

Two key issues this year have been developments with the new Employment Support Allowance, which has worried many claimants and the 'right to reside' test which particularly affects new arrivals seeking work.

### Help for the most vulnerable

We provide home or hospital visits to around eleven clients every week, whose age or disability makes it difficult for them to come to the Bureau.

Most referrals sought benefits advice but there was also a sharp increase in the numbers of clients seeking debt advice. Other clients need housing or immigration advice and some are querying domiciliary care issues, such as charging.



A typical example of how we have helped a client is as follows:

A social worker referred a retired couple to us. Both had been in different hospitals over a few months. Prior to their admission, they had been unable to manage their finances and many essential documents had gone missing. When they were both discharged home, they opened their correspondence and found they were faced with bailiffs visits, threats of disconnection of their electricity supply and telephone and their car insurance had lapsed. All this extra financial worry made the husband very unwell again.



Over a number of months, the CAB managed to help the couple claim extra benefits and manage their debts successfully. The couple have now managed to take control of their finances again and have been gradually paying off their debts with realistic monthly repayments.

### Difficult times for workers

In addition to helping more people who have lost their jobs, the main CAB has seen an increase in the need for employment advice by those still working. It is clear there is far more stress in the workplace, often caused by cost cutting and extra pressure to make businesses viable. Clients have sought advice about harassment and victimisation, changes to terms and conditions, short time working, non-payment of



wages, difficulties taking annual leave, discrimination, minimum wage and working hours.



Some clients have no option but to apply to an employment tribunal. However, even when tribunals make awards, a high proportion go unpaid. Citizens Advice has campaigned on this issue and the evidence we helped to collect will lead to changes in enforcement procedures that will benefit claimants.

Many people running small businesses have also found themselves in difficulty. It can be particularly difficult for people in this situation to claim appropriate benefits because of fluctuations in earnings and periods when little or no income is generated. Claiming Tax Credits can be particularly problematic for the self employed.

One of our great strengths is that we can help people with employment problems in other ways, such as claiming benefits. It is clear they appreciate the value of holistic advice and it gives us great satisfaction to be able to help in this way.



*'Without you I don't know where I would have been right now...'* Client

### A Message From The Worshipful The Mayor of Harrow Councillor Eric Silver

As Mayor of Harrow, I am delighted to give my support to the Harrow Citizens Advice Bureau.



This year has been a particularly challenging one for everyone in Harrow, as we feel the effects of the recession.

I congratulate the Harrow CAB Service for rising to the challenge and extend my thanks to the volunteers, staff and trustees for their commitment and dedication to the provision of advice and support for residents of our Borough.

*E. Silver*

**Councillor Eric Silver**  
Mayor of Harrow, 2009-2010

**Our address - Civic 5, Station Road, Harrow HA1 2XH  
and our telephone number - 08448 269 711 For opening  
hours telephone us or see [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

Charity Registration Number - 1060926,  
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# Harrow

# 2008 - 2009

annual  
report

## A message from the chairman

After many years of association with the Citizens Advice Bureau, I remain immensely proud of the service. The year 2008-9 brought exceptional challenges to the Bureau, with the deepest recession seen for many years having an impact on all aspects of life in the borough. I am hugely grateful for the professional way in which the trustees, staff and volunteers rose to these challenges. I know that everyone at Harrow CAB is absolutely dedicated to giving the best possible service to all our residents and I know that by working together with the council, we will continue to ensure that advice is available to those who need it most in these difficult times. I thank everyone for their hard work and dedication.

*Paddy Lyne, Chairman*

## The recession in Harrow

The recession had a major impact on all aspects of the work of the Bureau during 2008-9. During the year outer London boroughs have seen the largest percentage increases in the numbers of people claiming JobSeekers Allowance. Harrow has seen a 97% increase in this period.

Families are under increasing strain. Credit, which used to be manageable, has become debt which is not. The amount of debt which the Bureau manages for clients has more than doubled – to over £9million. More people are seeking the help of Harrow CAB to help them cope with recession-related problems, particularly around benefits, debt, housing and employment. Enquiries rose from just over 10,000 to just over 11,000 a year. All of this puts extra pressure on our staff and volunteers.

This year our 22 volunteers donated over 7,500 hours of advice to clients. We could not have managed without them.

*Jill Harrison, Chief Executive*



'Once again Harrow CAB has seen an increase in clients contacts and numbers of enquiries. This has resulted in a small loss for the year, which has been deducted from our reserves brought forward. We have said a sad farewell

to Kris Fryer as our Chief Executive and I would like to thank her for her dedication to the cause during her time with us. However, I would also like to welcome Jill Harrison who has taken over the reins at this difficult time, with the need to negotiate additional funding for the Bureau. I would also like to thank all our staff and volunteers who continue to give outstanding service to the Bureau, including those who transferred to the service of the Council after the closure of the Housing Advice Centre.'

*David Wood, Treasurer*

## Homes at risk

The recession has had a particular impact on the work of the Housing Advice Centre in the past year, its last full year of operation before being taken in-house by the council. The centre continued to have a high volume of homelessness prevention work with a massive increase in the number of clients approaching us for assistance with mortgage or rent arrears and assistance in dealing with debt.

We have seen a sharp rise in clients who have recently been made redundant or have seen a reduction in income combined with very high mortgage commitments.

Much of our work is around helping with budgeting, claiming benefits and making sure that mortgage interest payments have been correctly included in claims. We have also assisted clients in making applications to set aside warrants or to suspend possession orders in the County Court.

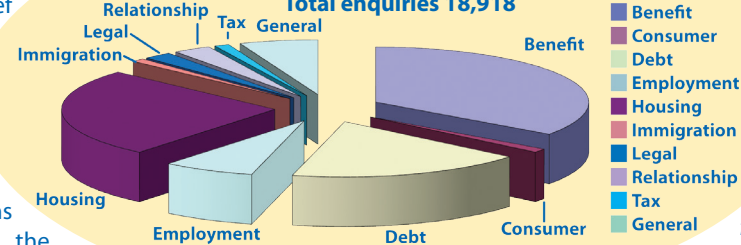
A worrying trend has been increase in the number of buy to let landlords who had their properties repossessed due to mortgage arrears. This often means that tenants will lose their home with little or no notice. We have been able to successfully negotiate with bailiffs and lenders in these circumstances to give tenants an extra couple of weeks to pack up their belongings and look for alternative accommodation.

*'I have just signed a contract for a Housing Association flat. No words can describe how relieved I now feel! I thank you very much indeed for helping me along. It has been a pleasure and a privilege to meet you for you are truly dedicated to your work and it shows.'*

*Client*

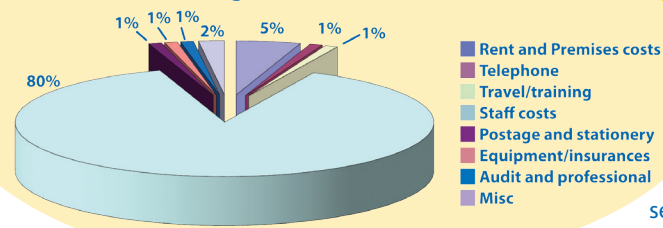
## Client contact by social policy category

Total client contacts 11,118  
Total enquiries 18,918



## Income and expenditure (summary)

Total income (grants and contracts) = £381,033



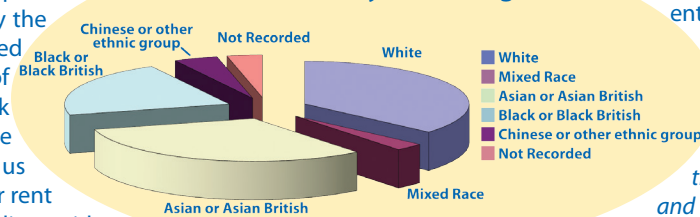
## Incomes under pressure

In our outreach sessions at Children's Centres across the Borough, we are also seeing many families with young children struggling as a result of the financial crisis. We have seen the breakdown of families who cannot cope with the stress of being in severe debt. A lot of our work has been in helping families to claim what they are entitled to, as well as helping with negotiating with creditors.

*'It is always rewarding to know that you have helped someone to find a way out of a situation that they feel they have lost control over and to empower people to be able to help themselves.'*

*Adviser*

## Client contact by ethnic origin



Our welfare rights specialist provides advice and appeals on all aspects of benefits and tax credits. We have also maintained a regular advice surgery at Honeypot Lane mental health clinic and helped other voluntary agencies by providing free training.

