

**citizens
advice**

Harrow

2021-2022

ANNUAL REPORT

A photograph of a family in a kitchen, overlaid with a green tint. A pregnant woman stands on the left, looking towards the center. A young child sits on the kitchen counter in the middle. A man stands on the right, focused on ironing clothes on an ironing board. The background shows kitchen cabinets and a window.

**Making a difference to
people's lives in Harrow**

CHAIR'S REPORT

I had hoped that this year would have been easier and less stressful but sadly the coronavirus pandemic continued throughout the year and continues to cause infections around the country. I must therefore report again that this has been a most difficult year for Citizens Advice Harrow. Most of us have continued to work remotely for much of the time. Our staff and volunteers have worked tirelessly all year. Remarkably, they continue to cope with ever-changing circumstances and have sought to provide as full a service as possible to support our residents by phone, email and webchat, as well as in person for those clients who are most vulnerable. I am so grateful to our chief executive and her dedicated team of staff and volunteers for all their hard work this year.

Our advice and information service has continued to be exceptionally flexible in order to meet the changed needs of the borough and its residents. This has included moving out of our offices and relocating temporarily elsewhere until we move to new premises, hopefully in the near future.

We are grateful for the support we have received over the year from the London Borough of Harrow and for the continuation of their contract for advice and information, for the funding from other charitable sources, for donations and for other contracts to deliver specific services to vulnerable groups or to those needing specialised support.

Membership of the Citizens Advice network has provided us with invaluable support this year and is much appreciated. The regular evaluation of our work helps us both to ensure that we are maintaining and improving the quality of our service and to identify areas for training and development. It also enables us to use our local experience to inform Citizens Advice's national campaigns on issues which affect the lives of Harrow residents.

Finally, I would like to thank our trustees for their support and commitment to Citizens Advice Harrow and for all the help they have given during the past year.

Frances Logan
Chair, Citizens Advice Harrow

CHIEF EXECUTIVE'S REPORT

Once again Citizens Advice Harrow has proved remarkably resilient and adaptable in extraordinary circumstances. Soon after the pandemic restrictions ended, we were faced with the effects of the war in Ukraine and an economic environment of rising energy and living costs.

During the year the team managed to decant from our old premises into an interim site and increase the number of face-to-face appointments for the most vulnerable residents. In terms of the work rate the team has been extremely busy, dealing with 17,135 issues and 22,383 client contacts. In addition, 168 clients benefited from pro bono legal advice. Many thanks go to the local solicitors for providing such a valuable service.

Unfortunately, as we returned to the office many of our long-standing volunteers decided they could not continue their support. I would like to thank all of them, not only for the time they have given to us as a charity but also for helping people with the problems they have faced.

In line with the ever-increasing demands of the advice service, it is our priority to continue to recruit new volunteers. Last year paying the volunteers would have cost Citizens Advice Harrow about £200,000.

Looking ahead, it remains unclear if the pandemic's impact on public health has peaked. Either way the social and economic impact of this period will be felt for many years to come – debts are starting to be recalled, the cost of living is rising, food bank referrals are on the increase and the future looks uncertain for many.

People's problems are intertwined, which makes them more damaging and harder to solve. Predictions suggest that with so much uncertainty surrounding us, the situation is likely to get worse before it gets better. In these times it is worthwhile to pause and look back with pride on all that has been achieved - as demonstrated within this report. In that spirit, I would like to extend my thanks to all the staff, volunteers, trustees and funders involved in Citizens Advice Harrow.

Tajinder Nijjar
Chief Executive, Citizens Advice Harrow

ENQUIRIES IN 2021-2022



In 2021/22 we had more than **22,383** client contacts and handled over **17,135** issues.

The main issues were:



7,872
Benefits and tax credits
(including Universal Credit)



3,414
Other (including foodbanks)



2,369
Housing



690
Immigration & Asylum



2,134
Debt



656
Employment

CASE STUDY ONE



Our client is a vulnerable person with severe physical health problems: he had been admitted to hospital several times and recently had a stroke. Client is a council tenant, living in a two-bedroom property. When he approached us in 2019, his mother had recently passed away. He did not want to lose the memories of his mother and wanted to stay in the same property. He did not know how to manage his benefits and debts, nor was he able to budget. We contacted his housing officer and helped the client decide to have a lodger who could also be his carer. We helped him to stabilise his debts and manage his budgeting. We also helped him to maximise his income by applying for Personal Independence Payment (PIP) and Council Tax (CT) reduction.

We then arranged to have direct deductions taken from his Universal Credit (UC) to pay his CT and rent arrears. We have applied to Customer Assistance Fund to clear his water debt. Meanwhile the client was motivated and willing to set up an affordable payment plan for his water bill. The client was also unable to manage his fuel bill and had a debt of £1,000. Every time he topped up his payment meter, the money was used to pay his fuel debt. We negotiated with British Gas and stopped the deductions. We also successfully applied to the British Gas Energy Trust Fund, thus clearing the client's fuel debt. We are now helping the client to find a cheaper fuel provider and to challenge a car insurance claim. The client feels confident and empowered and thanked us.

CASE STUDY TWO



This was a vulnerable client because of language barriers, severe anxiety, health conditions and having been a victim of domestic violence. She had submitted a claim for Universal Credit (UC) but had not provided enough medical evidence. She was also affected by the benefit cap. We helped her to apply for a discretionary housing payment (DHP) to meet the shortfall in UC covering her rent and she was awarded £32.46 a week. We also helped her both to get an extra UC payment of £354.28 a month, based on her limited capability to undertake any work-related activity, and to apply for Personal

Independence Payment (PIP), which resulted in an award of £61.85 a week, backdated for six months. In addition, the benefit cap was lifted by the DWP, resulting in increased income. We also helped the client to reduce her monthly council tax bills, apply for water bill discounts and provided energy bill saving advice. Fuel bills were reduced from £35 a week to £61 a calendar month.

The client was grateful for all the support, especially as she felt isolated and depressed and was falling into debt. The client is struggling financially but is now able to manage her finances.

CASE STUDY THREE



The client was estranged from her EU-national husband who was not willing to co-operate in renewing the children's passports so they could apply for EU settled status. He was also unwilling to provide information that would help the wife apply to the EU settlement scheme. Without the husband's consent, the embassy of the EU-national's country would not renew the expired documents. The client had been unable to make progress with this issue because of her limited

English and lack of knowledge about how to make applications. This meant both that she and her children were at risk of having to pay for healthcare and that benefit entitlements and their ability to travel outside the UK could be affected. We helped the client gather evidence and apply to the EU settlement scheme, despite the expired documents, and the client and the children were granted settled status.

OVERALL FINANCIAL VALUE TO SOCIETY IN 2021-2022



By keeping people in work we have saved the DWP £828,526.



The public value of improving clients' wellbeing was £10,324,660.



By preventing housing evictions we have saved housing providers £640,880.



The public value of volunteering (part of public total value) was £229,390.



By reducing use of mental health and GP services and keeping people in work we saved the NHS £323,375.



The total value of debt managed was £2,362,124.

TREASURER'S REPORT

The environment in which our service operates remains challenging, with covid-19 continuing to impact our delivery and the needs of our clients. However, a return to face-to-face advice provision for our most vulnerable clients, albeit limited, has been welcomed. The successful move to our new temporary premises during this financial year has also been a highlight. It is notable that Citizens Advice Harrow maintained excellent levels of service during this period of disruption.

I would like to thank Harrow council and all our other funders for enabling the continued presence of our valuable service within the borough for the residents of Harrow.

Finally, I'd like to express my thanks and pay tribute to our chair, Frances, our chief executive, Tajinder, my fellow trustees and all our staff and volunteers for the commitment and support shown over the course of the year. The dedication and passion for delivering such a highly regarded service against the financial constraints we regularly face is exemplary.

David Wood
Treasurer, Citizens Advice Harrow

I would like to express my gratitude to Citizens Advice Harrow and team that helped me. The reason I came was for ESA and PIP, both were successful. Thousand thanks to Citizens Advice Harrow and team that helped me to be successful. Thanks for your kindness as always.

Thank you to you for calling me and explaining everything regarding gas and electricity. You have been great. Thank you for your support.

I just wanted to express my sincere appreciation for all your kind help and advice and all your hard work in helping me to resolve my issues.

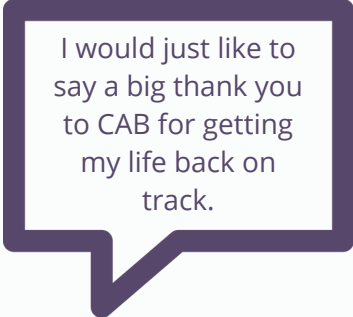


MY LIFE AS A VOLUNTEER


My life as a volunteer with Citizens Advice began as a receptionist in September 2002 (after having been made redundant). A year later, I started training as an adviser. Over the course of the following 20 years I have been involved in many aspects of Citizens Advice work: advising, undertaking gateway assessments, being part of a small team answering clients' phone enquiries, supervising colleagues and, over the last few years, dealing with email traffic. In addition, my editing experience has proved useful.

The past years have enabled me to learn new skills, for example, how to negotiate the intricacies of the benefits system, deal with clients' debts and help with their housing problems. It has been well worthwhile, especially when clients' problems have been successfully resolved.

***Vivien Korn - Volunteer adviser
Citizens Advice Harrow***



I would just like to say a big thank you to CAB for getting my life back on track.




I was represented by Citizens Advice Harrow for two matters, both of which are remedied. I therefore wish to say thank you for both excellent representation.

CASE STUDY FOUR

The client is a council tenant and had been issued with a notice seeking possession because of rent arrears of around £9,000. She also had a court hearing for benefits overpayment of £15,000 and bailiffs were visiting her because of Council Tax (CT) arrears of £11,000.

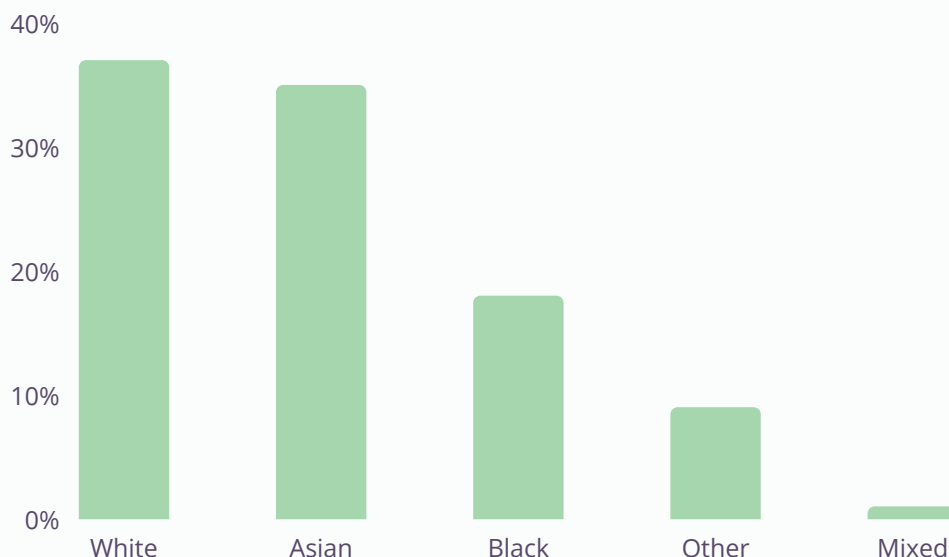
The client and her partner are both disabled and their son has severe mental health issues. Their two daughters were at university. The client has caring responsibilities, a language barrier and no digital knowledge. She did not understand how to manage money or debts and received no financial or practical help from her family. There was a lot of stress within the family and life was very difficult; this was exacerbated by news of the impending eviction hearing.

The adviser applied for a Breathing Space Moratorium to protect the client for 60 days from all her creditors. This gave the client some relief and the adviser time to give her money advice. The adviser contacted the housing officer

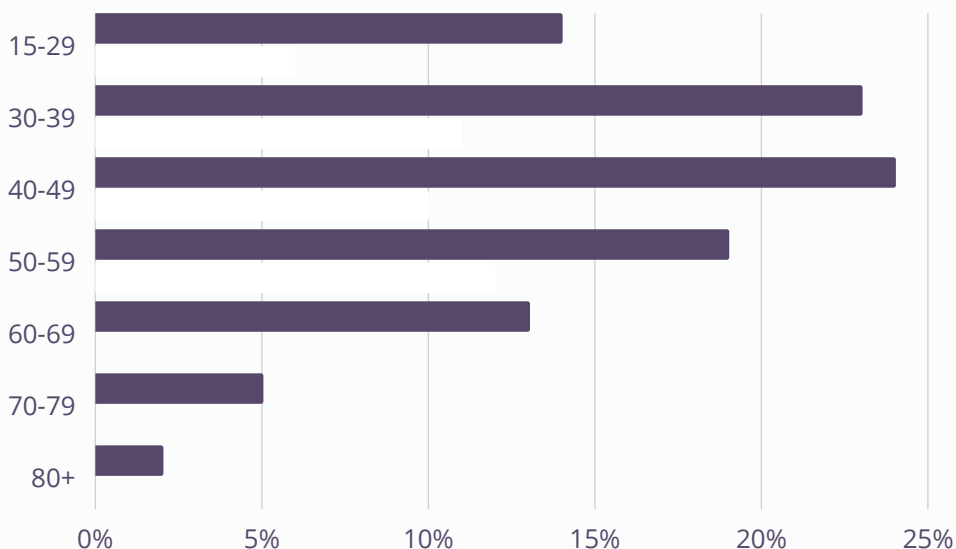


and the CT department to explain her vulnerability. The adviser maximised the client's income by completing a benefit check for the family and the son received UC and PIP. She also managed to remove the deductions from the client's UC for the non-dependents. The adviser completed a financial statement and made offers of payments to the creditors. A dispute was raised regarding the benefits overpayment and the client felt capable of managing this with the support of one of her daughters. The client was awarded a discretionary housing payment of £5,000 towards the rent arrears and made a payment arrangement for the rest of the debt, so the eviction hearing was stopped. The client also applied for a Blue Badge, Warm Home Discount and discounts on water rates. The stress on the family has been greatly reduced and the client felt more in control of her circumstances and empowered to continue to manage issues with support.

ETHNICITY PROFILE



AGE PROFILE



THANK YOU TO OUR SPONSORS



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