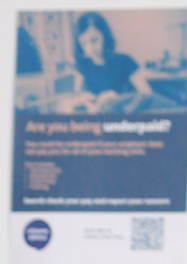


We are Citizens Advice

Free, confidential advice
on energy, housing, work
and more

citizens
advice

Harrow



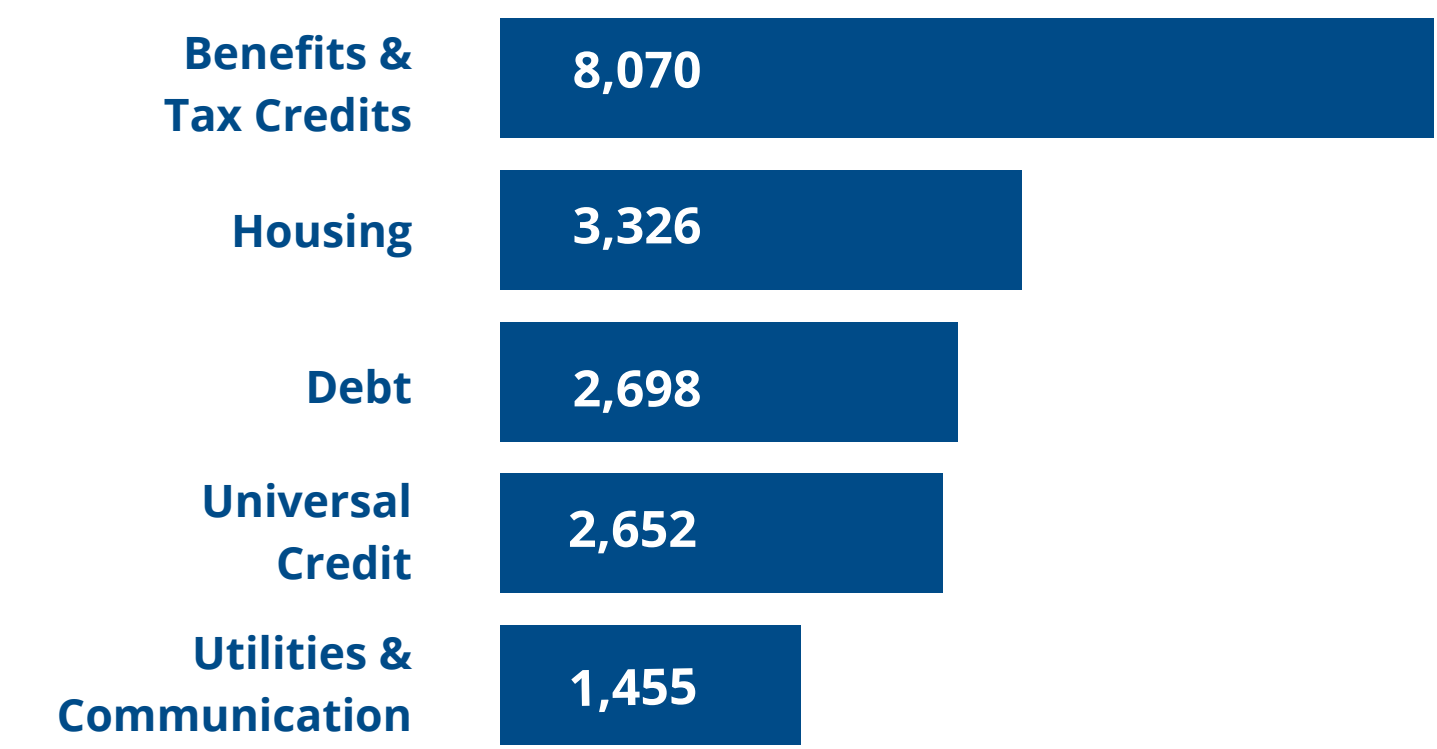
Annual Report 2024-25

Helping our community with
trusted advice

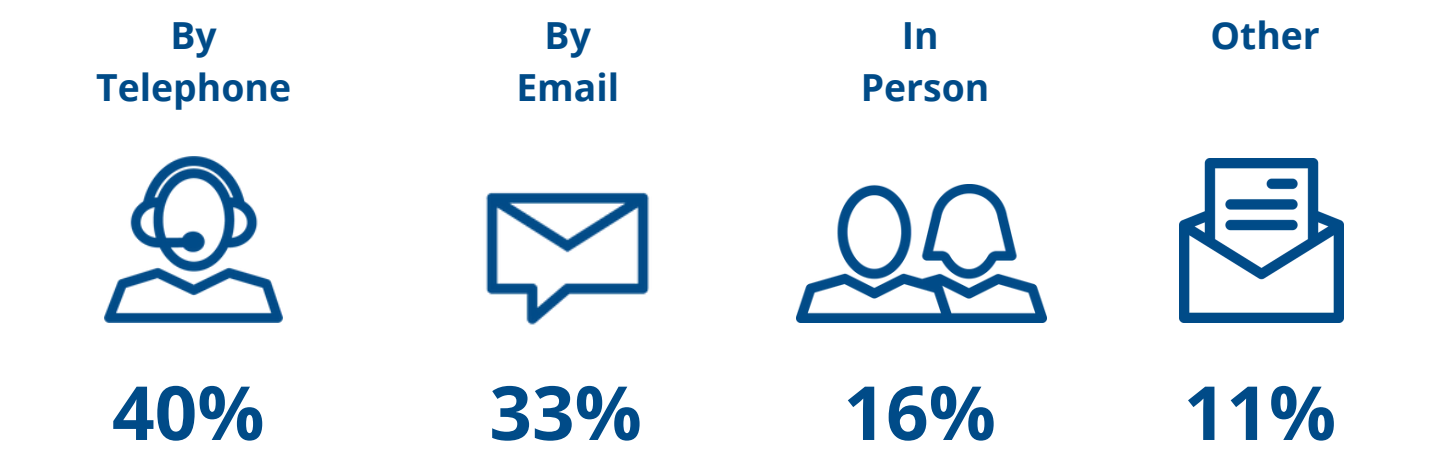
The problems we helped people with

Whether it's by phone, email, webchat or face to face, we've supported our clients to get the advice they need in a way that works for them.

In 2024-25, we helped with **24,383** advice issues. The top five issues our advisers helped with directly were:



How we helped our clients



Chair's report

We can all face problems that seem complicated or intimidating. At Citizens Advice Harrow we provide trusted advice where it matters most. That's why we're here: to give people the knowledge and the confidence they need to find their way forward - whoever they are and whatever their problem. We also continued to improve the accessibility and experience of our services for specific marginalised groups.

It is a pleasure to report on a successful year. Our overall impact has been overwhelmingly positive. Our support has helped numerous local residents navigate complex issues. Areas of greatest need were council tax arrears, energy debt and financial support for those who are disabled.

The trustees are immensely appreciative of the impact our staff and volunteers have on the lives of local people. I pay tribute to Tajinder Nijjar, our chief executive, and Jessica Foulds, our advice service manager, for their leadership during the year.

I would like to record the trustees' immense gratitude to all our donors and other supporters without whom none of what we have achieved would be possible. Unfortunately, one of our funders, Macmillan, will cease its funding during 2026. Their funding has assisted in making a significant difference to patients suffering from stage 4 cancer and we are pleased that we were able to assist.

Membership of the Citizens Advice network provides us with invaluable support. 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.

Irwin Spilka
Chair, Citizens Advice Harrow

Client stories



We help prevent homelessness

About our client: The client is a disabled woman who has learning difficulties and is vulnerable. Her husband also has learning difficulties.

The issue: The client's housing benefit was suspended and not reinstated because she missed the council deadline for the review form. The advisor helped her fill in money, pensions and Universal Credit mandatory reconsideration forms as well as a council tax severe mental impairment exemption form.

Our advisor and the Harrow Council rent officer were in frequent communication regarding possession proceedings. On behalf of the client, our advisor made a referral for legal advice and the case was taken to court. The advisor assisted her with a statement which was filed with the court before the possession hearing. The client was represented by duty solicitors in the court and the possession proceeding was adjourned for the first available date after two months.

The advisor also referred the client to a Shelter solicitor. The case is ongoing. In addition, our advisor identified a potential Equalities Act claim against Harrow Council because of the treatment the family received in view of their vulnerability, caused by their disabilities.

The outcome: The possession case has been adjourned and homelessness prevented. The Shelter solicitor is advising the client on disrepair claims with the possibility of an Equality Act claim against Harrow Council.

The impact: The adjournment has given the client more time for benefit reviews and to sort out her claims. In the meantime, homelessness was prevented. This is an ongoing case. It is anticipated that the client and her husband will succeed in their disrepair claims with the assistance of Shelter solicitors. Any compensation could potentially offset outstanding rent arrears.

Chief Executive's report

The past year has once again been a challenging one for the people who turn to us for help. Although the peak of high inflation has passed, the crises that caused bills to soar continue to impact our clients today.

At the start of 2024, we saw a record number of people seeking support for key cost-of-living issues. By the end of the year, the average amount of debt among our clients had increased by over £291,000, reaching nearly £2,873,000. The ongoing effects of the cost-of-living crisis remain stark, with about 2,700 issues in 2024–25 directly linked to individuals struggling with debt.

We commend our volunteer and paid advisers for their unwavering dedication and commitment. They have supported clients through an incredibly difficult time, when more people than ever faced the harsh reality of incomes falling short of essential expenditure — even after income maximisation efforts.

The government's Household Support Fund provided vital relief, offering additional income to many, particularly those with negative budgets. This initiative made a meaningful difference in helping people cope with the financial pressures they faced.

We continue to develop our services to meet the growing and changing needs of our clients. With an increasing number of vulnerable individuals, complex cases and clients facing health challenges, our range of support — including new projects launched this year — aims to reach as many people as possible. We are also actively working to ensure our services remain accessible to everyone.

None of this would be possible without the continued support of our funders, who recognise the value of our work. As always, our achievements are driven by a dedicated team of paid staff and volunteers. A heartfelt thank you goes to our trustees, who provide essential support, challenge and governance.

Team Harrow is a truly special group of people and I am incredibly grateful for their passion, resilience and hard work.

Tajinder Nijjar
Chief Executive, Citizens Advice Harrow

Our value to society

For every **£1** spent on the Citizens Advice Harrow service, we deliver:

£25.42

In wider economic and social benefits

£3.57

In savings to government and public services

£21.65

In value to people we help

We estimate our total social and economic value to society to be **£15,938,746** - solving problems improves lives, which means better wellbeing, participation and productivity for the people we help.

We save the government and public services **£2,241,466**. By helping to stop problems from occurring or escalating, we reduce pressure on public services like health housing or out-of-work benefits.

Furthermore, **£13,576,570** in value to the people we help (financial outcomes following advice) - as part of our advice, we can increase people's income, through debts written off, taking up benefits and solving consumer problems.

We help our clients move forward

"It is clear to me that you are not just a volunteer adviser — you are someone who truly advocates for those who have no voice, who stands up for justice, and who does not give up even when the system becomes slow, cold, or unresponsive. Your belief in our right to live in dignity, and the fact that you have taken the time to understand our situation so thoroughly, gives us hope at a time when hope has felt in short supply." Client feedback, 2024-2025

"Everything started to change when I sought help from Citizens Advice Harrow. They helped me bring order to my life after years of disarray. Among those who supported me, there was one employee whom I consider my own "Mother Teresa". She efficiently organised my administrative matters and taught me how to recognise and prioritise important messages instead of neglecting them as I had in the past." Client feedback, 2024-2025

Treasurer's report

Helping people find the way forward remains at the heart of everything we do and our finances reflect this commitment to delivering confidential, impartial and accessible advice to those in need.

This was a year of financial challenge across the voluntary sector and Citizens Advice Harrow was no exception.

I'm pleased to report that for the financial year ended 31 March 2025 the charity recorded a modest surplus. While modest, this is a positive result which reflects careful budgeting and prudent use of resources, ensuring that we can continue to provide valuable assistance to the communities we serve.

Our income was broadly in line with expectations with continued support from our core funders. Expenditure remained controlled despite rising costs, thanks to the management and the dedication of staff and volunteers. The surplus will be carried forward to the next financial year, strengthening our reserves so that we can maintain our services sustainably.

We would like to thank funders, donors, staff and volunteers. Their support enables us to continue to provide our services to the community.

Sass Ezekiel
Treasurer, Citizens Advice Harrow

"The adviser from Citizens Advice Harrow I spoke with was very friendly, concerned and helpful."

"He was quite knowledgeable about my situation and tried to offer advice that was sound and relevant."

Client feedback, 2024-25

Client stories



We help clients access support when they need it most

About our client: The client is a single mother of two children, aged 12 and 10, residing in the UK with limited leave to remain, granted on human rights grounds.

The issue: The client faces severe restrictions in accessing public funds and employment because of her immigration status. Her Universal Credit claim was stopped in February 2025 because she failed the habitual residence test. Her solicitor submitted the application out of time, which has affected her current legal status and access to public funds.

The client was referred to social services, as no other immediate support options were available because of her immigration status.

During this period she was unable to pay rent and fell behind on council tax and utility bills. We provided her with food bank vouchers and accessed the Household Support Fund as she had no income whatsoever.

The outcome: Following our referral, social services conducted a home visit in May 2025 and have agreed to provide her with accommodation and financial support until her immigration status is resolved.

The impact: With our help the client's housing situation has been stabilised and she has access to basic financial support. This has resulted in reduced emotional and psychological stress which has had a positive effect on the children.

Client stories



We support those who struggle with rent arrears

About our client: The client lives with their family in council secured tenancy. All members of the family are profoundly deaf.

The issue: The client accrued nearly £7,000 in rent arrears due to a reduction in housing cost support from Universal Credit (UC) following an adjustment based on an alleged spare bedroom. A possession hearing had been scheduled.

The outcome: We raised a dispute with the Department for Work and Pensions (DWP) and liaised with the council's rent officers to establish that the client occupies a two-bedroom property, not three, since the third room was deemed unsuitable as a bedroom from the start of the tenancy.

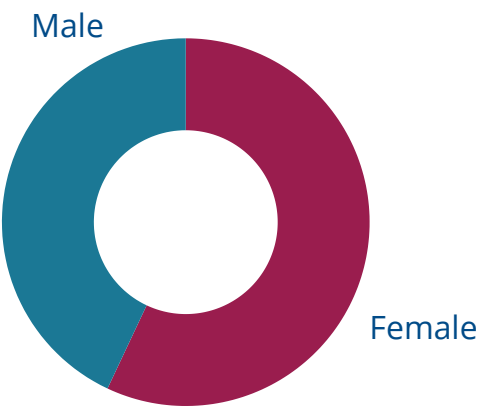
As a result, the council withdrew the possession proceedings and the DWP amended the housing cost element of the UC claim to reflect a two-bedroom entitlement, ensuring that the client was not subject to the bedroom tax at any point.

The impact: Following our successful intervention, possession proceedings were withdrawn, allowing the client to remain securely in their home. The DWP is now clearing the rent arrears and housing costs have been corrected to remove the spare room deduction, ensuring the client receives their full entitlement in future.

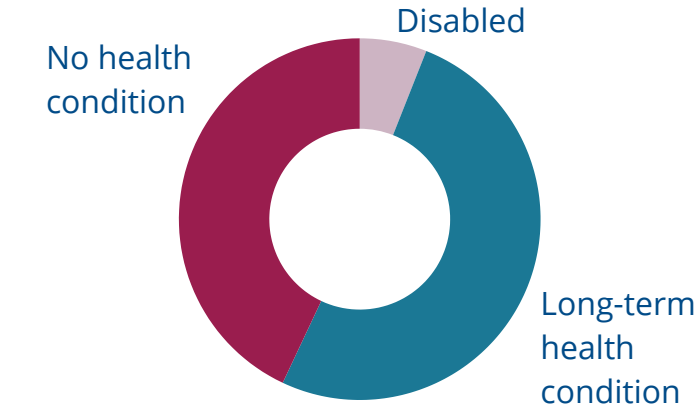
Who we help

Our service is open to everyone, irrespective of ability, age, gender, gender identity, race, religion, belief, sexual orientation and social or economic status.

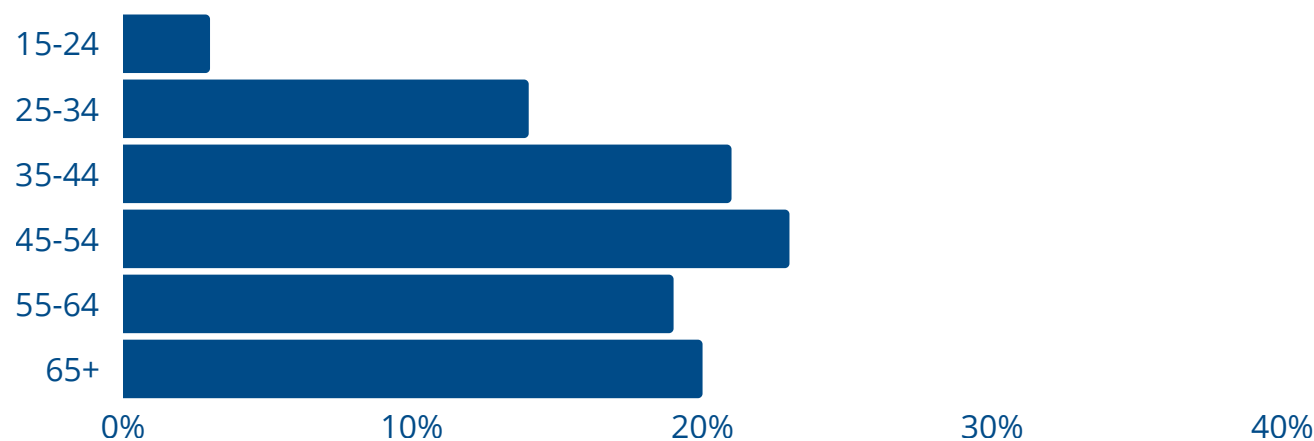
Gender



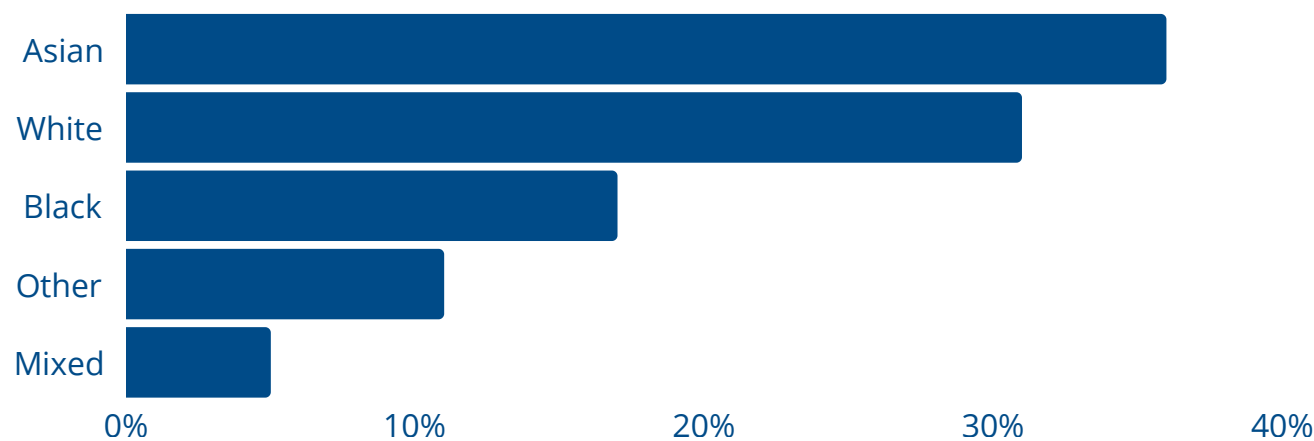
Disability



Age



Ethnicity



Thank you to our staff and volunteers

In 2024-25 our volunteers donated over **11,000** hours of time to help our clients find a way forward. We estimate the total public value to society of this time to be over **£227,000**.

We would like to thank all volunteers, paid staff and trustee board members for their hard work and dedication.

Our service would not be the same without their continued support.

Thank you all.

"Your efforts have made a significant difference to me and my family. We are very fortunate to have someone as caring and committed as you standing by our side." Client feedback, 2024-25



Citizens Advice Harrow helps people find a way forward

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

www.citizensadviceharrow.org.uk

Thank you to our funders

Our partners and funders are vital to the success of our work. We couldn't do it without them.

We'd like to extend our thanks to all of the following organisations, especially our core funder, Harrow Council.



Citizens Advice Harrow is the operating name of Harrow Citizens Advice Bureaux Service Ltd, a charity and company limited by guarantee.
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Authorised and regulated by the Financial Conduct Authority.
FCA Authorisation Number: 617626



Harrow

