

# Annual Report

2018/19



**citizens  
advice**

**Harrow**

## Chair's report

Our service to Harrow residents is only possible because of the commitment of our chief executive and her dedicated team of staff and volunteers who work so hard throughout the year.



Our advice and information service evolves with the needs of the borough and its residents. It is supported by the continued contract for those services from the London Borough of Harrow, by funding from other charitable donations and by other contracts to deliver specific services to vulnerable groups or those who need specialised support in particular areas, like those claiming Universal Credit.

Through our membership of National Citizens Advice we are able to ensure that we maintain and improve our service, and train and develop our staff and volunteers. It enables us to pass on our local experiences to inform national campaigns which improve the lives of all our citizens.

I am particularly grateful to our trustees for their commitment to Citizens Advice Harrow and for all the help and support they have given during the past year.

Frances Logan - Chair, Citizens Advice Harrow

## Headline statistics in 2018/19



**We saved £139,247 for NHS.**



**By keeping people in work we have saved the DWP £446,784.**



**The public value of improving clients' wellbeing was £2,884,678.**

## Chief executive's report

Thanks to our funders, in a year of uncertainty we have been a source of reassurance and stability for the residents of Harrow, whatever the problems they face. The help the team gives can change lives, as illustrated by the client case studies.



During 2018/19 we provided advice, support or information to 6,299 people, whether face-to-face, over the phone or by email. The problems people present have become more complex and can take weeks or months to resolve. The contributing factors for the increasing demand for the service are the welfare benefit reforms, the increase in insecure employment, the difficulties working families face to pay household bills, the struggle to find suitable affordable accommodation and the political uncertainty around leaving the EU.

We had our on-site audit conducted by National Citizens Advice and we are proud to have achieved the green rating (i.e. the highest grade) across all areas.

There's a lot to be proud of in this report. For that I'd like to thank the staff and volunteers: their hard work and dedication means we can both help more people solve their problems and continue to challenge ourselves to provide an outstanding service.

Tajinder Nijjar - Chief Executive

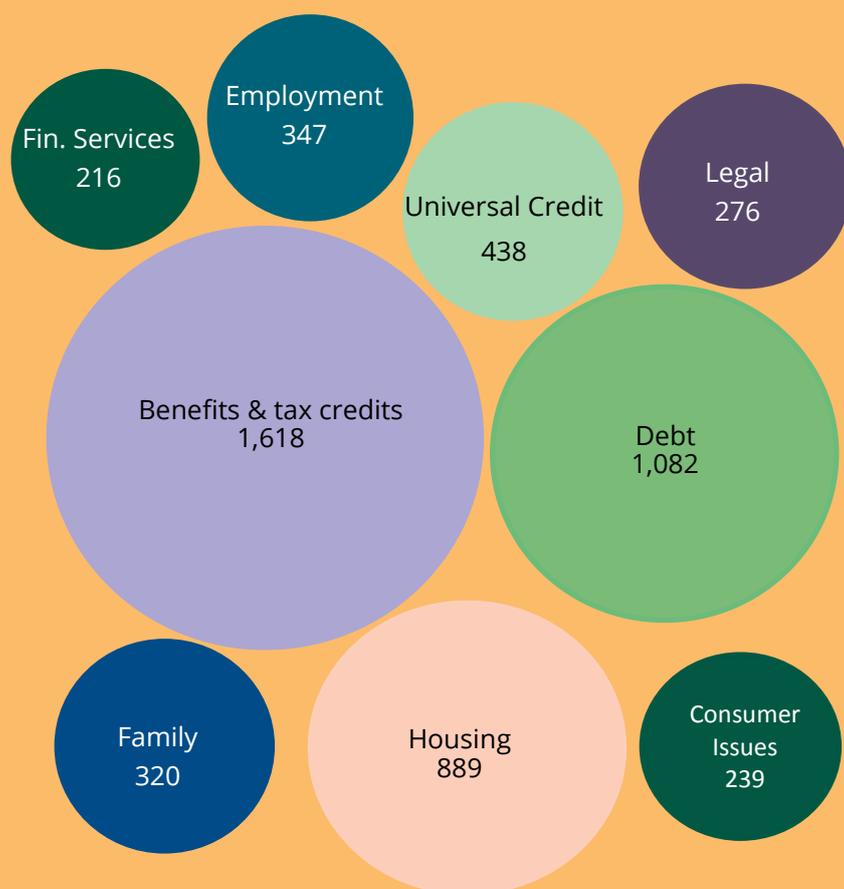
# Treasurer's report

Once again times have remained particularly challenging for Citizens Advice Harrow, both because of the volume of problems we have dealt with on behalf of our clients, the residents of Harrow, and because of the necessity of funding our service. In this respect, I would once again like to sincerely thank the London Borough of Harrow and our other financial supporters - we could not provide our increasingly necessary service without them.



As always, I echo our chair and thank our chief executive as well as all our staff and many volunteers without whom we would not have been able to maintain such a busy and effective service. I would also like to thank our Chair and all our Trustees for their continued support which, I believe, will remain necessary when considering all the problems likely to arise from Brexit in the immediate future.

David Wood - Treasurer, Citizens Advice Harrow



In 2018/19 there was an increase in the number of clients who had Universal Credit (UC) enquiries. This is largely because of the difficulties in people making online claims, understanding the new system and managing their finances because of delays in receiving decisions and payments.

Most of the enquiries we receive relate to housing and debt. This is because of shortages in the availability of affordable housing in Harrow and an increase in the cost of living.

## Case study 1



The client was referred for benefits and employment advice. She had several health issues, including a recent psychotic episode. She came to the UK in 2007 and was living alone. She was unable to manage her financial and employment issues and was very distressed.

The client had worked for her employers for over three years and had to take sick leave, after providing her employer with a sick note. She received statutory sick pay but because of her mental health issues she mistakenly resigned from her job and regretted her decision.

We helped the client apply for several welfare benefits: Employment and Support Allowance (ESA) for which she was awarded £73.10 a week; Housing Benefit (HB) for which she was awarded £76.15 a week; and Personal Independence Payment (PIP), expecting her to get a further £87.65 a week.

In addition, we wrote to the client's employers asking them to consider retracting her resignation and referred her for specialist employment advice.



## Case study 2

The client is an EU national who has lived in the UK since 2010. He worked in the UK from 2010 to 2013. He then spent seven months in his home country, returning to work in the UK from 2013 to the end of June 2018. He had developed an illness which became so bad that he was not able to work and was forced to resign. The client applied for Universal Credit (UC) but was refused on the basis that he did not have a right to reside in the UK. He did not have any savings to pay his rent and had credit card debts.

We helped the client challenge the refusal of UC through a mandatory reconsideration. When the DWP turned this down, we helped him appeal to an independent tribunal, arguing that client had a right to reside under the Immigration (EEA) Regulations 2016 so was eligible for UC.

In the meantime, we advised him to reapply for UC and contributory Employment and Support Allowance (ESA) based on his payment of National Insurance contributions while working during the last two years. These applications were initially refused. We therefore challenged these decisions and pursued the original UC appeal. The appeal was successful and four months after the client first came to see us his claim for UC came into payment.

"I was immensely happy with the service I got. The adviser made me feel comfortable and safe to freely discuss the problems I had."



"Everyone does a wonderful job at Citizens Advice Harrow. Without you a lot of people would have nowhere to turn. You give a massive amount of support and hope to people."

## Thanks to volunteers and staff



We are very proud of our volunteers who won the Harrow Heroes award in 2018. Well done!

Thank you to our dedicated team of staff and volunteers for their positive and invaluable commitment throughout the year. Also a big thank you to those who raised about £4,000 by participating in the London Legal walk 2018.



London Catalyst



The Henry Smith Charity



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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