

**citizens  
advice**

**Harrow**

**2020 - 2021**

# **ANNUAL REPORT**



**"Welcome to Citizens  
Advice Harrow  
How can we help you ?"**



# CHAIR'S REPORT

This has been one of the most difficult years for us at Citizens Advice Harrow and for the country more widely. From March 2020 we were required to shut our office services and work remotely from home as a result of the coronavirus pandemic: our staff and volunteers have had to continue to provide our services that way throughout the year. It is remarkable that they managed not only to do this, but they appeared to adapt seamlessly to the new work environment. We have continued to support our residents by all possible means, including over the phone, by email and webchat; we have also sought to provide additional services for those who are most vulnerable.

I would like to both pay tribute to all those who have supported us and to highlight the commitment of our chief executive and her dedicated team of staff and volunteers who have worked so hard on behalf of Harrow residents. Our advice and information service has been exceptionally flexible in order to meet the changed needs of the borough and its residents.

We are grateful for the support we have received over the year from the London borough of Harrow, particularly in relation to the coronavirus pandemic. Our financial situation, as with all charities, is always difficult, so we appreciate their continued contract for advice and information services as well as the support from other charitable funding, from donations and from other contracts to deliver specific services to vulnerable groups or to those needing specialised support.

National Citizens Advice membership gives us the assurance that we are maintaining and improving the quality of our service and it supports us to train and develop our staff and volunteers. It also provides an effective mechanism to use our local experience to inform national campaigns on issues which relate to the lives of Harrow residents.

As always, 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 year.

***Frances Logan***  
***Chair, Citizens Advice Harrow***



# CHIEF EXECUTIVE'S REPORT

This has been an extraordinary year with the arrival of a global pandemic which disrupted daily life in a way few of us could have anticipated. However, I am proud to acknowledge that our staff and volunteers embraced the challenges that lay ahead and made space in their homes to continue providing a remote service across a number of digital platforms. As the pandemic continued, these challenges became clearer. We used the intelligence from our advice trends to inform the direction of our work and ensure that our service remained accessible and inclusive. We were proactive and secured funding to set up a dedicated helpline to support victims of domestic abuse, an isolation helpline and a Tamil helpline.

National Citizens Advice was uniquely placed to track in real time people's concerns and ensured that we had access to advice pages to support our clients. These included those who had worries about paying their bills because of coronavirus and those who wanted to know their rights under the furlough scheme.

Despite the numerous lockdowns and restrictions, the team were also able to support 103 clients to complete their applications for EU settled status. All predictions suggest that in the coming year there will be a significant increase in the number of people facing financial and welfare difficulties, who previously managed their affairs satisfactorily. Younger people, in particular, will be acutely affected. It is vital that we continue to work closely with Harrow council, local health services and other stakeholders to address these expected problems as best we can.

Our strength as a team has always been our ability to adapt and keep pace in an ever-changing world under the support and guidance of our trustees. It is important that we continue to build the team's resilience to cope with whatever change comes our way as well as to manage their individual circumstances. I have no doubt that we will continue to do our very best to help everyone who asks for advice and assistance in the future.

***Tajinder Nijjar***  
***Chief Executive, Citizens Advice Harrow***



# HEADLINE STATISTICS 2020/2021



We saved £328,761 for NHS.



Total value of debt advice £799,257.



By keeping people in work we have saved the DWP £976,002.



The public value of improving clients wellbeing was £11,333,106.



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

## TREASURER'S REPORT

I can only echo the report from Frances, our chair, that the past year must have been the most difficult in the history of Citizens Advice Harrow. Although face-to-face enquiries virtually ceased, this did not prevent our staff and volunteers from dealing with nearly 9,000 new clients and making in excess of 20,000 contacts by letter, telephone, email and other means. I must pay tribute to all our staff and volunteers for making such efforts to continue to provide our services to the residents of the borough of Harrow during the periods of lockdown.

Our finances remain in a relatively healthy position, for which I must thank the borough and all our other supporters for their continuing assistance so we could maintain our work for our clients. I would particularly like to express my thanks to our chief executive, Tajinder, for all her efforts in this respect. I anticipate that the current year will be as difficult with the continuing effect of covid-19 and the necessity of moving our offices later in the year, following the borough's decision to demolish the existing civic centre. I would also wish to thank our chair, Frances, for her commitment during this difficult period and all my fellow trustees for their continuing support.

**David Wood**  
*Treasurer, Citizens Advice Harrow*

**How can I get housing support during the pandemic ?**

## CASE STUDY ONE

The client is a vulnerable Romanian national with a child who was referred to our service and who spoke very little English. She had become homeless while her partner was out of the UK during the pandemic and was in urgent need of housing support and advice about benefits. We helped the client complete a homelessness application which was successful so, as a result of our intervention, she was moved into emergency and then temporary accommodation. We also helped her make and progress a universal credit claim, including getting through the

right to reside test, as well as a child benefit application. We later helped her update these claims when she was joined by an older child. We held face-to-face appointments with the client because of her vulnerability and used Language Line and interpreters from a local Romanian charity, Community Barnet. As the client did not have a bank account, we worked closely with Community Barnet to provide practical support with opening one bank account - this included accompanying the client to her chosen bank because she was unable to progress her application by herself.

## ENQUIRIES IN 2020/2021



**In 2020/21 we had 20,313 client contacts with more than 20,000 issues.**

### The main issues were:



**8,476 Benefits and council tax (including universal credit)**



**1,439 Employment**

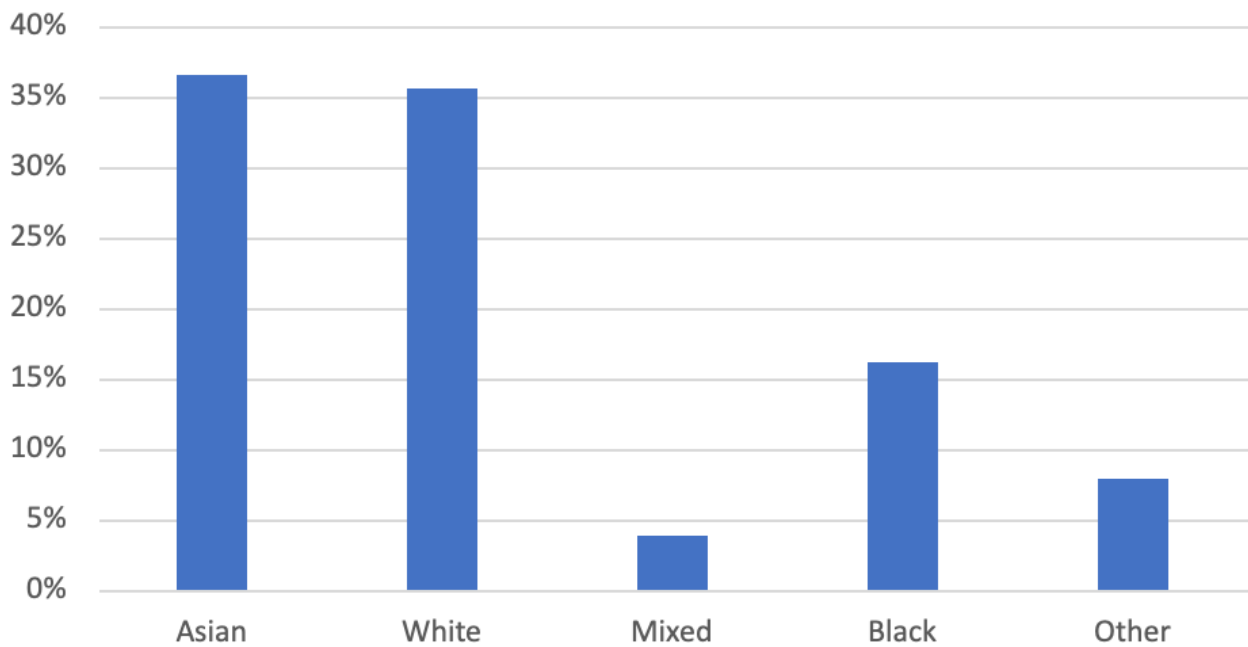


**2,740 Housing**

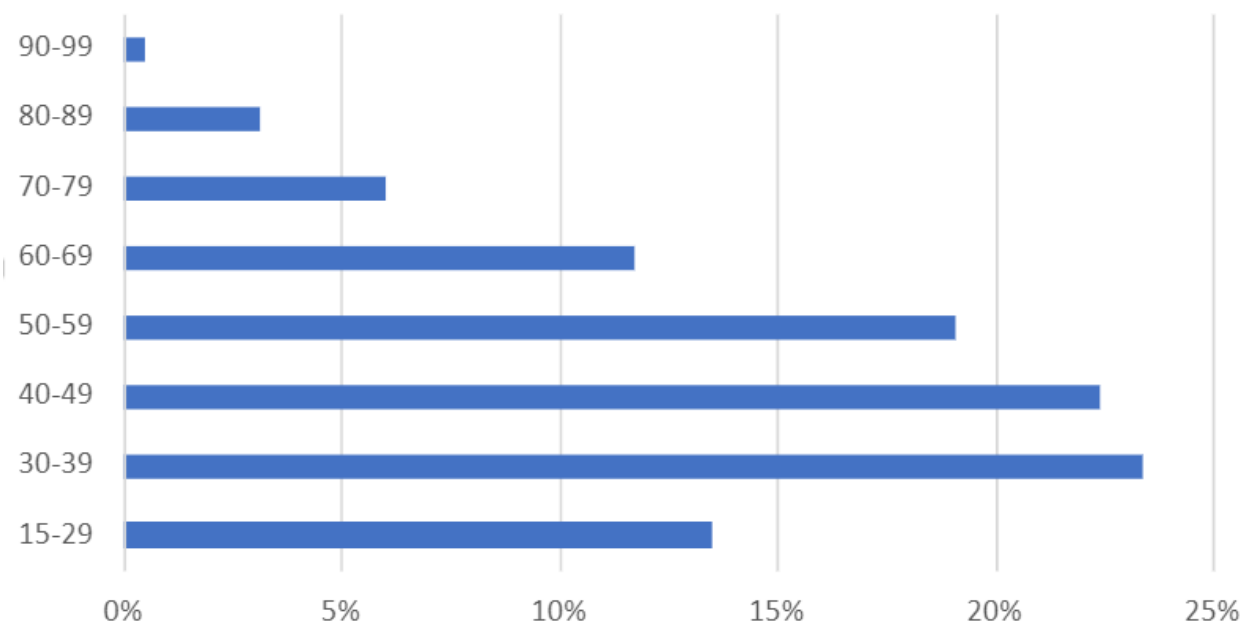


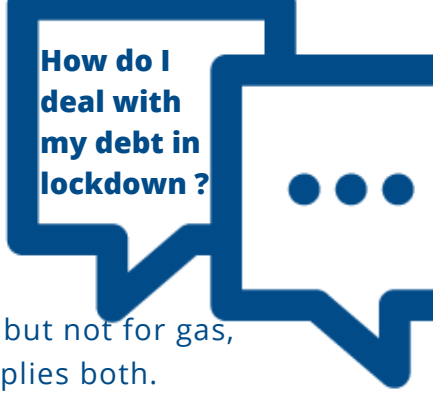
**711 Immigration & Asylum**

# ETHNICITY PROFILE



# AGE PROFILE






**How do I deal with my debt in lockdown?**

## CASE STUDY TWO

The client is a 75-year-old widow who lives alone, speaks little English and is not literate. She approached us for help with a debt of over £7,000 on her gas bill. The client had received a notice of enforcement from the court relating to the unpaid utility bills. Her income comes from benefits and a small pension from her late husband. The adviser interviewed the client and established that she is vulnerable and still grieving over the death of her son more than five years ago. Prior to his death, he had taken responsibility for arranging payment of her bills. Since then the client has been struggling to manage her affairs and relies on occasional help from a friend. She had a prepayment meter

installed for electricity but not for gas, though British Gas supplies both. Contact with her utility supplier established that she had not been receiving bills based on accurate meter readings and that for many years they had been sent to her old address. We intervened with her supplier to make representations on her part and negotiated a good outcome involving a debt write off of over £4,000 and the withdrawal of court action, despite the case not strictly falling under back-billing rules. In addition, we helped the client set up a payment plan, install a smart meter with a prepayment facility, apply for a Warm Home discount and set up a budget plan.



**I need help with benefits to support my family**

## CASE STUDY THREE

The clients were a couple with a dependent child. The husband has a physical disability and limited English. His personal independent payment (PIP) ended because he failed his medical assessment, so his wife's carer's allowance (CA) stopped. This affected their household income and universal credit (UC). The husband was depressed and approached us for help. We advised him to request a supporting letter from his GP, then wrote a letter to the DWP to request a mandatory reconsideration and provided evidence in support. The DWP changed its decision and

awarded the standard rate on the daily living component and the enhanced rate on the mobility component. We helped the husband achieve an income gain of £6,372.60 a year and a £900 backdated payment on PIP. His wife's CA was reinstated so she will receive an income gain of £3,515.90 a year and a backdated payment of £947. She does not have to show a work commitment on UC.

The couple felt happy and called us to share the good news with sweets.



I will not be evicted anymore. I would have stayed stressed if you had not helped me. So a big thank you to my advisor and the whole team. You guys are doing a great job and I am glad I got in touch. Thank you once again.

I would like to express my gratitude to Citizens Advice Harrow and the team who helped me to be successful with my ESA and PIP. Thanks for your kindness as always.

I am very happy with the service I have been given. The staff are very helpful and supportive. I think everyone at Citizens Advice Harrow does a wonderful job.



London  Catalyst



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advice**

**Harrow**

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