

The difference we make in Three Rivers

**citizens
advice**

**Three
Rivers**



We are Citizens Advice Service in Three Rivers

Every year thousands of people come to us for help to solve their problems and find a way forward.

This gives us a credible understanding of local needs.

Last year we raised income of £637k (£545k) against expenditure of £617k (£601k) to run our service.



We are Citizens Advice Service in Three Rivers

As members of national Citizens Advice we have twin aims:

- **to give people the advice they need to help them find a way forward; and**
- **to challenge those policies and practices that may be unfair**

We are multi-channel with advice available via:



Face to face



By telephone



**By email, webchat
or video call**

Our impact



In 2025/26 we helped on average 1808 *unique* clients every quarter. We helped them with at least 17,700 *issues*, to gain income of over £1.7 *million* and to *write off debt of £803,460*.

We are open for 73.5 hours every week in Abbots Langley, Rickmansworth and South Oxhey and at the Mill End Foodbank every Tuesday from 1pm to 4pm.

We give comprehensive advice on almost every enquiry area with specialist casework in debt, sickness and disability benefits, housing, domestic abuse and family law.

We do this with the help of 26 paid staff and over 23,000 volunteer hours each year.

Financial Modelling Data

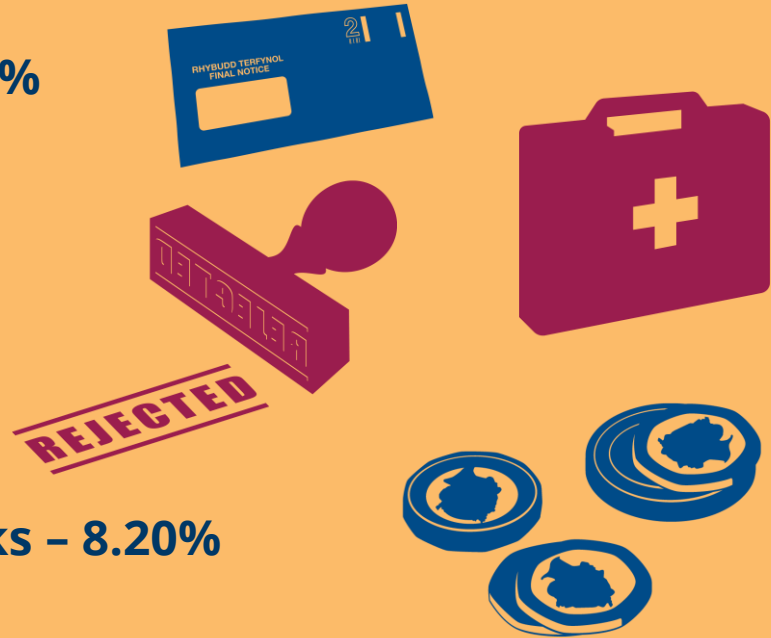
Our Treasury approved financial modelling data from Citizens Advice shows that in 2025/26 our service returned the following values:

- public value of £43.52 for every £1 invested in us
- financial value to the public of £27,726,160
- financial value to *the people we help* of £9,543,407



Top 5 issues:

1. Benefits and Tax Credits – 21.50%
2. Housing – 13.10%
3. Debt – 12.30%
4. Universal Credit – 10.90%
5. Charitable Support & Food Banks – 8.20%



Case Study

Paul* is an example of one of the people our volunteer advisers have helped.

Paul contacted us when he could no longer pay his private sector rent. He was also struggling to cope financially and with ill health and his family were no longer able to help.

We helped Paul to apply for a discretionary housing payment, access social housing and successfully apply for Attendance Allowance (AA) - increasing his income by £76.70 a week.

The AA award also increased Paul's Pension Credit by £86.05 a week, ***meaning that Paul is now better off by £162.75 every week.***



Research & Campaigns 2026/27

- Digital exclusion/ digital literacy
- Flooring (in social housing properties), white goods and furniture poverty
- Improving the way sickness and disability benefit applications are assessed (sent submission to the Timms Review for Personal Independence Payments)



Our Strategic priorities for 2026/27

1. We will increase the *effectiveness and efficiency* of advice processes
2. To *strengthen* our commitment to influence policies and practices that may be unfair locally, regionally and nationally
3. To *develop* our financial resilience and stakeholder relationships
4. To be a *highly recommended* place to work and volunteer

The future of our service

- Our aim is to serve as a local citizens advice service. We continue to grow and develop our whole service and focus on local delivery, sometimes this is best achieved by forming regional and national partnerships in addition to local partnerships.
- LGR and Devolution is expected to have a significant impact, we have been working with Local Citizens Advice (LCAs) across Hertfordshire under an MOU since 1st January 2024.
- We are still seeking funding beyond 1st April 2028, we have already secured multi year funding that extends a year beyond this date.

Citizens Advice Service in Three Rivers

<https://threeriverscab.org.uk/>

Presented by CEO Peta Mettam

South Oxhey 0208 515 8321

Rickmansworth 01923 293 136

Abbots Langley 01923 270 717



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