

With all the changes
in the 21st century
we need Citizens
Advice. We need
someone to support
us.

Greenhill ward

Annual Report 2014 -15

**citizens
advice**

Harrow



Chairman's report

I would like to start by saying thank you to the staff, volunteers and our funders because without them we could not continue to deliver a service to Harrow residents.

Each year I am overwhelmed by the dedication of the staff and the volunteers who always deliver a high quality service and are willing to go that extra mile for the residents of Harrow.

The past year has been one of transition and change for us. It started with Citizens Advice Harrow being relocated to the high street and the appointment of our new chief executive in May 2014.

We continue to provide a good service while both responding to the increased demand of our services and juggling with keeping costs as low as possible.

As a charity we do receive funding from a variety of sources but our main source of funds continues to come from Harrow council which, in spite of its own considerable funding difficulties, has continued to support Citizens Advice Harrow. We feel both proud and privileged to be able to continue to service the increasing needs of our clients.

This October I will step down as chairman of Citizens Advice Harrow. I have been proud to steer this wonderful organisation over a period of intense development and numerous challenges. My warm thanks go to the members of the trustee board for their help and support during the year.

Paddy Lyne, Chairman

Chief executive's report

This has been my first year at Citizens Advice and it has been an eventful one for both Citizens Advice Harrow and our clients. Above all the main priority for staff, trustees and volunteers is to succeed as a business so that we can continue to respond to the needs of Harrow residents despite the twin challenges of the depletion in funding opportunities and an increase in the number of Harrow residents seeking support for complex issues.

We successfully relocated to refurbished premises on the high street. This new location has made us more visible to residents of Harrow.

Some of our achievements over the past year:

- ◆ We have secured funding from Harrow Council for face-to-face advice service.
- ◆ We secured funding from the lottery for a service to support bereaved clients.

- ◆ Our volunteers won Harrow Hero's team award 2014.



- ◆ We have launched the Harrow advice together portal.

In September 2013 the Big Lottery provided funding for the above project for two years to support the work of a partnership of the 13 voluntary sector organisations which are based in Harrow.

One of the project's objectives was the creation of a joint website, harrowadvice.org.uk. This website allows Harrow residents to find the contact details of the 13 organisations, their opening times and the advice areas they each cover. Clients can also use a search facility to find information on specific areas of advice, for example who is eligible and how to apply for job seeker's allowance (JSA).

The next few years will present Citizens Advice Harrow with enormous challenges. The case for a properly resourced CAB is, of course, compelling. We are often



the first and last resort for our residents who often, through no fault of their own, perhaps through ill health or joblessness, find themselves as the sharp end of the reformed benefit system. If they do not get correct advice and information at the right time their problems will only escalate.

We have to move forward and continue to make a positive difference to the lives of the people with whom we work.

I would like to thank my colleagues, both paid and voluntary, for their resilience and commitment.

Tajinder Nijjar, Chief Executive

The CAB is a vital service in the community. It has been crucial for me in terms of accessing free legal advice. I work full time and as a tax payer I want to ensure that my taxes are spent on funding a vital service like the CAB.

Greenhill ward



Treasurer's report

The financial outlook for Citizens Advice Harrow continues to be challenging. The ongoing uncertainty of long-term funding agreements makes it difficult for us to develop long-term financial plans. We are constantly looking at a range of potential alternative funding options to ensure we can secure a substantial future.

We are continuously reviewing how we can reduce our costs. However, it is difficult to generate meaningful savings from a service that operates on such a low-cost basis since much of the central support work, i.e. reception, administration, finance and some of the advice work, is done free of charge by trustees and volunteers.

While we understand that the funders of services are also under immense pressure and face difficult choices in allocating their resources, we hope that they will continue to recognise the vitally important principle at stake as well as the practical impact on the lives of Harrow residents in helping us maintain our services.

My sincere thanks goes to the staff, volunteers and members of the trustee board.

David Wood, Treasurer

Income and Expenditure 2014-15

- Income: £429,588.00
- Expenditure: £418,524.00

Our work and the difference we make

As an organisation we provide a multi-channel approach to giving advice which enables Citizens Advice Harrow to target those who are most vulnerable and in greatest need. Our projects are carried out at children's centres, Northwick Park Hospital and our main building at Civic 9.

Case study - The community advice project (CAP)

- The client is a 65-year-old man who lives in a one-bedroom, sheltered council property. He has multiple health problems, is bedridden and visited twice daily by carers provided by Harrow Council. He approached us for assistance because his creditors (all non-priority) wanted an update of his financial circumstances. We noted that he was in receipt of the following weekly benefits:

DLA high rate mobility (HRM) and low rate care (LRC) - £57.45 and £21.80 respectively

State retirement pension (SRP) - £151.20

Pension savings credit - £12.24

Housing benefit (HB) - £36.92

Council tax reduction (CTR) - £8.30

We made an urgent application for a supercession of his DLA care component because this would have an impact on his other benefits. We returned and completed the application and it was awarded at the higher rate. The client is now in receipt of the following in addition to his SRP and pension savings credit:

DLA (HRC and HRM) - £57.45 and £82.30 – an increase of £60.50/wk

Pension guarantee credit - £61.35/wk

HB has increased to £110.47(the full amount) - an increase of £73.5/wk.

The client has been awarded full CTR of £16.10/wk an increase of £7.80/wk.

The annualised increase in Mr B's income is £10,566.40.

The extra income will mean that Mr B will have money to make his life more comfortable.

His financial contribution towards his care will be reassessed and he will have the ability to make a greater financial contribution to his care, therefore having a positive financial impact on Harrow Council.

Citizens Advice advisers always give great advice and provide an invaluable service.
Harrow on the Hill ward

Case study - The money advice referral project (MARP)

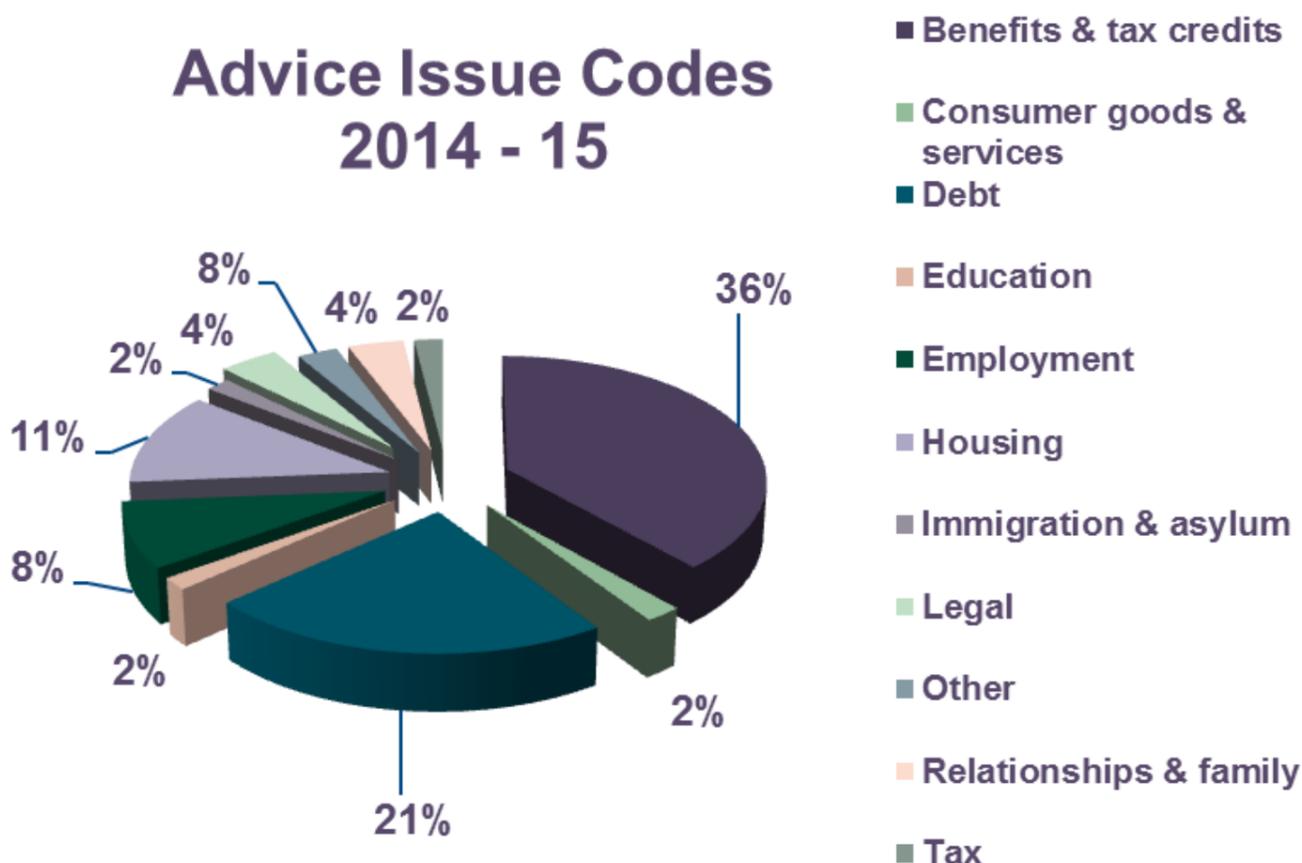
- The client is a lone parent with dependent children, who has a severe learning disability and mental health problems. She has a flexible tenancy. The client was referred by her rent officer because she had received a notice seeking possession for rent arrears. We phoned the council to request that action be halted until her housing benefit (HB) had been processed.

We carried out a benefit check and established that the client was entitled to employment and support allowance (ESA), personal independence payment (PIP), housing benefit (HB) and council tax reduction (CTR). We phoned the job centre plus to put in a telephone claim and requested an appointment at the local job centre plus to hand in her medical certificate. The client already had a medical certificate but had not been able to submit it without an active claim. We requested that the claim be backdated for one month. We also helped the client with an emergency relief application and with filling in the HB/CTR form. The bureau requested that this claim be backdated. We also asked for PIP claim forms from the DWP. Once they were received we assisted with filling them in and asking for a month's backdating. The bureau also negotiated a payment plan to clear the arrears of rent once ESA was in payment. Additionally, we helped the client with grant applications to the Emergency Relief Fund and the Mayor's Fund for a washing machine.

The bureau's actions prevented homelessness. The client's income was maximised as below:

ESA - £73.10/wk, HB - £139.53/wk, CTR - £14.25/wk, PIP - £55.10/wk, Mayor's Fund - £300.00, Emergency Relief Fund - for fridge, £150.00 for food, gas and electricity, and HB back payment - £604.63.

Advice Issue Codes 2014 - 15



More of our key achievements:



we had 14,000 client contacts



with over 15,300 advice issues

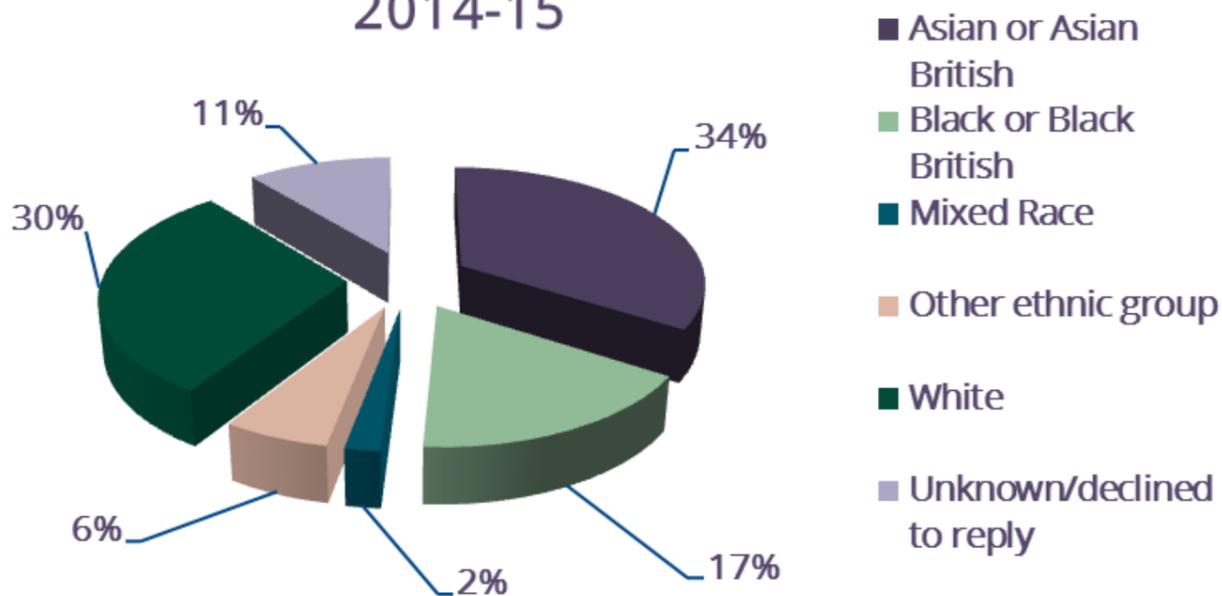


49 volunteers provided services at a value-added cost of about. £123,000



recorded income gain was **£1,662,000** and debt managed was about £3000,00.

Client contact by ethnic origin 2014-15



I am dyslexic and find it difficult to deal with urgent issues. I always find the CAB work through the maze of problems I present to them.
Pinner ward



I went to so many local agencies for support. I came to Citizens Advice Harrow and they changed my life. Thank you.

Harrow Weald ward



Acknowledgements

We would like to say a special thank you to all of our funders, stakeholders and local solicitors who continue to provide invaluable pro-bono support.