up appointments, has also increased. We continue to focus on maximising the efficiency of our service and trying to stretch ourselves to meet demand wherever possible.

**Across our range of advice services, we have supported 2,484 Tonbridge and Malling residents during 2023; providing them with independent, high-quality advice for the issues and challenges they face.**

We would like to take this opportunity to thank everyone at Tonbridge & Malling Borough Council for their continuing support and encouragement during these most challenging times, which has been so appreciated by all our staff, volunteers and Board of Trustees. We look forward to continuing to work closely together to ensure local residents have the knowledge, skills and confidence to face the difficult times ahead.

**Key activities during 2023:**

- **We are continuing to experience high demand as local people struggle with the pressures of rising costs of living.** The cases we are supporting clients with are remaining very complex, with local people coming to us for multiple interconnecting issues, and therefore the effort and time being put into each client's case, both on Adviceline and in follow up appointments, is still considerably higher than in the past. Whilst we continue to focus on maximising the efficiency of the service, ultimately, our ability to respond this demand depends on the number of trained Advisers we have available.

To this end, during 2023 we have:

- **Successfully fundraised to expand our paid Adviceline Adviser team from 6xFTE to 10xFTE Advisers.** This gives a solid base for capacity to answer client's calls and enabling these Advisers to become specialists in this advice-giving channel.
- **Recruited 8 additional volunteer Advisers based in Tonbridge and more than 20 new volunteers across CANWK,** to increase our capacity to support clients, both on Adviceline and in follow-up advice sessions, which are often needed by clients whose cases are more complex or who need further support to take those next steps.

Our generalist advice services have been providing advice over a wide range of issues, with money related issues being a high concern for local people. Benefits advice, particularly support with claiming Universal Credit and advice on applying for and appealing decisions for Personal Independence Payments (PIP), remain high. Housing and homelessness issues remain high, whilst we are also seeing an increasing

number of domestic violence issues. Fuel debts and credit, store & charge card debts have been the most prevalent debt issues for Tonbridge & Malling residents, and we continue to offer specialist debt advice alongside budgeting support.

- **We established the Tonbridge Meet & Greet service in May 2023, which has seen steadily growing in popularity, with 532 local residents using the service in this first 8 months.** Our Meet & Greet Team support local people who are finding remote advice difficult - people who come to our office are given information on how to access our telephone and email advice, and anyone who is unable to, or lacks the confidence to, use these services is assisted to do so. They are also able to receive, scan and pass on documents and support clients to use the 'virtual face-to-face' video calling facilities, which enables clients to visit the office and access the advice and support of our Advisers based anywhere in North & West Kent. We have noted that the clients using the Meet & Greet service are increasingly vulnerable and experiencing crisis situations such as homelessness and mental health crisis.
- CANWK's specialist advice teams have continued to support Tonbridge & Malling residents throughout 2023, including:
  - Our **benefits specialists** have continued to support local residents with more complex benefits issues, including benefits appeals. In 2023, we **supported 108 Tonbridge & Malling residents to challenge benefits decisions.**

Whilst we do not always hear about the outcomes, we know that **we achieved at least £750,000 in income gain** through benefits for Tonbridge & Malling residents.
  - Our **immigration advice** service is the only free OISC Level 3 registered service in this area, meaning that we are able to support clients with any immigration issues, including those with or seeking refugee status. During 2023 we were delighted that **two more of our Advisers passed their OISC Level 2 qualifications** following extensive periods of study; further increasing our capacity to support people with free immigration advice. This year, **31 Tonbridge & Malling clients were supported with free specialist immigration advice**, which in turn links closely to people's ability to work, secure housing and support their families.
  - Our **Homelessness Prevention Project** has continued to work closely with the TMBC Housing Teams on many client cases, providing additional support for the most vulnerable residents at risk of homelessness. This partnership approach has been extremely successful in achieving positive outcomes for local people.
  - **Debt and money advice has continued to be a significant challenge for local residents, and we have a number of specialist projects supporting people in different situations to achieve positive changes:**
    - Our Money Advice & Pensions Service (MaPS) Debt Advice Project has unfortunately been affected by funder budget cuts during 2023, with a recruitment freeze meaning that we have been forced to reduce our team by 1xFTE Debt Adviser. However, despite this, the team have **supported 201 Tonbridge & Malling residents with debt issues**, enabling them to take steps towards a more secure financial future.
    - **The Money & Mental Health Team and Perinatal Mental Health Team** support people with mental health issues who are struggling with debt and other issues. This is a holistic service, with vulnerable clients being allocated to a named Adviser, who can build trust over an extended period to achieve successful outcomes. **In 2023, 40 vulnerable Tonbridge & Malling residents have benefited from this support.** The financial, health and wellbeing outcomes from this project have been enormous, and the project is currently part of an academic review to demonstrate its impact and help secure continued funding.

- Our debt advice specialists have been taking advantage of our partnership with KCC to provide the £90 fee for Debt Relief Orders (DROs). For some clients with debt issues, a DRO is the best option for them to deal with their existing debts and provide the opportunity to move forward in a more stable financial situation. **The £90 DRO fee can be a huge barrier for many in financial difficulty, and we have been pleased to be able to support eight TMBC residents to benefit from the scheme.**
  - Through these different projects, we have achieved **almost £210,000 in debt related financial outcomes for Tonbridge and Malling residents in 2023.**
- **We have continued to strength our local partnerships to ensure the most vulnerable in our community are supported.** In particular, we have further embedded our weekly in-person outreach at the community café in St Stephens Church in central Tonbridge, and video outreaches in Snodland and East Malling. These community advice sessions have proved to be highly valued by host organisations and their clients, and enable us to provide an alternative to telephone advice without the need to travel to the Tonbridge Castle.
  - **We have been delighted to be able to support TMBC in delivering household support grants for Tonbridge & Malling residents struggling with the financial pressures of these challenging times.** In distributing £33,500 to local residents, we have supported 220 Tonbridge & Malling households with supermarket and fuel vouchers, along with linking them into other CANWK advice services to assist with the underlying causes of their crisis.

### Plans for the year ahead:

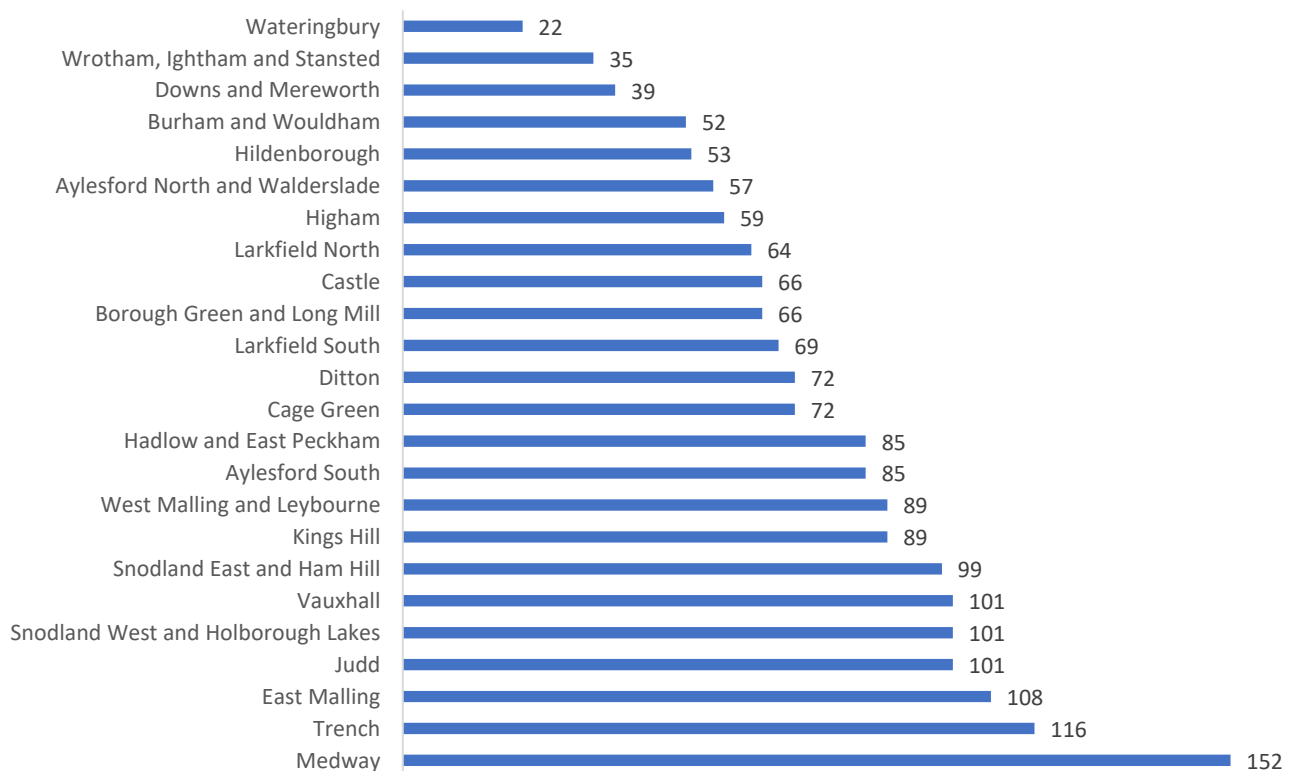
The year ahead will be focused on further developing our services to meet the challenges we currently face with increased demand and complexity of problems being faced by local residents. We will also need to be mindful of the challenging financial environment in which we are operating. Of particular focus for CANWK will be:

- **Thanks to the support of TMBC, we are currently working with other community partners to open additional video advice hub kiosks across the district.** We hope this will be a useful resource for local people struggling with high costs of living. Sites include the Tonbridge Baptist Church (running alongside the foodbank, clothes bank and other community services) and the new foodbank site being planned in Snodland, with more soon to follow.
- **We will continue to submit funding bids to increase the capacity of our specialist advice teams and meet increased demand in Tonbridge & Malling.** We have a number of proposals currently being prepared, including bids that, if successful, will enable us to increase access to specialist immigrations, debt and housing advice, along with the potential to add family law to our specialist advice offer.
- **We are actively recruiting for more volunteers to train as Advisers.** We hope to strengthen our Tonbridge volunteer team on all 4 days of service, to further expand our capacity to provide advice and support.

### Tonbridge & Malling residents supported in 2023:

	<b>2023</b>
Total number of T&M residents supported with advice and information.	2,484
Total number of advice issues T&M residents supported with.	9,460
Total number of T&M residents provided with detailed advice and casework.	1,852
Total number of Meet & Greet service users in Tonbridge & Malling.	532
Number of T&M residents supported with specific issues:	
Benefits	1,041
Housing	352
Debt	380
Immigration	31
Family & relationships	193
Charitable support incl. foodbank referrals	172
Number of T&M residents supported with issues putting them at direct risk of homelessness.	596
Total financial outcomes from advice given to T&M residents.	£1,073,329

### Tonbridge & Malling Clients by Ward (2023)



## Keith\*

Keith is a single man in his forties who lives alone in a mortgaged property. Keith first called CANWK in March 2022, seeking advice on claiming disability benefits. Keith explained to the Adviceline Adviser that he was a self-employed tradesperson, but had been suffering from a number of mental health issues including agoraphobia, claustrophobia, panic attacks and depression. As a result of his conditions, he could not travel more than 2-3 streets away from his home, and therefore could not work for any clients living further away. This was severely limiting his ability to work and earn money.



Keith explained that he had made a claim for Personal Independence Payments (PIP) the previous year, which had been turned down. He did not consider appealing at the time, but had since been told that appeals could be successful. He was therefore seeking help and advice on how to appeal his PIP benefits decision.

We initially supported Keith within our generalist advice service, with an appointment with a form-filling Adviser, who helped him to complete the initial PIP appeal documents. Support at this stage can be essential, as our Advisers understand how the scoring system works and can explore client's situations fully to ensure the full extent of their challenges are reflected in their submission. However it soon became clear that Keith needed more support than was possible within our generalist advice service, and his case was transferred to our Money and Mental Health Team.

Our Money and Mental Health Team is funded by Kent County Council within their suicide prevention programme, in recognition of the impact of debt and money problems (along with other practical challenges in life) have on people's mental health and wellbeing. The team of debt, benefits and employment specialists provide holistic advice, and each client is allocated an Adviser who will follow through their case, enabling them to build trust and understanding, improving positive outcomes for these most vulnerable clients. Whilst we encourage clients to take action on their own behalf, we recognise that this is often not possible for clients living with mental health issues, and therefore the project is resourced to allow Advisers to be more proactively involved in clients' cases.

Jiya\* is the Money & Mental Health Adviser who supported Keith through each step of the PIP appeals process – through a paper-based appeal called a Mandatory Reconsideration, and when that failed, through a tribunal court hearing. Through each stage Jiya spent time explaining what needed to happen and reassuring Keith that she believed in his case. Keith's anxiety and other mental health issues were often exacerbated by the need to deal with the official paperwork and repeated need to state his case. However with Jiya's support he remained engaged in the process; attending meetings, speaking to his doctors to collect evidence and submitting forms.

It took until the end of July 2023 for Keith's appeal to reach a tribunal. By then, Keith had built up considerable debts, including mortgage arrears, council tax arrears and he owed money to several family members.

In the run up to the tribunal, Jiya drafted the court submissions setting out the basis for his appeal, and supported Keith to fully prepare for his court date. At the court hearing Keith felt empowered to speak on his own behalf, to explain how his mental health issues were impacting on his daily life and ability to work. Both Keith and Jiya were delighted to hear that his appeal had finally been successful in August 2023. Keith was given a full PIP award amounting to over £550 per month, which would enable him to supplement his earnings and cover his living expenses. Vivaly, the PIP award was also backdated to March

2022, which meant that he has received almost £10,000 in backdated payments. This sum will enable Keith to clear his debts in full.

Whilst the process was incredibly stressful for Keith, and there is no doubt that his experiences have exacerbated his ongoing mental health issues, he is delighted by the outcome and extremely grateful for the advice and support he has received from CANWK. He is now looking forward to the future and to being able to focus on improving his mental health and wellbeing.