

Client B

The client is married and the parent of two non-dependent children living with her in a three-bedroom housing association property with a weekly rent of £154.68. The client's older child works full time with a salary of over £300 a week. The younger was studying part time and not in receipt of any income or benefits. The client works part time earning over £400 a month. Her husband recently started full-time work earning over £350 a week.

The client breached the terms of a suspended possession order (PO); she was unable to meet the agreed payments because of a change in her housing benefit (HB) entitlement. When the younger child finished education, her HB was affected by the presence of two non-dependent adults in the property which resulted in non-dependent deductions leaving a HB payment of £35 a week. The husband was then not working. The PO had been suspended on the terms that the client paid the full rent plus £100 a month towards the arrears. As the client failed to comply with the terms of the PO the housing association applied for a warrant of eviction.

We advised the client on priority and non-priority debts, her liability and the consequences of not paying the debts. We also advised her on eviction procedures and her rights to vary a PO. (She did not want to ask the employed child to contribute towards the rent.)

We tried to negotiate a repayment plan with the housing association but unfortunately were not successful because the client's rent arrears were over £5,000. Since the client provided sufficient information to persuade the judge that her financial situation had improved and could explain why the terms of the PO had not been met, she applied for the warrant of eviction to be set aside. We helped her to apply to the county court to vary the PO terms (N244) on the grounds that she had fallen behind with the rent payments due under the suspended PO because her HB had decreased when her younger child's education ended.

The client and her husband are on a low income without entitlement to any benefits. She also has a lot of financial problems because she is taking care of her ill mother after her father had passed away. Because her husband has recently started full-time work they are now in a position to meet payment of both the rent and the rent arrears.

The warrant of eviction was set aside on the grounds that the client would pay the current rent and £25 a week towards the rent arrears.

The client can afford the payment and thanks us for the assistance preventing homelessness.



45 volunteers provided services which could be valued at about £129,818.

We managed to gain £2.9 million extra income and managed over £3 million worth of debt for our clients.



What a volunteer says

I've always thought it important to do a few things that make the world, or at least the lives of others, a slightly better place (if you've seen Frank Capra's film 'It's a wonderful life' you'll get the idea and, if you haven't, go see it). In addition, I have a background in the energy and financial services industries so have often advised family and friends on seeking options and switching (as it seems to confuse many people). I've always enjoyed mentoring and am fairly good at unscrambling jargon. So when I found myself with some free time I thought the Citizens Advice would be a great place to offer some aid and assistance to the community.



Thoughts from an ex-volunteer

I have been very lucky to work with talented, committed but above all friendly people. I have no doubt that I will miss the lively atmosphere - as well as the many challenges.



Quotes from our clients

"I want to say a big thank you from the bottom of my heart for all your help and support. Without it I would have remained lost and stuck, and most probably would have slipped back into my previously difficult situation. So I really appreciate everything you have done."

"You are a blessing to me. I owe it to you guys. I can't say thank you enough."

Acknowledgements

- Citizens Advice Harrow is a charity. It enjoys support from a wide and diverse range of funders including local government, private trusts, companies and charities which all enabled us to continue making a difference to the lives of individuals, families and communities in Harrow during 2016-17. We look forward to working with you all in the future.
- A special thank you to our staff, volunteers and all those who took part in London Legal Walk and raised over £4,500.



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advice



@H_CA



Harrow

Annual Report 2016-17



A message from the chair



I would like to start my report by giving particular thanks to the chief executive, her staff and volunteers who all work tirelessly to provide an excellent service to the residents of Harrow. We are exceptionally fortunate to have such a dedicated group of people to support our service.

It may seem wrong to single out one individual, but our service manager Vicki Phillips retired this year after over 20 years of service. I would like to pay a special tribute to her for all her hard work and loyalty to us over the years.

The past year has, as always, been a very busy one, with us both delivering our core service in our civic centre building and supporting an increasing number of outreach services to help other Harrow

residents at St Luke's Hospice, Northwick Park Hospital and Catalyst.

Providing sufficient funds to support our charitable service is a difficult task. We continue to seek out every opportunity to maintain and increase our funds and to find new ways of supporting the needs of our residents. We are grateful to all those who provide funds to keep our service afloat and to Harrow Council, which continues to provide the largest proportion of our funding and which recognises our value to the citizens of Harrow.

Finally, my thanks go to the members of the trustee board for all their help and support this year.

Frances Logan
Chair, Citizens Advice Harrow

Treasurer's report



Times remain financially challenging for Citizens Advice Harrow. For the first time Harrow Council has moved to a competitive tendering process. This process has taken many months and continued into the next reporting year. It has been a stressful and difficult process for the staff and volunteers to cope with, particularly in conjunction with running such a busy advice service. I am so grateful for their goodwill and dedication.

I would particularly like to thank Tajinder and my fellow board members for the strenuous efforts they put into preparing our bid for submission.

I would also like to take this opportunity to thank all our other supporters for their continued financial and advisory support throughout the year.

Despite the uncertainty of our core funding, Citizens Advice Harrow has continued to provide an outstanding service to the residents of Harrow. None of this could have been achieved without the dedicated service of Tajinder, our staff and volunteers, to all of whom I extend my heartfelt thanks.

David Wood
Treasurer, Citizens Advice Harrow

Throughout the year we have worked with local charities and groups within the Harrow community, reaching over 120 people, to provide training on Energy Best Deal and financial capability. This has largely concentrated on the topics of budgeting and energy management - both switching and reducing energy consumption. The sessions have been well received.



Chief executive's summary



Citizens Advice Harrow has continued to provide high quality advice to the residents of Harrow in 2016-17 through both our core and additional services.

We also deliver services in partnership with Citizens Advice Waltham Forest, which provides guidance on pension options to those nearing retirement as one of the approved providers of the government's Pension Wise service, and also with pro bono legal advice clinics at our Harrow offices, which are staffed by a network of local solicitors.

This year we were busy implementing the new performance framework which went live in April when we moved on from the quality of advice pilot. Cases are now picked at random and sent for auditing on a quarterly basis. The new framework enables us to demonstrate our worth in both qualitative and quantitative formats which is essential for our funders and partners. Outcomes for

our clients - in financial terms and for an enhanced quality of life - underpin our work.

Our core service continues to prosper and although the face-to-face channel is still the most popular point of contact, other means of access, such as the telephone and email services, are seeing an increase in use. Our volunteers continue to provide a high quality advice service with commitment and enthusiasm. As ever, I am very grateful for all their help and support during the year.

I would like to extend my thanks to the trustee board for their continued support, to the paid staff for being an exemplary team and to all the volunteers for their dedication in helping Citizens Advice Harrow provide an excellent service to the community.

Tajinder Nijjar
Chief Executive,
Citizens Advice Harrow

How people accessed our services

In 2016-17 our service helped over 10,000 people face to face, by phone and by email.



50% face to face



33% phone



17% email

We assisted clients with more than 12,200 enquiries in 2016-17. The top three issues were:



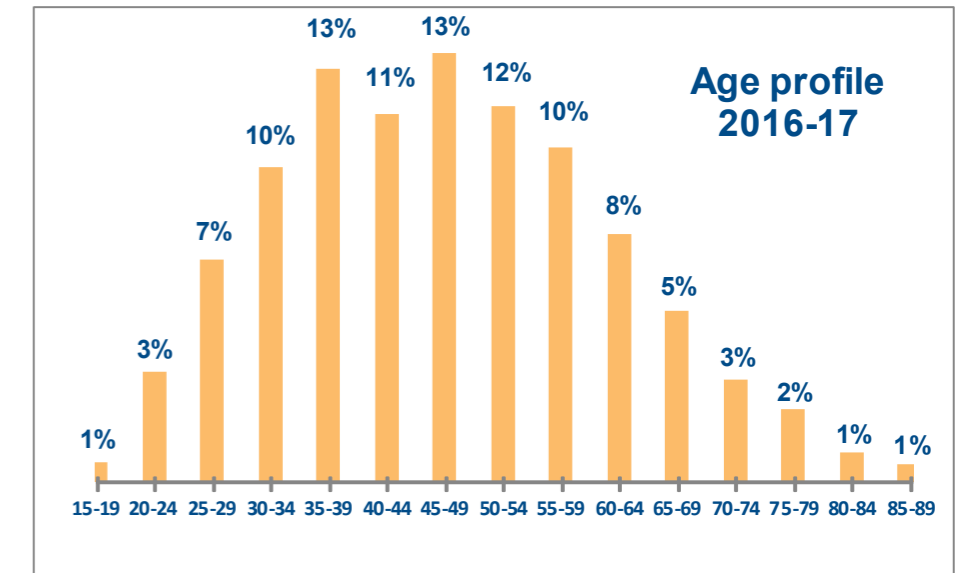
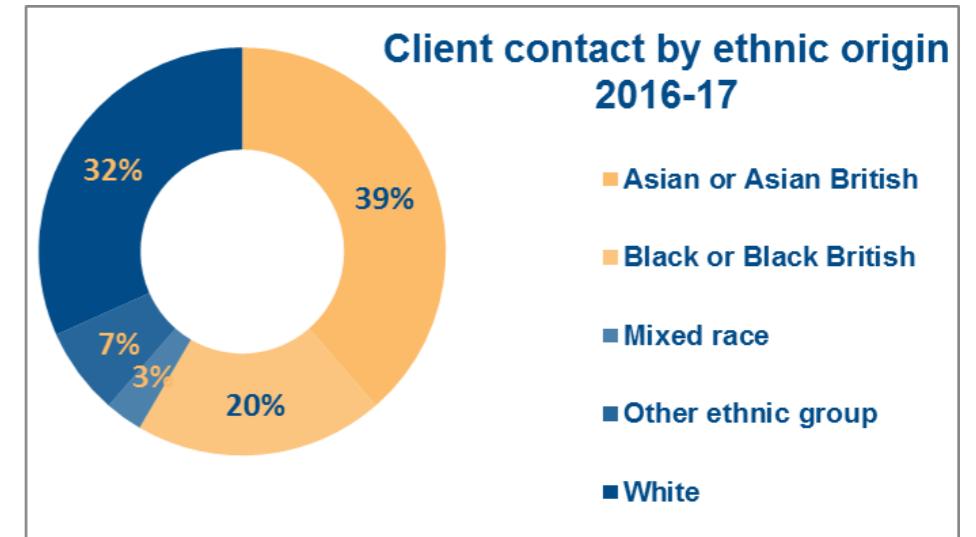
Benefits & tax credits
4,813 issues



Debt
2,003 issues



Housing
1,706 issues



The impact of our service on individuals

Client A

The client was referred to us because he had no income, was in a lot of debt and had ADHD, possible psychosis and was bipolar. He was living in supported housing because he had been the object of verbal and physical abuse from his mother. He had been working in the TV and film industry but stopped about a month previously because he said that they were unsympathetic to his illness.

The client had two credit card debts and one bank loan totalling about £14,000 as he was overspending, mainly because of his illness.

We helped him to claim both employment and support allowance (ESA) - which is now in

payment at £73.10 a week - and personal independence payment (PIP) - for which he is now getting the enhanced rate of the daily living component of £82.30 a week. We will help him get the severe disability premium added to his ESA (because he is getting PIP) which will be an additional £61.85 a week when he has moved into independent living accommodation. We suggested that he apply for a debt relief order, which is similar to bankruptcy and through which his debts will be wiped off. This is in the process of happening.

The client now has a weekly income without worrying about his debts.

