

# COST-OF-LIVING CRISIS PREVENTION ADVICE PROJECT

## LEARNING & EVALUATION YEAR TWO

### Service Delivery

- In the first 18 months of project delivery, the COLCPA Project assisted **over 39,000 Londoners**.
- A further **15,000** Londoners attended cost-of-living events.
- The advice provided led to financial improvements for Londoners totalling almost £16.8 million.
- This represents a **5:1 return on investment**. For every £1 invested in the COLCPA Project by the GLA, the finances of Londoners who were advised improved by £4.75.
- With the project and its services fully operational for the whole of year two, there was a markedly higher run-rate for numbers of people assisted and for financial improvements. Year two has seen over 15,000 Londoners helped in the first six months, with financial improvements totalling over £7.3 million. This compares with 24,000 Londoners helped in year one, with financial improvements of £9.5 million. The impact and returns of the service are therefore increasing as the project becomes embedded and the benefits of its collaborative, pan-London approach are reaped.

### Delivery data – 18 months

	Londoners receiving generalist advice & casework	Londoners receiving light touch intervention	Londoners receiving specialist advice	Londoners attending community events, information sessions and presentations*	Totals
London Legal Support Trust - Centres of Excellence	<b>10,505</b>	(Not recorded)	<b>4,729</b>	<b>924</b>	<b>16,158</b>
Citizens Advice London - Local Citizens Advice	<b>14,627</b>	<b>7,321</b>	<b>2,027</b>	<b>14,325</b>	<b>38,300</b>
<b>Totals</b>	<b>25,132</b>	<b>7,321</b>	<b>6,756</b>	<b>15,249</b>	<b>54,458</b>
<b>Londoners actively assisted with advice and information</b>	<b>39,209</b>			*People attending events may be included in actively assisted with advice and information figures.	

## Financial improvements (including, income gains, expenditure, and debt reductions)

London Legal Support Trust - Centres of Excellence	£7,147,835
Citizens Advice London - Local Citizens Advice	£9,708,166
<b>Total</b>	<b>£16,856,001</b>

	To date
GLA Investment	
LLST	£1,700,000
LCA	£1,850,000
<b>Total</b>	<b>£3,550,000</b>

- **Return on investment: £4.75 for every £1 invested by GLA.**
- Average of £429.90 for every person advised at generalist or specialist level.

### Client case study: Citizens Advice Enfield (CAE)

#### Background:

- **Client Profile:** Single mother of a child with additional needs, self-employed cleaner.
- **Challenges:**
  - Limited working hours due to child's health needs.
  - Financial struggles, including council tax arrears.
  - Refusal of Universal Credit (UC) due to failing the Habitual Residence Test.
  - Dependence on family and friends for rent and daily living costs.

#### Actions Taken by CAE:

- 1. Appointments and Interpretation:**
  - Provided three face-to-face appointments.
  - Arranged an interpreter due to client's limited English proficiency.
- 2. Universal Credit Appeal:**
  - Advised on UC claim and assisted with the appeal.
  - Referred to Mary Ward Legal Centre (MWLC) for tribunal representation.
- 3. Council Tax Support:**
  - Identified lack of Council Tax Support (CTS) and helped with the application.
  - Informed Enfield Council to pause enforcement actions pending CTS application.
  - Advised on potential applications for Council Tax Support Hardship to further reduce bills.
- 4. Disability Living Allowance (DLA):**
  - Suggested applying for DLA for her son and offered future assistance for any necessary appeals.
- 5. Ongoing Support:**
  - Provided ongoing debt and benefits advice to reduce client's stress.

### Impact:

- **Legal Representation:** Enhanced chances of a successful UC appeal with MWLC's help, as English is not client's first language and she is struggling to understand the appeal process.
- **Financial Relief:**
  - Potential CTS of £16.80 per week, easing monthly expenses.
  - Possible DLA payments for her son, boosting household income.
- **Stress Reduction:** Continuous support and advice on debts and benefits, leading to improved financial stability and reduced stress for the client.

### Delivery Partner Case Studies

The following case studies illustrate how agencies are delivering the COLCPA Project in year two.

GLA funding under the COLCPA project enabled [Island Advice Centre](#) in Tower Hamlets to continue to provide welfare rights casework. The ending of a previous funding stream had placed this part of its service under threat at a time of growing need. The simple award of grant without a long-winded application process made it easy for Island Advice to retain their Caseworker and seamlessly continue to deliver advice on complex benefit matters and disability benefit appeals.

Island Advice also benefits from the already strong and well established [Tower Hamlets Community Advice Network](#) (THCAN). This network has created a referral system and a training programme for local advice providers. Despite some recent reductions in local authority funding, new investment from health funders and London Funders (under [Propel](#)), the Network is continuing to provide an effective infrastructure for local advice provision.

The exciting news in 2024 is that Island Advice will be delivering Advice First Aid training under the COLCPA project. It will run four courses in different community localities and will be targeting connections made by social prescribers and health service providers in each locality. Centre Manager Sarah Sauvat said *"Not everyone goes to community and faith organisations for support, but most people go to their GP. So, Advice First Aid provides an important part of the jigsaw - helping to raise awareness of advice support that is available in Tower Hamlets."*

From April 2024, health service funding means that advice will be available in every GP surgery in the borough. This funding has been promoted by a report by another Tower Hamlets advice provider, the Bromley By Bow Centre. Its report, [Reducing health inequities in London by improving access to social welfare advice through greater collaboration between the healthcare, local authority and advice sectors](#), funded by the Mayor for London, made the case for the inclusion of social welfare advice in Integrated Care Systems.

Island Advice Centre expects Advice First Aid training and new provision of advice in health settings to unearth new demand. Local advice providers will be tracking levels of demand, including that they can't meet, very closely. They expect to face continuing challenges in meeting high demand - particularly at a time when they also face [workforce challenges](#). The Centre feels it is vital that funding for the work it is doing under the COLCPA project is extended, long-term.

In addition to extended funding, Island Advice Centre is keen to see more work done at a pan-London level to bring caseworkers and advisers together to discuss policy issues. The biggest challenge for Island Advice at present is housing - poor conditions, overcrowding, challenging homelessness decisions, temporary accommodation, few remedies, and scarcity of specialist legal advice. Work across London to tackle this issue would be welcome.

[Nucleus](#) legal advice centre in Kensington & Chelsea employs a housing caseworker under the COLCPA project. When the cost-of-living crisis began to bite, Nucleus saw a big rise in housing issues, with more local people being served with eviction notices. Unfortunately, this coincided with funding for its housing caseworker coming to an end. Trustees took the decision to retain the caseworker and housing advice capacity anyway, such was local need. When GLA funding under the COLCPA project came along it was a lifesaver. Nucleus bridged the gap in funding for six months but importantly, managed to retain an experienced, qualified solicitor. This has provided a building block for increased housing advice provision. Nucleus has recently been awarded new funding by City Bridge Foundation and has taken on a new housing adviser, supervised by the COLCPA housing caseworker.

When Nucleus started to deliver services under the COLCPA project, it took the opportunity to ensure that only cases requiring specialist housing advice went to its housing adviser. Referrals come largely via a web form, which was set up during the pandemic. Nucleus has established new links with some social workers and community groups under the COLCPA project, including the [Hodan](#) Somali Community group. Nucleus receives referrals from a wide range of community groups, food banks and Ealing Advice Service. The housing caseworker is also taking referrals from RB K&C's housing team. Nucleus Director, Baljit Badesha feels that reach has definitely been increased under the project.

Nucleus continues to see high demand for housing advice. It has had concerns about the Local Housing Allowance for some time and is pleased to see that rates will be increased from April 2024. It has also taken policy action to improve K&C Council's approach to homelessness prevention - encouraging it to make better use of Discretionary Housing Payments and Homelessness Prevention Grants.

GLA funding should continue and be provided long-term, in Baljit's view. He would also like to see the funding increased as it only covers around 75% of the full cost of the housing caseworker. However, Nucleus has been grateful for the support provided by GLA under the COLCPA project and the coordinating role played by LLST. The funding was provided without bureaucracy and with flexibility for agencies to use it to continue otherwise threatened services.

[Hammersmith & Fulham Law Centre](#) was awarded funding for two 'Crisis Navigators', who are paid to deliver one day per week each, plus the costs of CEO Sara Taylor supervising and managing the service. Although COLCPA project funding makes a relatively small contribution, it's a vital one. Without it, the Law Centre would be unable to offer much welfare benefits advice. The Law Centre's welfare benefits solicitor is on maternity leave, so benefits advice is undertaken by the COLCPA staff with support from Sara.

The Crisis Navigators were already at the Law Centre when the COLCPA project was announced. One is an intern, on placement from Brunel University, and the other is studying to be a barrister and was volunteering. Both were able to offer an additional day per week as paid members of staff. In practice, they do more than one day per week each.

Because the COLCPA funding has only really filled some gaps in capacity, the Law Centre has been unable to set up new referral pathways or outreach services. Demand for benefits and other advice and increasing complexity of problems far exceeds the Law Centre's capacity. The GLA funding means the Law Centre can offer some clients help with welfare benefits casework, form filling and tribunals. One of the Navigators has represented a client at tribunal. With most benefits work outside the scope of legal aid, the Law Centre is reliant upon funding like the GLA's to continue this service. The Centre very much hopes that funding will be extended.

Policy-wise, the digital by default nature of most council and DWP provisions presents real problems for many Law Centre clients, who lack the equipment and skill to make applications and manage claims. The Law Centre regularly raises this issue with local authority and DWP representatives.

[Islington Law Centre](#) (ILC) uses GLA COLCPA project funding to support a 0.4 advice post – split between two members of staff. The post had previously been self-funded by the Law Centre but would not have been sustainable in the longer term without this funding. The initial focus of both of the advisers was on welfare rights but one has since moved into housing advice and is now employed on a trainee solicitor contract.

The funding has enabled the Law Centre to provide casework assistance to people affected by the rise in the cost-of-living who may previously have only had one-off advice. While some clients self-refer to the Law Centre, many are referred by other local agencies including [Help On Your Doorstep](#). Islington's voluntary sector is quite well networked, which means the Law Centre has good links with local community agencies, including those represented by [Islington BAMER Advice Alliance](#). These arrangements allow ILC to target its advice at those most in need.

COLCPA funding arrangements have given Islington Law Centre the flexibility to deliver what is needed, without having to create a wholly new and shiny service. Deputy Director Matt Brown hopes that the funding will continue as demand remains very high.

Two policy issues that the Law Centre has noted are around welfare benefits. They have noticed that relatively few people who are subjected to benefit sanctions challenge the decision. They have tried to encourage people to seek advice but have had little take-up - an experience that is replicated throughout Islington's advice network. They have also seen problems caused by suspensions of Universal Credit. Under legacy benefit arrangements, if one income stream was put on hold, the claimant would at least have other income. Now, if UC is stopped, the client can be destitute. Luckily there are two Islington charities that can be called on for emergency relief. If the Law Centres sees a client from neighbouring Hackney, it's a different story.

[Citizens Advice Haringey](#) (CAH) employs two Community Advice Workers under the COLCPA project. They provide generalist advice by telephone and in-person. The advisers will be delivering an outreach session once a week, by appointment, at [St. Anne's Hospital](#) for mental health patients, from April 2024. Such a service was provided in the past by CAH Advice Quality Manager Marion Esson and will now be revived under the project.

CAH has undergone substantial change over the past year because of cuts in funding and a consequent need to restructure. As a result, it has had to rebuild its links and services since autumn 2023. The COLCPA project has provided a platform for this. In the first year of the project, the focus was on links with local foodbanks. Head of Advice & Quality, Sayeed Rahman, came into post in

November 2023, and since then CAH has built links and referral pathways with a wide range of community and faith organisations. These include the London Islamic Cultural Society and Mosque, Haringey Migrants Centre, the Orthodox Jewish Community, Multi Faith Forum, Disability Action Haringey, Haringey Community Palliative Care, Haringey Welcome (a migrants' and refugees' charity), Hornsey Pensioners' Action Group, ARKS prison resettlement services, and St, Vianney's Catholic Church. CAH will be holding a joint advice event with the Migrants Centre as part of the project in April 2024.

Sayed notes several things that have helped with building these links: his own Islamic background, meeting the agencies in-person to build relationships and trust, providing a feedback loop for referrals (underpinned by a data sharing agreement) and having advisers who are willing to build links and deliver advice in the community. The project and the links built have definitely helped to improve the reach of CAH's advice services.

Running Advice First Aid sessions for community and faith agencies has also helped. CAH's first AFA session in November 2023 was attended by Foodbank staff and volunteers. The second drew in a wider range of groups. Both sessions were held in [Chestnuts Community Centre](#). Follow-up half day sessions are being planned for summer 2024. Sayeed and Marion both remarked on the value of AFA in bringing community groups together for the training.

Like all advice services, CAH is dealing with high levels of demand and is seeing unaffordable housing and negative budgets as a major problem. It would like to see the current funding for the COLCPA project extended and for it to support the provision of advice in community settings.

[Community Links](#) in Newham is funded under the COLCPA project via [Mary Ward Legal Centre](#) (MWLC). The agency had good links with MWLC before the COLCPA project and was able to build on this established partnership. Community Links also partners with MWLC, [RAMFEL](#) and [Citizens Advice East End](#) under another GLA funded programme – [Advice in Community Settings](#).

The COLCPA funding enables Community Links to employ a Gateway Adviser, who triages people dropping-in to its service. The agency provides the only Monday-Friday, 9-5 in person drop-in service in the borough. Last year the service triaged 1700 people.

Memuna Iyasere, Programme Manager, Advice and Community, said that in the first year of the cost-of-living advice, project they deal with lots of fuel debts, hardship and enquiries about small grants and hardship funds. From October 2023 Community Links started to notice that more pensioners were attending its foodbank and more people coming for help and advice about rent arrears. The DWP's resumed recovery of overpayments was a main driver for people falling into rent arrears. Early 2024 has seen more people coming for help with form filling and for help applying to hardship funds which are coming to an end. Social housing rent increases are expected to provoke a rise in enquiries in spring, with more calls being made on Discretionary Housing Payments.

Memuna says Community Links is struggling to cope with demand. The agency has lost a generalist adviser post after City Bridge Foundation funding ended and now relies on two specialist advisers (debt and welfare benefits), plus referrals to Debt Free Advice (DFA) and MWLC advisers. A DFA adviser is based at Community Links and MWLC delivers housing advice and pro bono advice

sessions there. MWLC can also take referrals for benefits advice. However, there are still people that Community Links must signpost to other agencies, and it is concerned that those other agencies don't have capacity either. Community Links hopes that funding will be extended and uplifted in future to enable it to deal with more demand and to extend its reach by running more advice sessions out in the community.

In April 2024, Community Links will host an Advice First Aid session, to be delivered by Citizens Advice Wandsworth. This will be attended by volunteers from Community Links and its Advice in Community Settings partners.

[Citizens Advice Brent](#) (CAB) has two part-time Advisers providing cost-of-living related advice for local people. The COLCPA project has enabled it to improve access to its advice service and also boost the capability of other local organisations. One of CAB's Advisers deals with callers to the organisation's Adviceline service: callers with cost-of-living related issues are quickly identified by telephone assessors and they are offered a call-back from the COLCPA project Adviser. The other Adviser provides face-to-face advice for people who drop-in to the agency's offices at High Road, NW10 and people with booked appointments. She also provides face-to-face outreach advice. This has been delivered at [Sufra](#) until recently, but CAB is considering switching its outreach to [Kensal Rise Library](#), having identified an unmet need in that locality. The community library approached CAB to provide advice. Sufra now has its own adviser.

CAB takes referrals under the project from the local Trussell Trust foodbank. It has also set up referral links with the [Asian Women's Resource Centre](#) in Harlesden. Other community agency partnerships it has hoped to develop under the project have proven more difficult to set up and sustain – mainly due to lack of adviser and manager resources. However, CAB started to deliver Advice First Aid courses in late 2023 and has found these to be an invaluable to build community links. Three AFA courses plus one follow-up session on Universal Credit have been delivered, involving a range of agencies including agencies supporting carers, older people, Somali, Romanian, and Latin American communities and young people. Head of Service, Adio Garbadeen noted how the courses have provided a space for local organisations to come together and explain how their respective services work, as well as gain useful information about social welfare issues and local hardship funds.

The AFA training also led to CAB gaining a new trainee adviser. A frontline volunteer from Lewinson Centre Foodbank who had attended the AFA training was subsequently successful in his application for a trainee role at CAB which has been funded under the [Advice Workforce Development Programme](#).

In the early days of the project, CAB's cost-of-living advisers staffed Debt Free Advice buses that toured the borough. It also ran a workshop on cost-of-living issues for people attending the Sufra foodbank. CAB thinks there is scope for developing more 'one-to-many' information events as part of the project, but its resources are now tied up in providing advice to individuals.

CAB hasn't been able to make much use of referral routes to the COLCPA Project's specialist adviser at Citizens Advice Barnet or AFA Adviser based at Citizens Advice Merton and Lambeth (CAML). This is not due to lack of need, but because it has found the Barnet service to be oversubscribed and doesn't really understand how the CAML service works.

For [Citizens Advice Enfield](#) (CAE), the COLCPA project has “*put us back in the community again and starting to talk, following the pandemic*”, according to Service and Quality Manager Mary Monaghan.

The agency employs two part-time advisers under the project. It delivers advice by appointment at St Monica’s Church and food hub N13, Edmonton Library Hub, All People All Places (single homeless people, rough sleepers, people with drug and alcohol support needs and no recourse to public funds), and at CAE’s main office. Another foodbank was also a venue for the project initially, but this service is now separately funded by Trussell Trust. Enfield Council had asked CAE to deliver services as part of another short-term project at St Monica’s, but CAE simply didn’t have capacity. However, they knew it would be a perfect venue for the COLCPA project.

CAE’s links with community and faith agencies have enabled it to reach clients who would not have accessed its services before. Supervisor at CAE, Hilary Meeks said, “*we are now in all corners of need in Enfield*”. People get appointments who might not get through to CAE by telephone. CAE is seeing clients who previously didn’t make contact; homeowners who have spent their savings and are now struggling financially. It is supporting clients with fuel vouchers and charity applications. All first contact appointment bookings facilitate instant access to an interpreter, if needed. CAE has found it difficult to develop services to the Gypsy, Roma, and Traveller (GRT) community but it has found that they will attend sessions at Enfield Library. CAE is part of a project board working to improve access to services for GRT.

Advice First Aid has helped CAE to build relationships with community and faith groups, but CAE acknowledges that building and maintaining these links takes lots of time. Finding time to set up and run AFA can also be a challenge. However, CAE hopes to run a course in the north of the Borough as a means of starting engagement with community and faith groups. CAE’s feedback is that the original two-day length of the AFA course was initially an obstacle. It is better now that it is one day, but it makes for a long and demanding day. Shorter sessions may enable volunteers with other commitments to attend the training.

The COLCPA project has provided new networking and policy opportunities. Attending the North London partner meetings has allowed CAE to find out more about issues in other local Citizens Advice and to discuss policy matters. At an early meeting CAE suggested that a “housing tag” needed to be created for the project, to identify the growing number of housing cases that were being dealt with. More recently CAE have raised issues regarding Enfield’s Council Tax Support (CTS) scheme. The council has capped CTS at a maximum of 50% of Council Tax band C and most family members of a household must now contribute a non-dependant deduction. This could limit some households with everyone on benefit to 10-30% support. The issue was raised by CAE with Citizens Advice London, which has in turn discussed the issue with GLA colleagues to see if GLA can provide any additional support. CAE says this has expedited issues in Enfield that might otherwise have gone unnoticed.

CAE has developed stronger links and a referral route with Mary Ward Legal Centre (MWLC) under COLCPA. MWLC has been very helpful, said Mary and Hilary, and CAE refers vulnerable clients who need specialist help with tribunals.

Overall, CAE is very positive about the COLCPA project. It has opened doors and monitoring and reporting is well organised and undemanding.



[Haringey Migrant Support Centre](#) (HMSC) offers free advice and casework support on immigration, housing, homelessness, and destitution for migrants from across Greater London including refugees, asylum seekers, and those who are undocumented or at risk of losing their leave to remain. It receives funding for work under the COLCPA project via Islington Law Centre.

HMSC reached out to LLST in year one of the COLCPA project, having heard about it through a personal staff connection to a Law Centre. Haringey was a cold spot for COLCPA project coverage, so LLST was already in conversation with the Law Centres Network (LCN) and Haringey Law Centre (HLC) about the provision of advice in the borough. LLST agreed to provide funding for HLC to provide outreach advice for HMSC clients. However, this arrangement didn't work as well as had been hoped: HLC was not able to offer the in-person advice service that HMSC clients needed. As Robin Walden, HMSC's Senior Housing Caseworker explained, most of its clients are destitute and homeless, without digital access and with language barriers. They may present with immigration issues, but many will have housing, homelessness, debt, benefit, no recourse to public funds and health issues.

So, in year two of the project, HMSC switched its partnership to Islington Law Centre (ILC). HMSC and ILC already had a long-standing relationship, with ILC providing immigration advice services at HMSC. Haringey Law Centre remain a funded organisation in year two but does not have a community partner relationship - which works better for their them.

COLCPA project funding partly pays for the costs of a Senior Housing Caseworker and Destitution Coordinator at HMSC. Its housing, destitution and benefits advice team provides support for HMSC clients following the provision of immigration advice by ILC and HMSC immigration advisers. It will help people to resolve problems and challenge decisions and, where appropriate, make referrals to solicitors. In the first quarter of 2024, HMSC supported 56 people from Haringey under the project.

HMSC sees the sharp end of immigration and asylum policy and would like to see the project create opportunities for its voice, on behalf of migrants, to be heard by GLA and other policymakers.

[Citizens Advice Redbridge \(CAR\)](#) employs two part-time advisers under the COLCPA project to deliver advice in Redbridge and neighbouring Havering borough. They take referrals of clients who are struggling from the agency's main public advice service, which is staffed by volunteers. Delivery of advice to referred clients is mainly by telephone. The advisers also deliver drop-in outreach advice sessions at [Hainault Forest Community Association's](#) community advice hub once a week This is important because Hainault is an area of disadvantage and was also an 'advice desert' before the project came along – and is still under-served. In addition, advisers attend monthly sessions at the council's [Ilford Engagement Hub](#) and have attended cost-of-living market-place events organised by the council's anti-poverty team.

According to Raj Rohal, Services Manager, the project has certainly extended CAR's reach and increased its capacity. It has also built links with other advice providers: University House Legal Advice Centre delivers advice by appointment as part of the COLCPA project at CAR's library premises every week and CAR's advisers make referrals to Citizens Advice East End's caseworker. CAR's involvement in the delivery of two rounds of Advice First Aid training has also encouraged and sustained links with community and faith organisations. A previous project, funded by Trust for London, had already established the link with organisations including a local mosque and [Serving](#)

[Humanity Foundation](#). CAR is planning a third round of AFA training, this time targeting groups in Havering.

Advisers, Dagmar and Kristina, see lots of clients with food and fuel poverty and insecurity, with poor quality and insecure housing, debt and negative budgets. Invariably, the clients they see have multiple and complex issues, with stress and mental health impacts. CAR has seen a rise in eviction notices during the project, increases in people in poor quality temporary accommodation and, recently, an increasing number of asylum seekers housed in hotels with poor conditions and food. Advisers remarked that lots of clients have multiple debts that they simply don't want to deal with. Many lost track of their lives during the pandemic and can't get back control. Luckily CAR has a [Debt Free Advice kiosk](#) at its premises for clients to use and Mary Ward Legal Centre can take a few debt referrals each month due to the generosity of a donor. But it's not enough to meet demand from increasingly desperate local people. It's vital that the COLCPA project continues – but maybe with a new name: the Hope Project?

[St Monica's Foodbank](#) is one of Citizens Advice Enfield's community partners. Gerry Bell (Foodbank Manager) hails the very fruitful relationship that has developed under the COLCPA project. CA Enfield approached the foodbank in 2023, wanting to experiment with a regular advice session in order to increase access to its services. Gerry says the foodbank aims to make itself redundant by eliminating food poverty and helping people to become more resilient. The advice service provided by CA Enfield is definitely improving resilience. It has helped over 90 households from the 300 member families that are registered with St Monica's Church Foodbank.

Gerry recounted the story of a client who had visited the foodbank earlier in the week of the interview. She was in great distress, with a court hearing involving the council just the next day and no source of advice and support. She had been trying for three weeks to speak to Citizens Advice. Although the CA Enfield adviser was fully booked that day, she agreed to see the client and managed to make a referral to a solicitor. Gerry didn't know the outcome but was grateful that help was at hand.

St Monica's has hosted an Advice First Aid training session in its hall. Gerry attended and gained new knowledge, but he says the connections he made with other local organisations was possibly the most valuable outcome of the training. He knows more about other local services now and has built links with Southgate Mosque.

[Citizens Advice Southwark](#) (CAS) employs an adviser under the COLCPA project who takes referrals of clients from its core advice service and via a [third party referral form](#) on its website. Advice is delivered in-person or by telephone, depending on the needs of the client. CAS has also recently started an outreach service at [Southwark Day Centre for Asylum Seekers](#) and runs regular cost-of-living roadshow events around the borough. CAS organises these events, with Southwark Council support. They are multi-agency events targeted at hard-to-reach areas and usually attract around 100 attendees. One of these events was run at the [Redeemed Assemblies Church](#) on the Old Kent Road, which is near an area of financial deprivation. CAS was already working with the church on another project which is overwhelmed with demand. The trust between the Church and CAS that has been built up has led to CAS now considering delivery of the COLCPA project there.

CAS ran an Advice First Aid course in March 2023, attended by 16 staff and volunteers from a range of local agencies. They found this a very useful way to share basic information on debt, housing and benefits issues and local support systems and services and equip other local agencies to give pre-advice support for clients. AFA provided an opportunity to share its [‘worrying about money?’](#) resource. This locally tailored information is produced by the Independent Food Aid Network. More AFA courses are being planned.

Policy-wise, CAS saw a surge in refugee homelessness in the first quarter of 2024 as the Home Office ended its pause on evictions from asylum accommodation. Southwark is home to a high number of people in such accommodation.

CAS hopes that the COLCPA project continues as it has provided much needed capacity to provide advice and has extended its reach and accessibility. Having capacity to deliver AFA training is also important for CAS. The ‘pods’ of local Citizens Advice services that have been formed under the project have helped agencies work together and also build links with specialist agencies that are part of the LLST Centres of Excellence network.