



Havering
LONDON BOROUGH

OVERVIEW AND SCRUTINY BOARD

Subject Heading:

Scrutiny of Havering Citizens Advice

SLT Lead:

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Report Author and contact details:

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Policy context:

The Board has been asked to scrutinise the two external grants that the Council makes to organisations. These are to Havering Volunteer Centre and the Citizen's Advice Havering (CAH). This report concentrates on the CAH,

SUMMARY

The Board has been asked to comment on the following four criteria:

- Does the CAH represent value for money both for residents and the Council?
- Does the organisation receive any other external funding?
- What would be the impact if Council funding ceased?
- Are there any alternative organisations that could provide these services?

RECOMMENDATIONS

That this report provides a summary of the four questions for the Board and will guide Cabinet in making decisions regarding future grant funding.

REPORT DETAIL

Does the HCA represent value for money both for residents and the Council?

Citizens Advice Havering (CAH) has been working in the borough since 1939 to provide free, confidential, impartial and independent social welfare and legal advice. CAH exists primarily to support people in Havering, and it does so by providing advice in six different community locations using different engagement channels (phone, email, web chat and in-person advice).

Citizens Advice participates also in the delivery of national support services, mainly the Help to Claim service, provided via a national phone helpline to support claimants of Universal Credit. Citizens Advice can help with things like online applications or preparing people for their first jobcentre appointment. The income that CAH generates through this contract supports local service delivery.

In 2023/24, Citizens Advice Havering assisted 11,061 clients with 37,540 issues. The number of Havering residents who were helped was 2,658; they brought 13,639 issues. For comparison, Citizens Advice Redbridge helped 4,069 clients with 9,890 issues over the same period. This reflects different levels of need due to different levels of deprivation.

As every year, benefit queries were at the top of the list for residents in Havering, totalling 3,699 issues. Debt queries (2,278) and housing problems (1,192) were also important.

A further breakdown is given below as an addendum to this report.

In summary, in 2023/24 for every £1 invested in Citizens Advice Havering, they generated:

- **£1.84** in fiscal value. That is financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS. Citizens Advice Havering generated **£1,165,666** in total.
- **£27.43** in public value. When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service. The total is **£24,540.720**.

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- **£26.77** in value to the people we help. We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues. The total is **£23,955,080**.

This model is based on national research and approved by the Treasury.

Does the organisation receive any other external funding?

Citizens Advice Havering (CAH) receives funding from LB Havering via Service Level Agreement for two key services:

£80,000 pays for the core operating capacity of the charity, and allows CAH to provide a phone, email and in-person advice service for Havering residents at the Romford Central Library and six outreach locations. The service is largely provided by well-trained volunteers and supervised by experienced team leaders. Quality assurance is done internally and verified externally via Citizens Advice.

£50,000 pays for advice to Council tenants who are at risk of homelessness because they have fallen into rent or council tax arrears or are on the verge of doing so. CAH employs a benefit and debt adviser who provides help on referral from Council officers.

Further funding is received from the Trussell Trust (via Rainham Foodbank) for two days of benefit and debt advice at their premises. Total funding received was £16,560 in 2023/24.

Trust for London funds the Employment Law project to assist Havering residents with specialist employment law advice, and supports residents up to tribunal stage. The service is provided by a part-time employment law case worker, who is assisted by three experienced volunteers. The project value was £37,350 in 2023/24.

Finally, CAH receives funding from the Department for Work and Pension via Citizens Advice, for the provision of phone advice to claimants of Universal Credit. This is a national helpline, and CAH is the lead provider in North East London. The contract was worth £603,851 in 2023/24, which funded 10.5 phone advisers, plus support costs. The contract fees also contribute to the cost of CAH's overheads so that it was possible to fund a full-time housing caseworker who assists Havering residents with their housing issues.

Full accounts that have been independently examined with details of all funds received are available on the Charity Commission and Companies House websites.

What would be the impact if Council funding ceased?

Funding received from LB Havering allows Citizens Advice Havering to exist in the borough and provide services that are dedicated to the increasing advice needs of Havering residents.

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If Council funding ceases, it would affect the overall viability of the organisation. This is because:

- Apart from the Help to Claim contract (which funds a national service), no other income stream is large enough to sustain an organisation. Whilst each project contributes to the charity's overhead costs (rent, volunteer coordination, management, quality assurance) it would require a large number of other projects to sustain Citizens Advice Havering's backbone. Without LBH funding Citizens Advice Havering does not have the capacity to support a local service.
- Funding from the local authority gives other potential funders the confidence to invest.

Are there any alternative organisations that could provide these services?

There are other advice services in Havering. These include:

- Macmillan cancer at Queen's information and advice
- HOPEC (for Polish and European migrants)
- Positive East (for HIV positive folks)
- BHRUT PALS
- Havering Women's Aid (DA services)
- Carers' Hub
- Kidney Care UK Havering team
- DWP Havering team
- CAP UK Debt Centre for Havering
- Havering SEND Family Voice
- Mary Ward Legal Centre (based in Stratford)
- East London Rape Crisis
- Age UK
- Peabody

However these are all specialist services, none of these, provide the universal and generalist service, Citizens Advice Havering do. It also should be noted that Citizens Advice Havering is accredited with the Advice Quality Standard (AQS), which is administered by the Advice Service Alliance; a number of these other organisations are unlikely to have this accreditation.

IMPLICATIONS AND RISKS

Financial implications and risks:

There are no financial implications associated with this monitoring report

Legal implications and risks:

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There are no legal implications associated with this report

Human Resources implications and risks:

There are no human resource implications for the Council

Equalities implications and risks:

There are no equality implications associated with this monitoring report

ENVIRONMENTAL AND CLIMATE CHANGE IMPLICATIONS AND RISKS

There are none

BACKGROUND PAPERS

There are no background papers



Key Statistics

Havering (member)

03/04/2023 30/03/2024



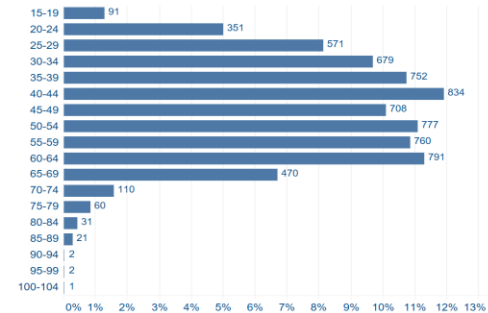
Summary

Clients	10,062
Quick client contacts	999
Issues	37,540
Activities	17,834
Cases	9,899
Outcomes	
Income gain	£12,598,207
Re-imburements, services, loans	£9,331
Debts written off	£27,413
Repayments rescheduled	£816
Other	£2,342,043

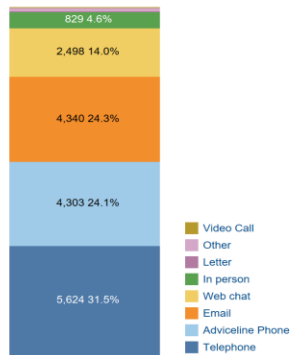
Issues

Issues	Clients
Benefits & tax credits	2,961
Benefits Universal Credit	6,986
Charitable Support & Food Ban...	296
Consumer goods & services	129
Debt	287
Education	24
Employment	266
Financial services & capability	85
GVA & Hate Crime	35
Health & community care	69
Housing	641
Immigration & asylum	142
Legal	192
Other	405
Relationships & family	250
Tax	42
Travel & transport	52
Utilities & communications	167
Grand Total	37,540

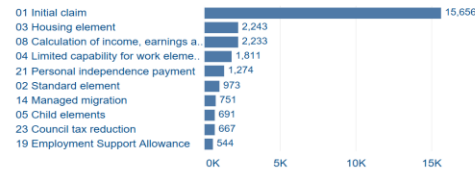
Age



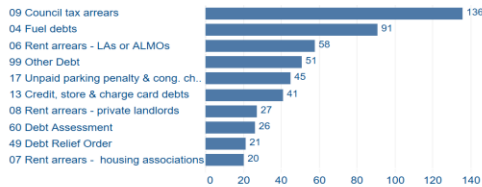
Channel



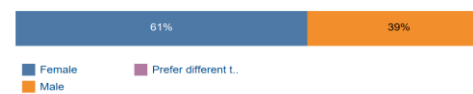
Top benefit issues



Top debt issues



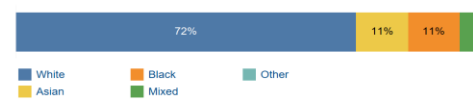
Gender



Disability / Long-term health



Ethnicity



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Local Authority Dashboard

Havering



In this Local Authority we helped

Clients	2,658
Issues all	13,639

Top Issues

Benefits Universal Credit	3,453
Benefits & tax credits	2,426
Debt	2,278
Housing	1,192
Financial services & capability	1,016

Top 5 benefit issues

01 Initial claim	1,482
21 Personal independence payment	644
03 Housing element	400
28 General Benefit Entitlement	375
04 Limited capability for work elements	326

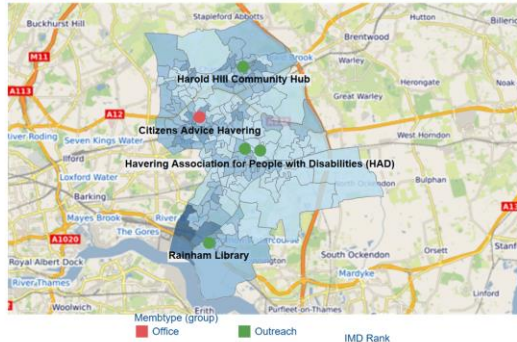
Top 5 debt issues

04 Fuel debts	348
09 Council tax arrears	317
99 Other Debt	192
13 Credit, store & charge card debts	161
49 Debt Relief Order	139

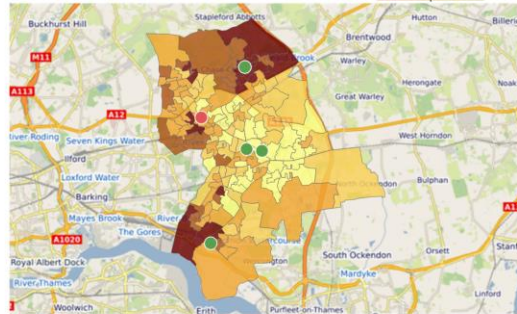
Homelessness

03 Threatened homelessness	163
02 Actual homelessness	92

Clients seen



Index of multiple deprivation



The darker colours on the IMD map show higher levels of deprivation

Gender



Ethnicity



Disabled or Long term health



Age group

