

Centre 70

ADVICE AND COUNSELLING



ANNUAL REPORT
2010/11

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Centre 70

Registered Office

46 Knights Hill
London SE27 0JD

Company Number: 02087528

Charity Number 296020

Board of Trustees 2009-2010

Mrs Jill Panni (Chair)

Mr Michael Perry (Treasurer)

Mr Martin Peter Beard (Company Secretary)

Mr Charles Carne

Mr Jacob Andrew Ecclestone

Mrs Alison Farrow

Mrs Sue Fish

Mr Nigel Franks

Sir Anthony Merifield

Mrs Amanda Parry

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Nikki Renkin

Bankers

National Westminster Bank Plc
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London SE27 9AP

Auditor

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Suffolk IP6 9NP



Community
Legal Service



Thames Water Trust Fund

WALCOT FOUNDATION



EQUAL OPPORTUNITIES POLICY

STATEMENT OF INTENT

Centre 70 declares its intention not to discriminate against anyone on the grounds of race, colour, ethnic or national origins, gender, marital status, class, disability, sexual orientation, age or religion.

In furtherance of this, Centre 70 will take positive steps to promote equality in the areas of:

- management
- recruitment and employment practices for paid staff
- recruitment and use of volunteers
- service provision
- instruction of experts/third parties
- opportunities for relevant training for employees and volunteers

Centre 70 and its working groups intend to monitor and review the implementation of this policy actively. Centre 70 believes these intentions are implicit in its constitution.

To ensure that the equal opportunities policy is implemented, Centre 70 has established the following policies:

- This policy statement on equal opportunities will be prominently displayed in the entrance lobby, and will be signed annually by all members of the Board of Trustees.
- Centre 70's Board of Trustees and its sub-committees/sub-groups will regularly and actively monitor, and will annually review, the implementation of this policy, and will receive reports on any breach or alleged breach of these provisions.
- It is the responsibility of the Board of Trustees to support and communicate the equal opportunities policy. All workers must accept their personal responsibility to comply with the policy.
- It is the responsibility of each project leader to ensure that the equal opportunities policy is also reviewed in conjunction with the client base held for each project, together with the composition of the staff and volunteers working within the project.
- All those involved in the recruitment of new staff or of volunteers should be provided with training to ensure that they understand their responsibilities under the policy of Centre 70 and the relevant legal requirements.

Centre 70 will take appropriate disciplinary action against any worker who fails to follow the equal opportunities policy. Disciplinary offences include deliberate acts of discrimination or harassment.

Centre 70's equal opportunities procedures are set out more fully in the Staff Handbook.

Funding Support

Centre 70 would like to thank the following funding bodies, trusts, foundations and other agencies for their invaluable financial support during the year. Many people, too numerous to mention by name, also gave money, for which Centre 70 is extremely grateful. In spite of the support of the main contract funders, we depend on the generous grants and donations from charities which enable us to carry out our work.

The Borough of Lambeth

The Department of Business, Innovation and Skills (through Capitalise)

The Legal Services Commission

The City Bridge Trust

The Leonard Chadwick Charitable Trust

Richard and Gwenda Chadwick

The Dyers Company

Thames Water Trust Fund

The London Legal Support Trust

The 29th May 1961 Charitable Trust

The Scottish Power Energy People Trust

The South London and Maudsley NHS Foundation Trust

The Walcot Foundation

The Elizabeth and Prince Zaiger Trust

Sainsbury's Upper Norwood nominated Charity



Chair's Report

The year 2010-2011 has been very mixed. It has also been busy as we have striven to build on the momentum created by our successful 40th anniversary celebrations last year, by trying to raise our profile in the community and improve the working environment for our staff and clients.

It is with great sadness that we have said goodbye to two of our staff, as the inevitable and expected financial cuts have brought to an end two of our projects. The Every Pound Counts was discontinued at the end of March, as was the Lambeth Debt Partnership at the end of June. We were also sorry to see the departure of Maria Marreiros. Having committed nearly seven years to Centre 70, running the Capitalise debt project, Maria decided to move on. Funding was under threat, but thankfully it has now been reinstated. We thank Maria for all her hard work in making the project a great success.

On a happier note, we have been able to welcome back one member of staff after a bereavement, to continue her excellent work, funded by Thames Water Trust Fund. This project will now run until 2013. We are also grateful to the Walcot Foundation trustees for recognising the value of the work we do, by extending their generous funding to 2014.

The partnership with the South London and Maudsley NHS Foundation has completed the first year of two. This provides free day-time counselling to those unable to take advantage of our evening sessions, and to those referred by the advice staff. It also provides trainee counsellors who have completed two years' training with the vital supervised placements needed to build up experience, along with the required hours, before qualification and membership of their professional and regulatory body.

Our long-standing Monday evening legal advice sessions, staffed entirely by volunteer solicitors, continue to provide invaluable help to many in the area. I would like to thank all those who have contributed their time and expertise so generously.

We await, with some trepidation, the changes planned by Lambeth from a system of grants to one of competitive tendered contracts for the year 2012. We continue to meet our targets for both Lambeth and the Legal Services Commission, and our monitoring exercises are positive. This is achieved only because our staff work extremely hard, often giving considerable unfunded overtime. The trustees remain indebted to them all for their loyalty and for the concern they show for their clients.

However, the proposed cuts in both the advice and counselling services are extremely worrying. If carried through, the level of work we are currently able to do will be much reduced. In turn, this would inevitably affect the high standard of service we provide. Clients, staff and trustees have all taken part in supporting lobby groups and contacting their MPs and relevant Ministers.

More generally, there are several success stories to report. Building work, for disability access, kindly funded by The City Bridge Trust, finally got underway during the year and is now complete, apart from the installation of a platform lift. Complete renovation of the upper ground floor has given us an additional interview and counselling room, improved ground floor space, lighting and storage, and a fully accessible toilet. We hope to refurbish the reception area in the next phase of these works. I want to put on record our thanks to Keith Garner, the architect who has designed and managed the project. Without his help and also that of Nigel Franks, a trustee, this complicated scheme in an old Victorian building would never have happened.

After long delays we finally obtained local authority permission to place a steel container in our back garden to hold our ever increasing archive. This was funded by the successful sponsored Law Walk 'endured' by several trustees in 2010. The container has now been installed, and is gradually being shelved and filled.

Centre 70 was the Crystal Palace Sainsbury's Local Charity of the Year for 2010-2011, which, after a competitive presentation, recognised us as an invaluable community resource. We were also delighted to be nominated for an award in Lambeth's Business of the Year initiative, and achieved "Commended" in the 'Commitment to the Community' category.

Public recognition is increasingly important in our fight for resources, and we need to project the very valuable work done by Centre 70 to official agencies as well as to trusts and foundations.

Last November the trustees took part in an Away-day, which proved very worthwhile. We elected a new “development” sub-group to look at how to project our image to the public more effectively. Branding, a well thought-out web-site and our public face have all been considered, and improvements are in process. My thanks go to the trustees involved, and to Strudel, the design company who are currently putting our ideas into practice, following a successful meeting between staff, trustees and Strudel to get views from as many people as possible.

I would like to thank all our trustees and staff for their willing and unstinting contribution to Centre 70 during the year, and for the support they have given me personally. Having carried out a skills and knowledge audit of the trustees, I can confidently say that Centre 70 is fortunate to have such an abundance of qualifications, skills and knowledge. Our managers are creative and positive, and quite simply the best in the business.

Finally, I would like to thank all our donors, funders, supporters and volunteers. Without their valuable support, a great many people would not be able to access the help they need. As we head into stormy waters, I would particularly like to mention the trustees of The Elizabeth and Prince Zaiger Trust. Not only have they funded us exceedingly generously for 10 years, but in many of those years they have enabled Centre 70 to avoid stringent and damaging cuts when funding has been tight. They have had a lasting impact on our work for the community and we are deeply grateful.

*Jill Panni
Chair, Centre 70*



Jill Panni and staff

Advice Centre

Opening times

Reception, Leaflets, Signposting, Emergencies

Monday, Tuesday, Thursday & Friday 10am-4pm (Closed 1pm-2pm), Wednesday, 2pm-4pm

Advice session bookings and full casework appointments - Even spread throughout the week to give maximum coverage

Out of Hours session- Monday evening

Staffing

- **Mark Batten** (Joint Manager and Welfare Benefits Casework Supervisor). Full time. Joined Centre 70 in 1984. Gives advice under the Legal Services Commission contract and Lambeth funding.
- **Brian Foxley** (Joint Manager and Debt Casework Supervisor). Full time. Joined Centre 70 as a volunteer in 1988. Joined staff 1989. LSC contract representative. Gives advice under LSC contract, Lambeth funding and Capitalise project.
- **Sinfi Jones** (Specialist welfare benefit caseworker). Full time. Joined staff 2003. Gives advice under the LSC contract and Lambeth funding.
- **Ian Baker** (Specialist debt caseworker). Part-time. Non-solicitor. Joined most recently in 2000. Gives advice under the LSC contract and Capitalise project.
- **Raymond Taylor** (Specialist housing solicitor) Part-time. Solicitor. Joined 2008. Gives advice under the LSC contract and Legal Representation work.
- **Ruby Guram** (Advice/Support worker) Full time. Joined 2008. Gives advice under Walcot Foundation funding.
- **Emma Senior** (Specialist debt caseworker) Full time. Joined in 2010. Gives advice under Capitalise project.
- **Silpa Winfield** (Water & Utilities debt worker) Part-time. Joined 2004. Gives advice under Thames Water Trust Fund funding
- **Janet Gardner** (Admin/reception worker). Part-time. Rejoined in 2007.
- **Marilyn Keyhoe** (Admin/reception worker) Full time. Joined 2004
- **Stephen Smith** (Accountant) Part-time.
- **Alex Ward** (General and Housing Adviser) Full time. Joined 20/9/10
- **Bilgi McDermott** (Counselling service manager) Part-time. Joined 2007, left May 2011.
- **Maria Marreiros, Capitalise worker** – Full-time specialist Debt worker. Joined in May 2004, left April 2011
- **Nathalie Bamba-Riga**, Full Time Lambeth "Every Pound Counts" worker, joined August 2009, Left April 2011
- **David Reynolds**. Full Time Lambeth "Every Pound Counts" worker, joined September 2010, Left April 2011
- **Volunteer solicitors for Monday night advice:** Ajmal Azam, Tom Bullmore; Caroline Havers, Ben Hitchens; Marcia McKnight, David Morrison, Jon Rush, Leanne Targett-Parker; Gai Tetlow, Rachel Wellman and Becky White.
- **Volunteer admin/reception worker** – Beth Beach

The Advice Centre provides free, confidential, impartial advice by way of an open reception (including information packs and specialised leaflets), open door bookings, telephone and letter advice, appointments, home visits and outreach (including contact with Surgeries and Women's Refuges). Advice on welfare benefits, housing and debt is provided at the "Specialist Quality Mark" Level set by the Legal Services Commission. General advice is given in other areas, e.g. consumer affairs, employment etc. We run an evening legal advice session every week staffed by volunteer lawyers. Details of other specialist projects are given below. The Advice Centre is now the designated advice provider for the Lambeth area for the Government's Mortgage Rescue Scheme, and one of our specialist debt advisers is an "approved debt intermediary" for Debt Relief Order applications.

Our policies and procedures are actively monitored, which determines the framework under which the work is carried out and ensures that high standards are maintained. These policies and procedures include equal opportunities, confidentiality, complaints, data protection, disability discrimination, health and safety, safeguarding vulnerable persons, sustainability, training & development, supervision and file

review, and personnel policies. We are members of Advice UK, the national umbrella organisation for independent advice centres

In the year under review we met the output targets set by the Legal Services Commission for our contract work, the Service Level Agreement with Lambeth and the targets set by Capitalise and other funders.

To meet the changes to Legal Services Commission- funded work, Centre 70 entered a bid as part of a consortium from October 2010. The bid was successful and we began delivering the contract with other members of the consortium - Brixton Advice Centre, Clapham Community Project, Hanson Palomares Solicitors and Lambeth Law Centre. At the time of writing we are waiting to hear the Government's proposals to publicly-funded legal work (Legal Aid). One of the proposals is to reduce the amount of funding for housing work, to remove legal help from all but a few debt cases and to remove all funding for welfare benefits cases. If such proposals are implemented the impact on public access to free advice will be devastating and the effect on Centre 70's advice service will be equally severe.

Government spending cuts will also affect local government. For several years we have been warned that Lambeth Council was about to adopt a system of competitive tendering in place of grants under a Service Level Agreement. It now seems certain that competitive tendering will begin in the latter half of 2011 with contracts to run from April 2012. It is almost certain that Lambeth's overall budget for social welfare advice will be slashed in 2012/13 as a result of wider spending cuts, and this – in turn – will mean less money being available in the tendering process.

Centre 70, along with Lambeth Law Centre, Brixton Advice Centre, and Lambeth CAB, received money from Lambeth Council to provide debt advice, but although the scheme provided good results funding stopped at the end of June 2011 and alternative funding could not be found.

The Walcot Foundation has agreed to fund some of our work for a further three years from 2011 and we are extremely grateful once again to the Governors and staff of the Foundation.

David Reynolds and Nathalie Riga who were both benefit advisers on the Every Penny Counts Project, left us at the end of March when funding for those posts was not renewed. It was unfortunate that they had to leave and both did great work for Centre 70 and their clients. They are missed and we wish them all the best in the future. Maria Marreiros, who worked on the Capitalise Debt Project, left in April after nearly seven years to move on to new area of work. She had started as a benefit adviser and then received intensive training to become a debt adviser and worked at a specialist level. Maria is missed by the debt team and staff and her clients. We wish her every success in the future.

We send out "satisfaction questionnaires" to clients when we close a file. Once again, those returned have been extremely positive and encouraging.

We would like to take this opportunity to thank the trustees for their dedication and hard work, and all staff and volunteers who deliver a professional, high quality service in difficult circumstances with limited resources and under great pressure.

Brian Foxley & Mark Batten, Joint Managers

Debt

Last year we looked back on the last 40 years of debt advice and the growth of credit. Now, as we review the last 12 months and consider what is on the horizon, it almost feels as if we're going back to the 1970s: rising inflation and a stagnant economy. After one year of a new government, the debt statistics published in May 2011 reveal that total UK personal debt was £1,453 billion. The average household debt stood at £55,870. Every day borrowers pay £180 million in interest, 337 people are declared insolvent or bankrupt and banks and building societies write-off £22 million in loans. Every 17 minutes a property is repossessed.

People are having a tougher time financially than at any time in the last 30 years according to some commentators. The cost of basic items such as food, petrol, car insurance, and travel have risen

markedly as inflation heads towards 5%. It is likely that the cost of gas and electricity will continue to climb considerably. These increases have a far greater impact on our clients, many of whom are on low incomes, because they spend a greater proportion of their disposable incomes on basic items.

Next winter, many people on low incomes will be in the invidious position of having to make a choice: to eat or to keep warm. Even people in work on reasonable incomes are finding the going difficult as pay is frozen and hours reduced. Against this background, cuts public spending are also having a negative impact on people's ability to afford everyday essentials.

In October 2010 the Department of Work and Pensions changed the rate at which it will pay the interest on claimants' mortgages from 6.08% to 3.63%. Many of our clients have loan interest rates higher than 3.63%, such as those from with sub prime lenders. The change in standard rate has meant that many more of our clients are struggling to make up the difference. Many are quite unable to do this and, as time goes on, they fall further and further into arrears and risk losing their homes. In some cases this change has forced clients to sell up rather than carry on the struggle. We have seen a general increase - especially in the last six months - in the number of our clients who have difficulties paying their mortgage even if they are lucky enough to still have a job. It is estimated that a third of all households with mortgages are what is known as "ledge dwellers" - people clinging on to their homes only because current interest rates are so low and who will be tipped over the edge when base rates increase.

The present government decided to continue funding the Mortgage Rescue Scheme, started in 2008 by the previous government with the aim of reducing home repossessions. Centre 70 is the designated debt advice agency for the scheme in the Lambeth area and we work in partnership with Lambeth Council and London & Quadrant Housing. Although the intentions behind the scheme were good, the reality is that it is slow and bureaucratic and, nationally, has resulted in relatively few households being rescued from repossession.

One advantage we have found at Centre 70 is that once clients have applied for help under the scheme court action by the lender can be delayed, often long enough for us to work with clients to come up with another strategy to avoid repossession.

While we do not keep detailed statistics on our mortgage cases, we can say with confidence that our work with clients facing possession action, and in some instances eviction, has produced more positive outcomes than would have been the case had we not been there to advise.

New economic conditions present new challenges and demand changes in approach to dealing with debts. We always consult clients and explore all possible options and strategies to work out what is most appropriate for a client's situation.

Where a client has no assets and it is obvious that their income is not going to increase in the foreseeable future or they have long term health problems, then strategies such as repeated token or reduced payments on non priority debts are not necessarily appropriate since it would take many years to pay off the debt, if ever. We see clients who have previously signed up to debt management companies with arrangements that would take 30 to 50 years to pay off the debts and where the company takes a sizeable management fee along the way. The client is then left with constant reviews.

So, as well as looking at the traditional money advice routes of Debt Relief Order and Bankruptcy to get the client debt free, we also look at asking the creditor to cease pursuit. If they refuse, the client then waits to see if a County Court claim is issued (which rarely happens on the non priority debts that we see) rather than go immediately for a Debt Relief Order or petition bankruptcy. This saves the client the problem of raising the fees for a Debt Relief Order of £90 or £525 for Bankruptcy. It also avoids the stress of dealing with the official receiver and the insolvency process. These insolvency options are still available at any time and even if a County Court claim is issued.

There has been some good news with the Financial Services Authority winning their case against the banks over the miss-selling of payment protection insurances. For several years banks have added payment protection insurance to credit agreements to cover payments in the event of job loss or

illness. However in many instances customers were miss-sold the product. For example, insurance would be added automatically, people over 65 would be sold policies, self employed people would not be covered for job loss, pre-existing health conditions or certain illnesses would be excluded. Many people finished up paying a lot for insurance that was essentially worthless to them if they ever came to make a claim.

The demand for debt advice is ever increasing and we hope to continue to meet the demand effectively, innovatively and to high standard in spite of proposed cuts to our funding.

*Ian Baker, Specialist Debt Caseworker
Brian Foxley, Debt Casework Supervisor*

Capitalise Debt Project

Capitalise is a London-wide partnership led by Toynbee Hall in partnership with 14 other independent advice organisations, CABs and charities for the homeless. Capitalise received funding for face to face advice from the Department for Business Innovation and Skills Financial Inclusion Fund.

At the beginning of 2011, after much uncertainty, the Coalition Government announced that it would not continue with the Financial Inclusion Fund and the face to face advice beyond March 2011. We started to wind down the project and a redundancy notice was issued to the worker on this project. Then, in mid February, the Government announced that reduced funding would be available for a year and transitional arrangements made for advice to be continued, probably through the Consumer Financial Education Body. However no details were given of the level of funding or how it was to be distributed for some time. This meant projects continued to wind down or be on hold and the future remained uncertain for staff, many of whom started looking for other posts. It was not until the end of March that we finally received confirmation that funding would continue for a year, although the Government could not guarantee any further funding beyond 2011/12. We will have to see what happens in this year.

Brian Foxley, Joint Manager

Lambeth Debt Project

The Lambeth Debt Project was set up in August 2010 as part of Lambeth Council's Economic Recovery Plan. A partnership of four local advice agencies (Centre 70, Lambeth Law Centre, Brixton Advice Centre and Streatham Hill CAB) worked together to set up outreach surgeries across the borough of Lambeth. This included both regular outreach surgeries, one off visits and workshops. Regular outreach sessions were set up at locations such as Lambeth Living and URH Housing offices and one off visits were made to community events at places such as Lambeth Town Hall and Stockwell Community Resource Centre.

The aim of the project was to provide free, confidential, independent debt advice and in particular to reach people who would not normally visit an advice centre when they needed help with their debt problems. The project will come to an end at the end of June when funding ceases.

Case study: Mrs X made her council tax payments every month, but for three months in a row these payments were late. Because of this, Mrs X lost her right to pay by instalments and the full balance became due. Mrs X did not understand this and continued to pay her instalments.

Because a liability order had been issued and Mrs X had not paid the full balance of the council tax, the debt was passed onto bailiffs. Mrs X did not let the bailiffs enter her property but they produced a walking possession agreement (WPA) listing 'fridge freezer, shelves and all other goods required to discharge debt'. At one point the bailiffs tried to force the door when the client opened it and broke the chain, but at no point did they actually enter the property.

Mrs X was very distressed by the bailiffs and their actions and so made a payment of £330 to bring the council tax up to date. However, the bailiffs still demanded £213, so the client came to a Lambeth Debt Project worker for advice.

The LDP adviser contacted the council on the client's behalf and asked for a full statement of account and explained that the bailiffs had issued a WPA without entering the property, that they had listed an item on the WPA that was necessary to the client's basic domestic needs and so shouldn't have been included and that they had caused damage to the property. The council agreed that the council tax had been fully paid and the bailiffs agreed to reduce the fees to those that legally could be charged and to write off the balance due to the distress caused to the client by the bailiff involved.

Emma Senior, Debt Caseworker

Water and Utilities Debt and Efficiency Project

Thames Water supply three million properties. In January 2011 they introduced a six-week amnesty for people in residential properties who use water but had never been sent a water bill. This gave people the chance to come forward and register while still avoiding all previous unbilled charges. Unlike energy debts, water debts are classed as non-priority debts for residential customers. If you do not pay your water bills, you cannot be disconnected. Unlike an energy customer, however, you cannot switch suppliers if you are unhappy with the service or want cheaper prices. Your postcode determines which company will provide the service. The regulatory body, OFWAT, reviews pricing and quality throughout the industry.

Water meters are compulsory in all new properties and households that are billed under the original rateable value (R.V) system are being encouraged to convert to a metered supply. The view is that metered households have a greater incentive to economise on usage than their unmetered counterparts. This is very relevant because parts of the UK continue to be reclassified as drought areas and restrictions on water usage are applied.

Operational changes have taken place within The Thames Water Trust Fund, the charitable body that funds this project. From April 2011 a separate fund called the Thames Water Customer Assistance Fund now decides applications for grants to clear water arrears. The project was temporarily suspended due to a family bereavement for eight months between September 2010 and April 2011 but was successfully re-launched from May 2011. The original project targets remain and although they are very ambitious there is clear evidence that demand for the service has not subsided as more and more households continue to find it difficult to budget for the utility and energy bills.

Silpa Winfield, Water Advice Worker

Housing

The last year has again seen many clients approaching Centre 70 for assistance with a wide range of housing issues under the Legal Aid Scheme. Clients often come to us in critical situations where there is a threat of homelessness or they are already homeless. We often find that clients are vulnerable in other respects, for example because of physical and mental health disabilities. They need considerable support.

We have dealt with many possession cases, brought because of rent arrears by social landlords and have been successful in preventing eviction, both at the point of the first court hearing through to the bailiffs' warrant for possession.

Centre 70 has also assisted clients successfully defend possession proceedings bought by private landlords

We have successfully intervened on behalf of clients who are homeless and who have approached the Council for assistance. We have persuaded the Council to provide accommodation to applicants whilst it undertakes enquiries into their applications. Negative decisions upon such applications have been challenged through requests for reviews and we have advocated successfully for the Council to also secure accommodation for clients whilst it deals with the review.

Centre 70 has also dealt with a large number of cases where clients are living in appalling conditions because of serious disrepair. We have been successful in challenging landlords about this and ensuring repairs are undertaken and compensation paid to clients for repairs not having been carried out when they should have been done.

The shortage of social housing continues to be acutely felt by our clients. The number of applicants seeking such housing under the Council's Housing Register vastly outnumbers the number of properties becoming available. Centre 70 has been successful in securing an increase in the level of priority for clients under the Housing Register with clients obtaining an increase in points and moving into a higher priority group.

Ray Taylor, Housing Casework Supervisor

I have been in post as generalist adviser with a specialism in housing since September 2010. In this role I see clients with a vast range of problems, yet housing accounts for 65 to 70% of cases.

Housing itself covers a variety of issues, from people who are literally homeless to reviews, appeals, disrepair, deposit queries, rent arrears and housing rights following relationship breakdown.

One case involved a woman who was seven months pregnant and who had been sleeping on night buses and in McDonalds for the previous week. She had tried to apply to Lambeth Housing Department for support but had been turned away at reception and only offered an appointment for an assessment interview in 10 days' time. We provided her with a referral letter and spoke with the legal team at Lambeth to let them know that she was making a homeless application that day. She was provided with emergency accommodation and Lambeth have now accepted a duty to accommodate.

We were also asked to attend a trial of a new computer system for Lambeth Council's Housing Advice and Options triage system and provide feedback on the advantages and disadvantages of the proposed system.

Even from my short time at Centre 70 it is clear that there is a huge demand for advice on housing within the borough.

Alex Ward, Generalist and Housing Adviser

Welfare Benefits

What a difference a year makes. The White Paper "**Universal Credit**: welfare that works", published on 11 November 2010 set out radical plans for the complete revamp of the benefits system. Perhaps the most radical revamp since the 1940's. The new system is not due to be rolled out until October 2013. Notwithstanding, the coalition government have not been slow in introducing a raft of changes to the existing rules. Among these changes have been some significant cuts to existing benefits.

In particular, help with interest on mortgages has been cut by 40% and in the case of the unemployed payments are now limited to 104 weeks. The deductions made from housing benefit payments and mortgage interest payments in respect of adult children living at home have been increased by 27% across the board. These payments referred to as non-dependent deductions ("NDD") have frequently been the cause behind escalating rent arrears and eviction for many families. Undoubtedly we shall see an increase in such problems.

The reduction in the Local Housing Allowance ("LHA"), which is the cap on the level of rent on which Housing Benefit ("HB") is payable, led to headlines such as "Councils in London are arranging to move local housing allowance claimants into accommodation as far away as Hastings, following cuts to housing benefit confirmed in the comprehensive spending review". The cap has been reduced from the

50th percentile of average rents to the 30th. Many claimants are now in a situation where they will be forced to move from their homes. Research commissioned by Shelter predicts the LHA changes are likely to place up to 269,000 households in serious difficulty.

Tax Credits have been squeezed. The "tapers" that define the rate of withdrawal of tax credits have been increased. The family element taper has been increased by 34% and the other taper by 2%. There are other changes, the effect of which is to reduce the amount of tax credits payable. Furthermore, tax credits remains a benefit dogged by delays and appalling error in administration. An area of particular difficulty concerns separating couples. A Judge of the Administrative Appeals Chamber of the Upper Tier Tribunal said:

13. One has only to look at these provisions to realise that they create impossible problems for a couple who are separated in circumstances in which there remains a serious possibility that the separation may not be permanent. One may consider that they are likely to get together again, while the other may consider that very unlikely. A family therapist or counsellor may have a different view from one or both of them, and the Inland Revenue or a tribunal on an appeal after the event may also approach the matter from a different perspective. How, in those circumstances, are the couple, or one of them, to know on what basis to claim? If they misjudge, they may lose the tax credits to which they would undoubtedly have been entitled if they had claimed on the alternative basis.

14. Further the situation requires re-assessment on a weekly and even daily basis. If, at any point a separation becomes likely to be permanent, entitlement to a tax credit based on a joint claim ceases automatically and a new single claim would have to be made. If a reconciliation becomes more likely, in the case of a single claim, then entitlement would cease and a new joint claim would have to be made. Prospects of a reconciliation could fluctuate from day to day and week to week, as could the assessment of the prospects by both the parties and disengaged bystanders, such as the Inland Revenue or a tribunal. A situation could at least theoretically be reached in which, in order to ensure that the claimant(s) get the tax credits to which they were entitled, fresh claims would need to be completed daily on both the joint and single basis, leaving somebody to work out afterwards which, on the same daily basis, was the correct approach.

All benefit disputes that go to appeal are now handled by the newly formed HM Courts & Tribunal Service ("HMCTS"). Throughout this year they have been plagued by delays, with cases not being listed for many months which causes huge difficulties for clients and advisers alike. The cause of these delays is to a large extent the result of disputes concerning Employment and Support Allowance ("ESA") entitlement. In last year's report I outlined details of the assessment procedure. A scheme of such complexity will inevitably result in many disputes. In an attempt to resolve these delays tribunals are now sitting on Saturdays. Inevitably, however, for lots of people justice so delayed is effectively justice denied - especially if they have been evicted, accrued arrears or had to endure periods of severe hardship.

Keeping up to date with the intricate rules of entitlement is an on-going challenge for welfare benefits workers. Underlying many housing problems and debts problems are problems with benefits and we continue to work closely with our colleagues and we continue to secure good outcomes for our clients.

*Mark Batten, Joint Manager and Welfare Benefits casework supervisor
Sinfi Jones, Specialist Welfare Benefits Caseworker*

Walcot Foundation Project

The Walcot Foundation project was introduced in April 2008 and was initially funded for three years. We are delighted that the Foundation have decided to fund this project for another three years from April 2011. So far, we have helped 600 people. Our clients have been assisted on a range of issues such as applying to Walcot for a grant to meet their educational/ training and work goals, budget planning and steps to encourage saving, dealing with debts, student advice on general money matters including benefits, assessing suitability for other funding/grants available to them and signposting to other services, in-house and external projects.

The biggest change we have seen this year is in the number of further education students seeking financial assistance towards childcare. Although all three to four year olds get 15 hours of learning a week (and some two-year-olds), those with younger children are in difficulty because funding available through the local government is minimal. Lambeth has a relatively high number of single parents, so many will have to delay their educational goals.

Access to college hardship funds will also be competitive this year as the demand for access to education increases. We will also see changes to Lambeth College's concessionary fees as those on some benefits will be charged reduced fees rather than free courses, with the exception of those on ESA (Employment & support allowance) and JSA (Jobseekers allowance).

The government announced this year that universities can charge up to £9,000 for tuition fees from 2012. As a result, there has been a surge of applications for university places for September 2011. Another change to take place is that graduates will repay their student loan when they start earning £21,000 as opposed to the current £15,000.

Case study: Miss M wanted help with childcare funding while she attended college. We made an application to Walcot and she was awarded the maximum £1,000. We also liaised with her college to ensure she could access their discretionary hardship fund; they awarded £600. However this was still insufficient to cover the total childcare costs. We identified that she had a loan which she struggled to repay as well as an overdraft. She was referred to one of our debt specialists who considered further income maximisation and drafted a Financial Statement with essential expenditure. The client was advised to open a basic bank account for income to go there rather than swallowed up in the overdraft. Token payments were negotiated on the loan and against the overdraft. This released funds which, coupled with the Walcot and college grant, meant she could afford the child care costs and continue her education.

Ruby Guram, Walcot Advice/Support Worker

Volunteer Solicitor Legal Advice Session

Our Monday evening legal session has had another successful year. Centre 70 would like to thank all our volunteers who have contributed to the pro bono service that is provided to Lambeth residents. The list of lawyers on the Monday evening rota is given above in the introductory section of the Advice Centre section.

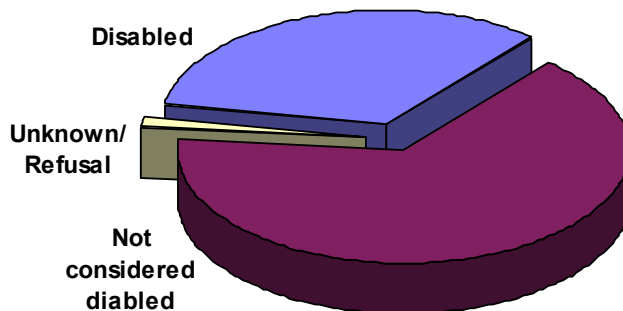
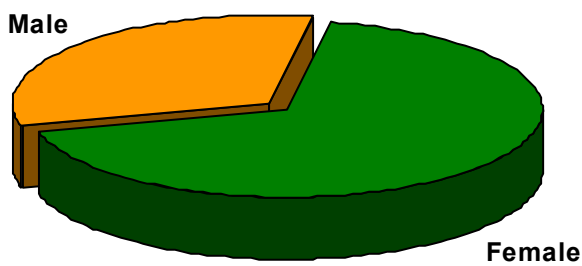
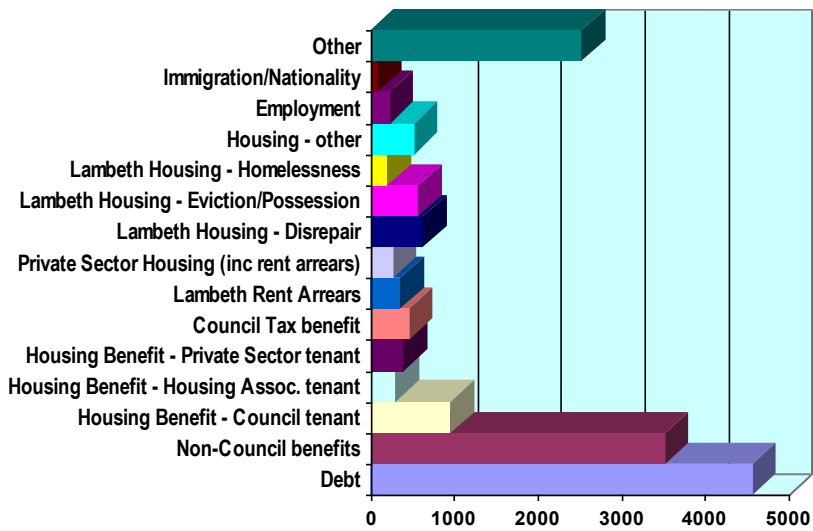
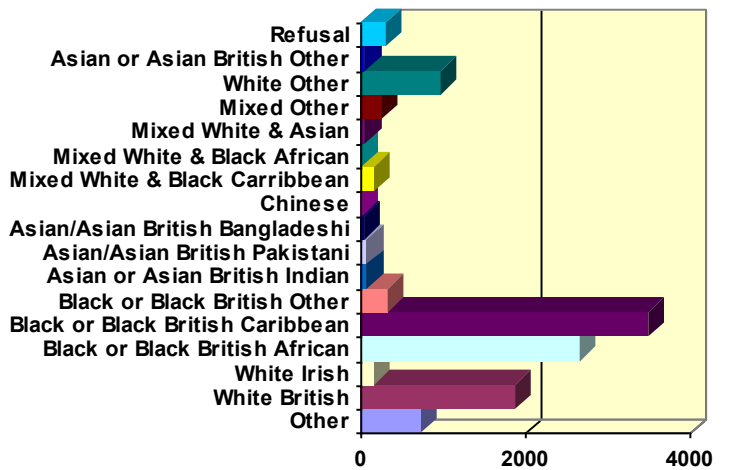
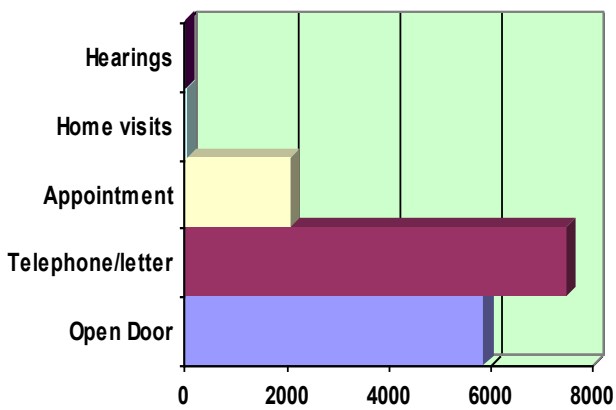
The session, which can be accessed by a pre-booked appointment, runs on a Monday evening between 7pm and 9pm and has provided free legal advice to a large number of Lambeth residents for many years. Our volunteers have assisted over 200 Lambeth residents within the last year.

Our volunteers can give brief advice on a wide range of issues including consumer, family and some employment matters. If we cannot advise we will give a brief overview, advise the client of relevant time limits involved in their case, and give other options to proceed if necessary. Clients are signposted to an organisation who specialise.

Case Law: Client attended because of an injury she received while bathing in a Bed and Breakfast. Client brought in photo evidence relating to her injury and one of our volunteer solicitors advised her and wrote a letter to the Bed and Breakfast. Medical records were obtained. There were further communications with the Bed and Breakfast and their insurers. Subsequently the insurance company made an offer of £1,000 compensation which our client accepted.

Marilyn Kehoe, Receptionist and admin worker

Advice Centre statistics 10/11



Counselling Service

Volunteer Counsellors

Beatrice Owusu, Charles Carne, Dorothea Weiskorn, Josh Decarli, Kwame Opoku, Kate Megase, Jessie Rash, Amita Marwaha, Alison Julai, Anna Gladysheva, Beatrice de Lajudie, David Hamilton, Elvis Langley, Jane Widdison, David Thorne, Paul Ryder, Juliet Bosa

Counselling Service Manager

Ms Bilgi McDermott - until May 2011

LOW COST COUNSELLING

Centre 70 Counselling Service's mission is to offer low-cost psychological therapy to the local population of south London. This remains the principle focus of our work. We are able to provide psychodynamic, person-centred, transpersonal and integrative counselling for up to 6 months to one year at low cost. Clients come for an initial assessment with the service manager and are then referred to an appropriate counsellor. The issues with which counsellors deal include domestic violence, relationship problems, depression, anxiety or panic attacks, childhood sexual and physical abuse, disability and pain, anger management and work stress. Sessions are available on weekdays, evenings and Saturdays. This service relies on the income that is generated through clients' fees.

COUNSELLING AT ST MARTINS

Since October 2007 we have been providing a counselling service at the St Martin's in the Fields High School. Beatrice Owusu has been our volunteer counsellor since April 2010.

Clients: The pupils that come for counselling are typically British-black girls who come from local council estates and who have a deprived and difficult home life.

Counselling Contracts: Contracts vary between a few sessions to a whole academic year. A minimum of six sessions is set for each referral to allow time for any issues to emerge; a review is then made with the pupil after the first six weeks to discuss progress and to decide whether to continue with the sessions.

Issues: The Counsellors have dealt with a range of issues, including working with bullies, working with victims of bullies, bereavement, self-harm, sexual abuse, anger management, suspected child abuse, gang members, and exam stress.

FREE COUNSELLING SERVICE

We have continued to offer a free counselling service supported by the second year of the grant from the Maudsley NHS Foundation Trust's Charitable Trust. This provides each client with six free weekly one-to-one sessions. These sessions are 50 minutes long, with the same counsellor, and at the same time each week. Clients come with a range of problems: depression, family and relationship problems, anxiety, bereavement, and issues associated with sexual or physical, drug or alcohol abuse, and difficulties associated with unemployment and debt.

*Judy Holman
Counselling Service Trustee*

Tel: 020 8670 2775 (24 hour answerphone)

Fax: 020 8761 3255

Email: counselling@centre70.org.uk

Treasurer's Report Year ended 31 March 2011

The financial results for the year 2010/11 showed a surplus of £25,481 compared to last year's surplus of £21,216. Again, the surplus was mainly due to successful fund raising with donations totalling some £64,816. The broader base of the service contracts which the Centre has negotiated has also been beneficial to the income stream.

The incomes from the contracts and grants for the projects are set out in the summary below. Income from the Thames Water and Scottish Power contracts was lower than budgeted due to the absence on compassionate leave of the dedicated caseworker.

Income from evening counselling services produced a small deficit. The sole sources of income were from donations and small fees paid by clients and trainee counsellors. However, the new, free daytime counselling service, funded by the grant from South London and Maudsley Trust, has operated successfully but the funding will run out in 2012. .

Reserves at the end of the year were £213,649 of which £191,726 were unrestricted. This amount represents over four months' non-discretionary income, which complies with the Centre's policy on reserves. £30,000 of the unrestricted reserves are being designated as a Transitional Fund to help the Centre cope with the possible cutbacks in funding. The Centre will also need to set up a fund to comply with the new pension legislation.

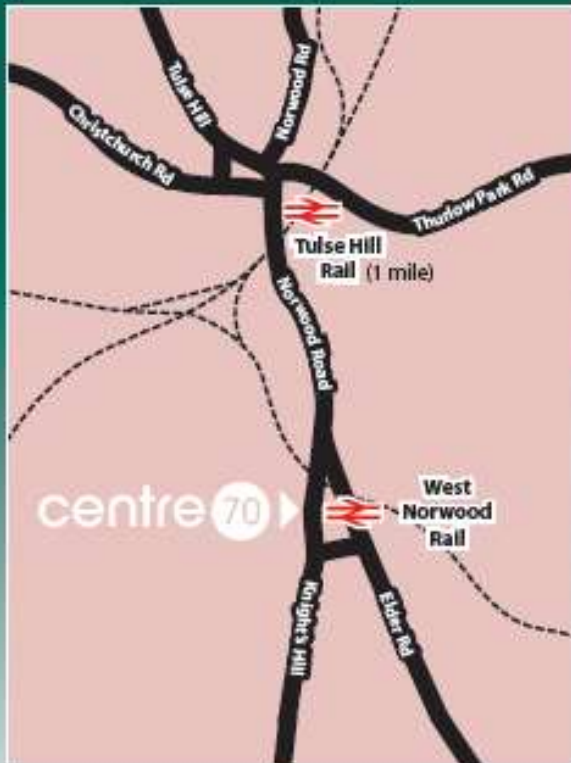
Despite the termination of the Every Pound Counts and Lambeth Debt Project contracts, income from the current year should produce a positive financial result, although we cannot expect the same level of donations given the generally difficult financial position in the country. Furthermore, the prevailing very low interest rates will continue to have an adverse effect on interest income. As noted, future income streams will depend on the successful renegotiation of the current contracts. We will learn during 2011 how the severe cuts in the public sector will further affect Centre 70 and in particular the contracts with Lambeth BC and the Legal Services Commission. These could materially affect the financial position of Centre 70 in 2012/2013.

SUMMARY FINANCIAL STATEMENT FROM AUDITED ACCOUNTS

	2010/2011	2009/10
INCOME	£	£
Lambeth Borough funding	219,949	164,732
Legal Services Commission	91,596	95,809
Walcot Foundation	58,381	58,681
Capitalise, Scottish Power/Thames Water	65,025	81,399
Counselling Fees & Grant	38,824	11,692
Donations, Gifts, Other Income	64,816	35,981
Interest Receivable	522	601
TOTAL INCOME	539,113	448,895
COST OF PROJECTS		
Advice Services	459,302	392,877
Counselling Service	33,051	19,990
General Account	21,279	14,812
TOTAL COSTS	513,632	427,679
NET SURPLUS/(DEFICIT)	25,481	21,216
	=====	=====

The Reserves of Centre 70 at 31 March 2011 were £213,649 of which £191,726 were unrestricted, representing over four months non discretionary expenditure which meets the Centre's policy on reserves and the recommendation of the Charity Commission.

Michael Perry, Hon Treasurer



Contact information

Address: Centre 70 Advice Centre,
46 Knights Hill, London SE27 0JD

Telephone number: 020 8670 0070

Email: enquiries@centre70.org.uk

Website: www.centre70.org.uk

Opening times and directions:

Open 5 days a week, for specific times and directions refer to our website or call.

Getting here

Buses 2, 196, 68, 315, 322

Rail West Norwood or Tulse Hill

Parking Free parking in nearby streets