



community law service northampton & county

Annual Achievements 2022-2023



Contents

Page 3	Mission and Aims
Page 4	Chief Executive's Report
Page 5	Client Data
Pages 6-7	Debt Advice Services
Pages 8-9	Welfare Benefits Advice Services

Pages 10-11	Immigration Service
Pages 12 -13	Fuel Poverty Advice Services
Pages 14-15	Housing Advice Services
Pages 16-17	Financial Summary
Page 18	Client Feedback

Our Mission

“The Objects of the Charity are to promote any charitable purpose for the benefit of the public, including, the advancement of education, the protection of health, and the relief of poverty, sickness and distress, by the provision of social welfare law advice, information, representation and training and consultancy services.

This objective is achieved through the provision of Social Welfare advice, casework, representation and training in the fields of Welfare Benefits, Debt, Fuel Poverty, Housing and Immigration. An end to end service is provided to ensure the best possible outcome for vulnerable clients. We deliver a range of services for local communities and have a diverse funding base. Resources are focused on supporting vulnerable client groups through a mixed model of service delivery aimed at promoting equality of access to services. We develop and maintain partnerships with a wide range of colleagues across Northamptonshire.

Our Strategic Aims

To provide an accessible high quality specialist advice and casework service for the people of Northamptonshire including representation at court and tribunals

To consider any opportunities for work outside boundaries as appropriate to improve the organisation's reach.

To continually seek funding opportunities to support our organisation's mission.

Chief Executive's Report



The last year has been an extremely busy one for the organisation as can be seen from the information in this report. The ongoing cost of living crisis is impacting household finances significantly, driving the increased need for advice. The Service has seen a 17% increase in people contacting us this year. The staff team have risen to the challenge and have been exemplary in their work, showing dedication and commitment to providing a high quality service to our clients. We have not only seen unprecedented demand for advice, but increasingly complex cases. The annual statistics demonstrate the great work that has been done, whilst the case studies bring this work to life, showing the impact our services have.

Our excellent support staff work hard to identify any urgent matters and ensure those needing our Service are seen in a timely manner, whilst our advisors are successfully managing high caseloads bringing about great outcomes. We are extremely grateful to our funders for their support, enabling us to continue and build on our existing services. We have been fortunate to welcome some new staff to our team this year who are a real asset to the organisation, as well as welcoming new funding to build our capacity.

Our focus this year has been on collaboration; working with colleagues across all sectors to reach as many people as possible who are in need of our Service.

This has brought about delivering training and support to colleagues and advice delivery within foodbanks, community centres and at other agencies' offices – COVID-19 removed all options for outreach work, so we very much welcome getting back out into the community. Throughout the year, we have actively engaged with West Northamptonshire Council's Anti-Poverty Strategy implementation, again with the aim of reaching those who most need advice, and welcomed some emergency funding for additional advice services.

Regionally we joined a newly formed East Midlands Immigration Network and have already secured much needed funding to enable us to offer some free immigration advice. We continue to be part of the East Midlands Money Advice network, to whom The Money and Pensions Service awarded a contract for 24 months to enable us to deliver our specialist debt advice. Having security for that period of time is really welcomed at a time when much funding is relatively short term.

The demand for housing advice has significantly increased with a sharp increase in households facing insecure housing or court action, which could result in a loss of their home. Our Housing Possession Court Duty Scheme saw a 300% increase in court representations between March 2022 and March 2023, a very worrying trend. We have responded with increased resources and continue to meet the growing demand thanks to the hard work of our staff and funding through our Legal Aid Contract.

I would like to take this opportunity to express my sincere thanks to our staff for their excellent work done under increasing pressure; and to our funders and colleagues across all sectors for their support.

Sarah Hayle, Chief Executive, June 2023



Our Performance

19677

People provided with advice and information

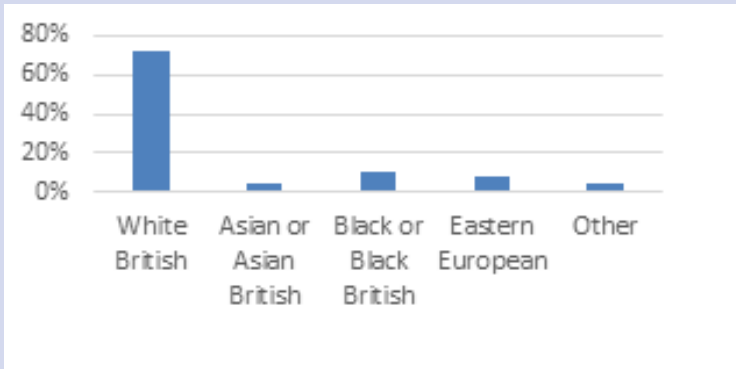
£7,681,674

Welfare benefit income claimed for local residents

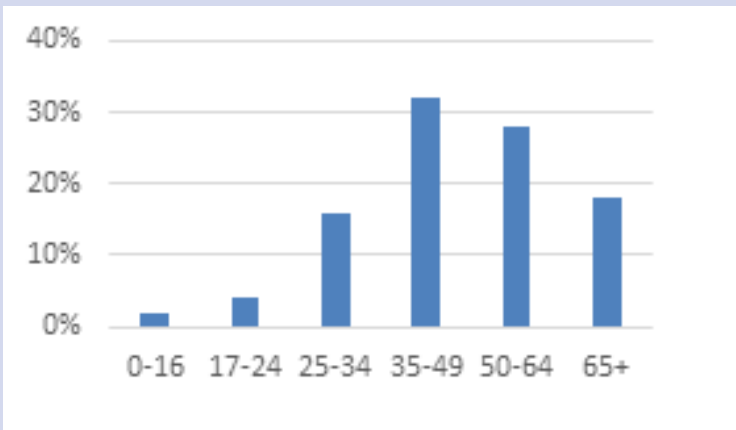
£20,904,697

Debt managed on behalf of clients

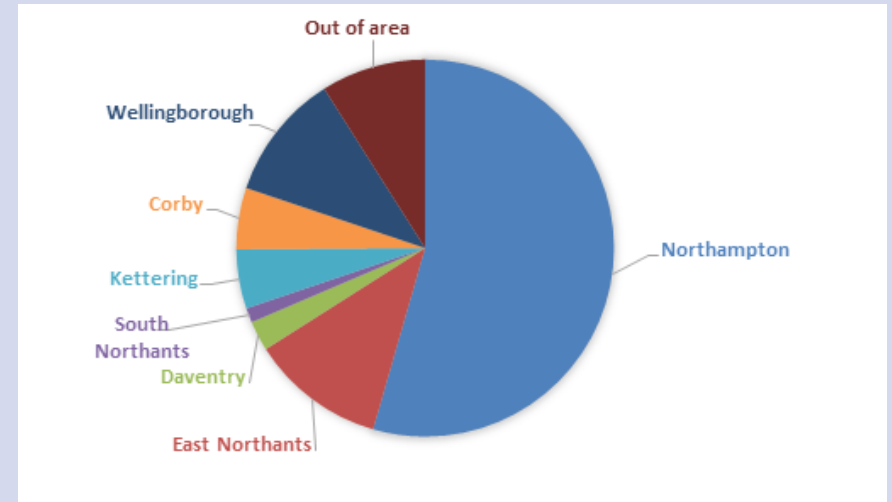
Ethnicity



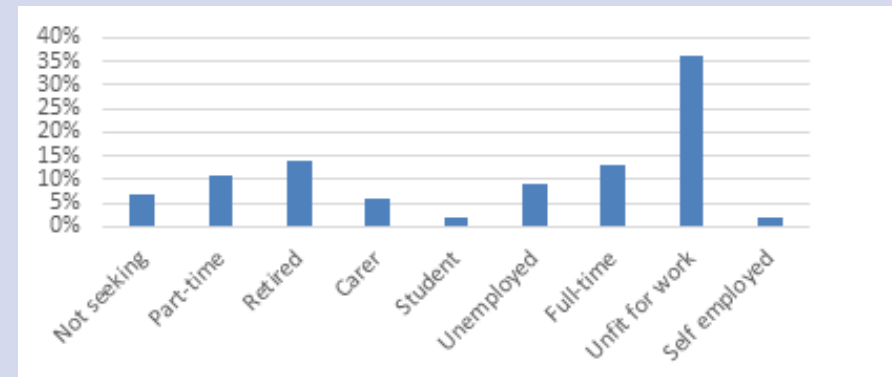
Age band



Where clients lived



Employment status



77% of clients have a physical or mental impairment which has a substantial and long term adverse effect on their ability to carry out their normal day to day activities

Debt

Throughout this period the service has experienced higher levels of demand for debt advice mainly due to the increase in energy prices and the general cost of living crisis which is happening across the country. The award of the new 24 month Money and Pensions Service contract was most welcome, giving security to our specialist debt service until 31 March 2025. The provision of emergency funding from West Northamptonshire Council for 12 months was also welcomed, and we look forward to increasing our staff team for the new financial year. We are pleased to continue our work with Citizens Advice colleagues in Corby and Kettering, delivering appointments within their offices, working collaboratively for the benefit of those needing our advice.

We have been able to meet demand but it has led to higher than normal wait times across the department and also across the other venues we cover in Corby, Kettering and Wellingborough.

Clients are presenting with increasingly complex problems. Many of our clients have high levels of priority debt, often including rent or mortgage arrears which could lead to the loss of the home. We are also seeing an increase in clients owing council tax arrears and facing bailiff enforcement.

We have seen a sharp increase in deficit budgets, where a household has insufficient money to meet their basic living costs (in 2022/23 10% of debt clients had a deficit budget, up from 9% in 2021/22). This is partly due to wage stagnation and also the fact that whilst benefits and pensions have in general increased at a higher rate than wages, this has not kept pace with rises in essential household expenditure and bills. Deficit budgets are especially challenging as it can place barriers in the way of clients actually getting debt solutions in place.

We have continued to process significant numbers of Debt Relief Orders and these are the most common type of insolvency we advise on. Bankruptcy is less common but mainly due to the debt threshold on DROs now being sufficiently high to catch most of our clients.

We have not seen many of our clients have significant levels of credit debt and often, as stated above, they have fallen behind with priority debts due to low income rather than over committing themselves.

We have also seen repeated instances of utility suppliers continuing to threaten forced warrants to fit prepayment meters even to vulnerable households. Many continued to threaten this action during the temporary ban placed on warrant applications, which has now lifted. This has led to us having to assist more clients than normal with complaints to the Energy Ombudsman and these complaints are often time consuming.

The coming year is expected to remain challenging with high demand and the ongoing cost of living crisis but our team continue to deliver high quality, specialist casework to support those who need our Service.

'Still hasn't quite sunk in that my debts are cleared.'

1499 people received a Debt casework

173 Debt Relief Orders administered and 10 Bankruptcy Petitions supported

Mr A attended needing assistance with budgeting & clearing his debts. He was at risk of being evicted from Emergency Housing, due to not clearing debts within a two year period & part of the condition of temporary accommodation allocation. His tenancy was due to end in 6 weeks, if not addressed. He was not working due to health issues & his only income was Benefits.

Help provided:

- Initially, advice provided on Priority and Non-Priority debt & expenses provided, along with the action different creditors could take in recovering monies owed.
- A full Benefit check was carried out which recognised due to his health issues, he could look at applying for Personal Independence Payment. This would also help with his homeless application, evidencing he did have health issues that made him vulnerable. A referral was made to the benefits team.

- Homeless Officer & current Landlord were advised on the client's health conditions & that we were assisting him in dealing with his debts.
- Mr A was fully advised on his options of clearing his debts & the advantages & disadvantages of each option and decided to clear his debts by a Debt Relief Order (DRO).
- He was assisted in gathering all the information required. DRO application subsequently made.

Outcome achieved:

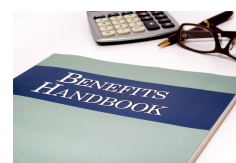
- Advice & assistance given & holds with his creditors made, whilst all the information gathered for the DRO.
- Housing Officer's liaised with & tenancy extended to allow time for the DRO to go through. Once approved, further housing was found for the client.
- DRO approved & £14K of Non-Priority debt cleared. Mr A was advised of the criteria to remain in to prevent his DRO being revoked & his duties whilst under the 12 month moratorium period
- Advice & assistance provided with budgeting, checking tariffs & claiming correct Benefits.

Welfare Benefits

Our welfare benefits advisors are all long standing, highly experienced workers. However, this year has been a challenging one even for the most seasoned worker. During the pandemic, backlogs formed in many areas within the DWP and local authorities. Benefit re-assessments were postponed, tribunals were initially halted then moved to virtual platforms with seemingly less capacity and decision making slowed as staff were rightly moved onto more immediate demands such as getting into payment the high number of new benefit claims. Unfortunately, the delays have persisted and as a result, specialist benefit cases are taking significantly longer to conclude. Our clients are left for many months with uncertainty, waiting for decisions or hearing dates. We are still seeing many less social security tribunals being heard, in 2022/23 we represented at only 46 tribunals, compared to an average of 120 in previous years. Happily, the success rate remains high at 79%. Advisors spend many hours chasing and progressing cases and as a result have ended up with much higher numbers of cases to manage as demand continues to rise and cases are not reaching conclusion. Whilst there is little in our power to be done to resolve this, we continue to give regular updates to clients and to proactively work to drive resolution and give constructive feedback via partnerships.

**511 people received
Welfare Benefits casework**

We have seen a significant increase in demand for support and advice around applications for Personal Independence Payment, as households feel an increasing squeeze on their finances; Personal Independence Payment is often seen as the only way those with health conditions can improve their income. Sadly, many of those seeking Personal Independence Payment do not meet the criteria. We have also seen a growing trend of incorrect decision making from Universal Credit for claimants who have had a successful work capability assessment, leaving claimants without the arrears of benefit they are entitled to and the need to challenge decisions to secure the full entitlement for claimants. In recent years, funding for welfare benefits advice has been in short supply, as we move into the new year, we are encouraged that the need for high quality welfare benefits advice is now starting to be recognised more and we hope that moving into 2023/24 that we can bring in new funding and new advisors to address a very real and significant need for this highly specialised area.



**46 Social Security
appeal
tribunals supported**

'Thank you for treating me as an individual and not judging me'

G is single and living alone. They are in receipt of Universal Credit and are unable to work due to a long standing, severe mental health condition. G was struggling financially as their Universal Credit had multiple deductions. They contacted Community Law Service for advice about how to manage financially.

Actions Taken:

A full history of G's benefit claims was taken. They first claimed Universal Credit 20 months earlier. They waited 16 months for an assessment of their capacity for work. They did not know the outcome.

The Universal Credit deductions were reviewed and a financial statement drafted. The deductions could not be changed unfortunately.

G was assisted to review their outgoings and understand their spending.

An emergency voucher was issued so G had money for essentials. G was supported by the advisor to review their Universal Credit journal and it was established from a letter on there that G had passed the assessment 6 months ago and should be getting an additional element worth £354.28 a month from Universal Credit from 15 months ago.

The advisor assisted G to add a note to their journal highlighting this oversight.

Universal Credit accepted G was entitled to the additional element and paid arrears of £2125.68 and increased the monthly payments by £354.28 a month.

G came back to see their advisor as the amount of arrears was not the amount the advisor had said to expect.

The advisor agreed this was not correct and Universal Credit still owed 10 further months' of arrears.

The advisor wrote a letter to DWP formally requesting a reconsideration, highlighting what the Universal Credit regulations entitle G to receive.

The DWP refused to change their decision.

The advisor, with G's agreement, then lodged an appeal and drafted a written submission highlighting the case which was submitted once G had approved it.

Outcome:

Following the appeal being lodged, the DWP contacted the advisor to discuss the case and agreed G was owed a further £3542.80. They revised the DWP decision and paid the arrears in full.

G received a total of £5668.48 from Universal Credit and is now being paid their correct amount of Universal Credit.

An emergency voucher of £125 was issued to enable G to pay essential living costs.

G is now able to afford their essential living costs and is under much less financial pressure.

'You always had my best interests in mind'

'It is always uncertain and stressful dealing with these issues but it was so reassuring to talk to someone who has expertise and sound knowledge in these cases'

Immigration

The Immigration Department has 2 part-time advisors working at full capacity to keep up with demand. In September we were pleased to welcome a new volunteer advisor to the team, Linda, who has proved to be a real asset and is now assisting with advice delivery. In November we were pleased to be joined by another new volunteer, Sue, who is very efficient and takes care of all enquiries into the office. Both volunteers have been such a massive help, our sincere thanks are extended to them both for their ongoing work.

We have also been mentoring 2 immigration caseworkers from NREC, who are Level 1 accredited with OISC, since November 2022 giving them hands on experience to propel them to Level 2 accreditation, as there is a shortage of Immigration Advisors in the Northamptonshire area (and nationally).

We continue to see as many clients as we can at our One Stop Shop at The Guildhall every Monday for our free drop-in session. This is now gaining popularity month on month and we always reach full capacity for these sessions.

We have seen a steady flow of new clients throughout the year and many previous clients are coming back to us for further assistance to ensure their continuity of residency for later applications for permanent settlement. We assist a lot of clients with applications for their family to join them in the country and continue to assist them all the way through until they are able to obtain British nationality. This is a very long journey for some clients but quicker for others. Further, our clients have faced the uphill task of keeping with the rising costs of the Home Office fees which in some areas doubled and are set to do the same again in the forthcoming months, creating a major barrier for many. However, for those of our clients who are struggling to meet these rising fees we can assist them with fee waiver applications, where eligible, so that they are able to continue with their Immigration route to settlement.

Lastly, we were pleased to secure funding from the Justice Together Initiative to be able to offer more free advice and casework for the next 3 years. The JTI objective is to improve access to justice fairly and equally and be able to move on with their lives. Part of this funding has brought about the creation of the East Midland Immigration Network, building a community of people and organisations in the East Midlands, to get the help where it is needed. We are delighted to be a part of this project which will see an increase of people being assisted where it is most needed.

'Thank you for making this possible.
You have been so helpful and supportive'



345 clients received
Immigration advice

Mr P attended an appointment with the service to apply to remain in the UK based on 20 years residence. He was considered to be an overstayer. Mr P had previously made an application in 2019 assisted by an immigration advisor from a different organisation but this application had been refused as 20 years residence had not been completed.

Help provided:

- We assessed his immigration history and decided the best course of action would be to secure a subject access disclosure from the Home Office to review which parts of the client's 20-year residence in the UK could count.
- Once received the information was reviewed. Included in the information was a letter dated 10 years ago granting Mr P Indefinite Leave to Remain. However, case notes dated after this letter noted Mr P to be an overstayer and absconder.
- The advisor wrote to the Home Office requesting an explanation. After a period without a reply, we involved Mr P's local MP.
- In the interim the advisor continued to prepare the 20 year application but agreed not to submit it until a reply was received from the Home Office.
- Repeated contact was made to the Home Office over several months to chase a response.

Outcomes achieved:

- The Home Office finally responded and confirmed Mr P had indefinite leave to remain without the need for an application

**"I cannot thank you enough for your assistance,
legal expertise and professionalism"**

265 clients
provided
with free
initial advice

Fuel Poverty

We have two fuel poverty projects: Northamptonshire Energy Saving Service (NESS) and our British Gas Energy Trust project.

The primary issue we see through our fuel poverty services is the impact low income has on residents. Fuel poverty is caused by three things: levels of income, the cost of energy and the energy efficiency of the property lived in. By far the largest area of work is around welfare benefits. Often households are underclaiming benefits or have been wrongly refused benefits and our advisors can assist with these problems. The increase in benefit rates in April 2023 will certainly help households who are reliant on those, but levels of benefits are still very low. The huge increase in energy costs has pushed many people into financial crisis, who before may have just been managing.

When households are unable to afford to heat their home, this presents a very real and present danger to the residents. Energy efficiency advice is also given, ensuring those experiencing difficulties in affording their energy are using their energy in the most efficient way, thus keeping costs to a minimum. We also are fortunate to have funding for emergency credit and can provide small energy saving measures to help home warmth. Advisors refer, as appropriate, into schemes for boiler/heating replacements, but these have been sadly lacking this year with many schemes offering heat pumps which are often unsuitable or more costly for the homes in which clients live.

We are pleased to work with Care and Repair Northamptonshire, South Northants Volunteer Bureau and Citizens Advice Services Corby and Kettering on NESS. SNVB take their mobile office out into the community to promote NESS, reaching out into rural communities where rates of fuel poverty are higher.

Our advisors have also seen an increase in cases which relate to incorrect billing, which is of great concern. Examples such as households being billed from the wrong meter or massively over estimated bills present a real challenge to resolve. Problems of access to energy companies remains an ongoing issue, which got considerably worse during the pandemic. Long waits for telephone calls to be answered, a refusal to respond to emails even when written consent has been provided and an increasing number of cases requiring a formal complaint all bring about delays in resolving cases.

Fuel poverty work is a highly complex area, not only relying on good knowledge around energy advice, but it also requires welfare benefits and debt advice and it crosses all three areas. Cases are taking a long time to resolve, leaving vulnerable households experiencing ongoing problems. Thankfully we can rely on emergency support from our energy credit vouchers and colleagues in foodbanks to address any immediate need whilst the advisor works proactively to resolve the issue(s).



1645 people received holistic fuel poverty advice

'I now know how to manage my money better, it has made a huge difference to my mental health'

£52,162 saved through energy efficiency measures provided to clients

C contacted the Service when he was struggling financially. A telephone call was made and it was identified that C should apply for Personal Independence Payment, they would call to start an application and an appointment was booked to complete the form and discuss their wider circumstances.

C has multiple ailments including mania and depression and was very shy and nervous about speaking to the adviser. C lived in a 2 bedroomed Housing Association property and was in receipt of Employment and Support Allowance and Housing Benefit. C was finding it difficult to make ends meet financially as his income was so low. The gas had been disconnected due to non payment of a bill and the only form of heating was sitting closely with C's 2 dogs (who sadly passed away during the case). C had almost £9000 in priority debts.

1. Personal Independence Payment was applied for, C required assistance to complete the complex application process.

2. Creditors were contacted to put the recovery of debts on hold pending C getting specialist advice around their finances

3. The energy company was contacted to discuss options. As no resolution was offered, work began to find a new supplier.

4. C was provided with an emergency heater and low energy light bulbs pending reconnection of the gas supply.

- Personal Independence Payment was awarded at £116.85 a week, which in turn created entitlement to an increase on Employment and Support Allowance of £87.15 a week.
- A Local Response Fund payment covered a Debt Relief Order fee and a DRO was successfully submitted, writing off £8,838 of debt.
- C was supported to change gas and electric supplier. This was not without problem as a new gas meter needed to be fitted. Long delays occurred and a formal complaint had to be lodged with the new supplier, resulting in the new meter eventually being fitted and a £100 goodwill payment being awarded to C. The gas was eventually reconnected.

Housing

The last year has seen significant increase in demand. Services are delivered through two distinct streams: appointments for casework and in-court (on the day) representation for hearings in relation to eviction or repossession. Our court duty service is very busy, with a 300% increase in numbers from March 2022 to March 2023. We are proud of the excellent work our Housing Possession Court Duty Scheme has done over this year, with 98% of the 724 hearings resulting in clients remaining in their home. The Service is also appreciated by the courts for being able to reach agreements with landlords, saving precious court time.

Increased demand has required additional resources and we have invested in increased administrative support to enable the advisors to dedicate more time to direct advice. This has been a great help to the department. We will also be welcoming a new advisor into the team early in 2023/24.

Our proactive work with councils and housing associations is essential to try to prevent cases reaching court, but also work to prevent the loss of client's homes once a case reaches possession stage.

The most common cases seen this year are section 21 notices, a 'no fault' eviction notice. Driven by a prospective change in legislation (The Renters' Reform Bill), which would make such notices obsolete, landlords are worried that they will not be able to get their property back without a good reason.

We have also seen rent arrears due to rising rents, with landlords putting up rent to cover the costs of mortgage rate rises. Landlords are considering their options and a lot are deciding to sell, this is putting pressure on the private rental market as there are a lack of properties and many clients seen face challenges accessing private rentals as they are in receipt of benefits; this in turn puts pressure on the homeless teams at the local authorities.

It has been encouraging to see that post-pandemic a lot of councils and housing associations are working more closely with tenants to try to avoid taking possession action against them.

Presently, we are only able to offer an appointment to clients who are eligible for Legal Aid (note our court duty scheme does not have that restriction). This year we have seen increasing numbers contact us who unfortunately do not meet the financial eligibility for Legal Aid funding, so we are able to help less people than we would like. We are actively seeking funding to enable us to advise those people. The coming year is expected to be even more challenging with the expectation of continued rises in mortgage interest rates and The Renters' Reform Bill moving through Parliament.



**975 people received
Housing advice casework**

**778 Court hearings attended in
respect of housing
repossession and eviction**

D is a private tenant who had been served a section 8 eviction notice due to alleged rent arrears of £8000. D has a brain injury, they live with their adult child who has a mental health condition. Both have lived in the property for many years, but over the last 3 years the landlord had started to allege the rent was not being paid as required and had recently served the eviction notice.

Prior to a court hearing, D attended an appointment with Community Law Service to discuss their case. It was identified that D did have evidence of the rent paid and work was done to review that evidence and calculate the real rent arrears. D was prepared for the hearing and assured they would be represented.

A full document was produced showing what rent had been paid, and that this was in direct conflict the landlord's case.

D was represented in court. Both parties presented their case and the Judge ruled for a short adjournment during which the parties should discuss the dispute about the level of rent. Our advisor was verbally abused by the landlords advocate outside the court room, yet the advisor persisted in making the case that the arrears figures were incorrect. Agreement was eventually reached that in fact the arrears were less than 2 months rent (just over £400) and as such the eviction notice was not valid and proceedings were adjourned for 18 months. This means as long as D continues to pay their rent, they are secure in their home.

'My representative today was nothing short of amazing. Very understanding, great empathy and extremely considered advice'

Financial Summary

This year we have been fortunate to have some security from our larger funders, with some contracts now secured for 2 years. Short term funding though remains a challenge from a planning and staffing perspective.

In 2022/23 we had an income of £1,236,890, although £150,307 of this was funding received on behalf of partners we have worked collaboratively with, which was paid to them. Nevertheless this is a good level of income, and one which has remained fairly stable for the last few years thanks to the long term support of some funders such as the Money and Pensions Service, The British Gas Energy Trust and the Legal Aid Agency. We ended the year with a deficit of £25,467, less than predicted at the start. We took on an additional administrator to support the Service in light of the rising demand on the Service due to the energy crisis and cost of living crisis

We are very grateful to have received some unrestricted funding which has enabled some investment in IT equipment and staff training, funding for which is sadly hard to come by.

Our housing team has seen a significant increase in demand for court representation in this year, demand which they have been able to respond to, and with that comes increased income generation as payment is per case. A re-tendering for this work took place in December 2022 and CLS hopes to be able to secure the new contract with the Legal Aid Agency to enable this important work to continue.

Having submitted a funding bid to facilitate free immigration advice, we were pleased to be informed that was successful and much needed funding will be available for 2023/24 so we can offer some immigration casework without charge.

Special thanks to our funders and supporters

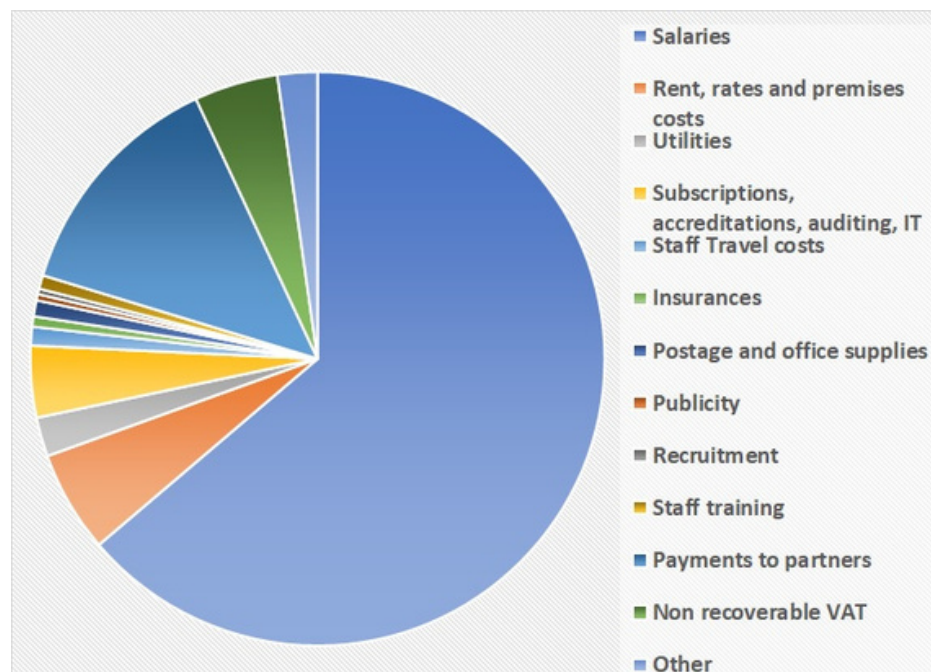
The Money and Pensions Service	Weston Favell Foodbank and The Trussell Trust
British Gas Energy Trust	Northamptonshire Rights and Equalities Council
The Legal Aid Agency	Northamptonshire Carers Association
The Institute of Money Advisers	Nationwide Building Society
West Northamptonshire Council	Northamptonshire Community Foundation
North Northamptonshire Council	Re-Store

With our NESS project funding ending in July 2023, we will be working to secure new funding to enable us to retain our current staff. There are a number of promising avenues being explored currently. We look forward to 2023/24 being another successful year.

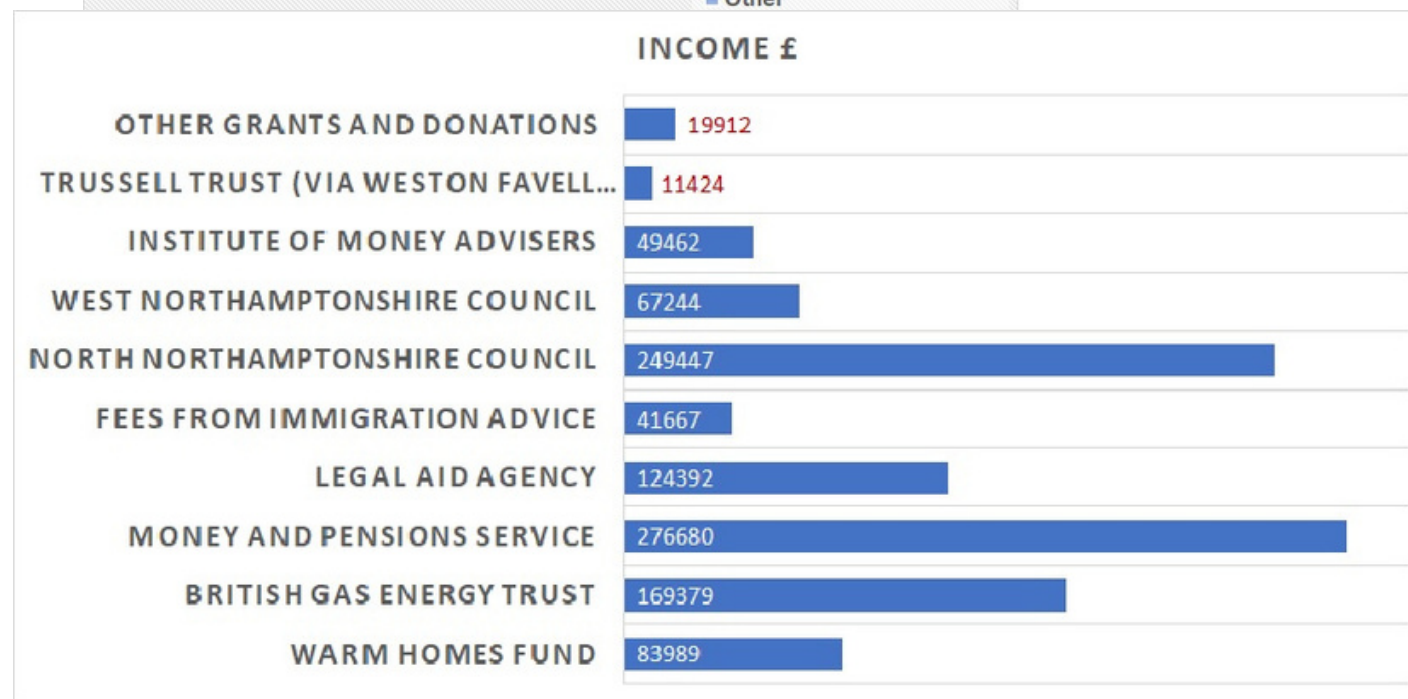
We are also grateful for the £2,170 in donations received this year.

Donations are accepted through our Justgiving page via our website. Gift-Aiding increases the value of donations.
<https://www.communitylawservice.org.uk/>

How we spent our funds



Total Income 2022/2023



Client Feedback

Feedback

All clients receive a client feedback form. In addition feedback forms an important part of our reports to funders and a sample of clients are contacted directly each quarter. We have also recently introduced an electronic form which clients receive a link to in their closing letter.

84.7% of clients have rated the Service they received as excellent, 7.7% rated it as very good.

76.9% rated their adviser's knowledge as excellent, 15.4% rated it as very good.

92.3% said they felt listened to and got clear and helpful advice

Complaints

We received 2 complaints this year. Both related to our housing advice but were in respect of us being unable to assist, one due to a deadline being extremely close with no available appointments and the other in terms of the merit of the case. Both of these were dealt with internally, and met the requirements set out within our Complaints Policy.

Google Reviews ★★★★★

This year we received 2 reviews - a 5 star and a 4 star review.

Gift and donations

A huge thank you to all that have donated to Community Law Service over the last year.

We once again received a number of 'Thank You' cards and gifts, including chocolates and flowers.

Thank you to all that have donated financially or sent cards, it is really appreciated by all the staff, volunteers and trustees.

'The outcome was fantastic and the extra money will come in handy to make my life easier with my disabilities'

'Thank for the wonderful news, a burden has been lifted'

' I would not hesitate to use this service in the future should the need arise.'

'Life has been really difficult and everything uncertain. Without you I would still be struggling'

'The advisor was polite, helpful and without her I would have been fighting a hopeless case'



49-53 Hazelwood Road, Northampton, NN1 1LG
Tel: (01604) 621038

Registered Charity 1128718

A company limited by guarantee in England No 6830503.

Authorised and regulated by the Financial Conduct Agency.

Authorisation number 618896

OISC regulation reference F202100281



We are a charity and rely on donations to continue to provide advice and assistance to your local community. Just £5 will help us to support training for our volunteer advisors or support our work with people facing repossession of their home. Scan the QR code to make a donation via our JustGiving page



Donate with
JustGiving