



Leeds  
Citizens Advice &  
Law Centre

citizens  
advice

# LEEDS CITIZENS ADVICE & LAW CENTRE

## ANNUAL REPORT 2024/25



# **Leeds Citizens Advice & Law Centre Annual Report 1.4.2024 - 31.3.2025**

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# OUR PURPOSE

**Leeds Citizens Advice & Law Centre is working for a fairer society where people are free from the effects of poverty and social injustice.**



**Leeds Citizens Advice & Law Centre is a local charity, run by and for the people of Leeds.**

**We make no charges to clients for advice.** Our services are funded from a range of sources which enable us to provide free advice to clients.

**The interests of our clients come first.** We're not influenced by political or religious views, nor by the interests of our funders.

Through our free and independent advice we help people to improve their financial circumstances, challenge discrimination and unfair treatment, and lead healthier, happier lives.

We help over 35,000 people every year through our free advice services, which include:

- Advice and casework for Welfare Rights, Debt and Housing problems
- Universal Credit advice and support
- Outreach sessions in mental health services, health centres, banks & community hubs
- Energy Affordability Helpline
- We are a Hate Crime Reporting Centre

We meet the quality/accreditation standards of: Citizens Advice; Law Centres Network; Financial Conduct Authority; Money and Pensions Service; the Specialist Quality Mark and the Advice Quality Standard.

# CHAIR'S INTRODUCTION

## Welcome to our 2024/2025 Annual Report

It presents a stark picture of the demand we face - and of the profound needs of people who come to us each day. We helped more than 35,000 clients this year, answering 52% more calls than in 2023/2024. We could not have achieved this without additional funding from our partners, whose support is tireless, and fundamental not just to Leeds Citizens Advice & Law Centre's delivery, but to a liveable, inclusive and good city.

The great majority of challenges clients face are to do with benefits, debt, utilities and housing - the everyday issues that can have such a powerful and stressful impact on people's lives. In a time where there is such polarisation in the media and social media, I celebrate that we are able to offer a safe, free, independent and compassionate source of advice to society's most vulnerable: 22% of our clients are single parents; 54% had a disability or a long-term health issue, and 39% were families with dependent children. At a practical level we helped increase Leeds clients' incomes by £5.5 million. This matters, hugely, to those individuals and households - but it also has an impact on the city's economy and its ability to provide services that help all of us.

We are acutely aware we do not exist in a "bubble". What goes on in the external, political and policy environment locally, regionally and nationally, affects our clients at the deepest level. Which is why you will find us stepping up our research and campaigning, with a particular emphasis on those aspects of policy that make it hard to find solutions to debt, poor housing and poverty. As a new Law Centre, we are proud to be tackling social injustice and inequity on behalf of our clients. There is so much more to be done, at a time when resources - and empathy - seem stretched.

I am, as always, grateful to all our staff, our volunteers, our partners in the city and beyond and to my fellow Trustees. Together they shine a light in a pretty grim world, bringing not just fine words, but robust and timely action to some of the biggest societal challenges of our time.

*Isobel Mills CBE*

Chair of Trustees

## Trustees 2024/25

**Isobel Mills CBE**

**Alison Lowe MBE**

**Laura Walker**

**Richard Balfe**

**Richard Brook**

**Chair**

**Vice Chair**

**Treasurer**

**Rebecca Dearden**

**Cllr Ryk Downes**

**Patrick Grant**

**Ken Patterson**

**Nigel Turner**

# THE YEAR IN NUMBERS



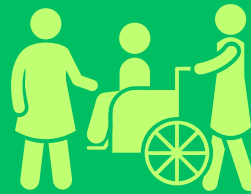
We helped **35,350 people** in 2024/25



We helped to increase clients' incomes by **£5.5 million \***



We helped clients to find answers to over **135,000 problems**



**54%** of our clients had a disability or long term health issue



**41%** of clients were from racially minoritised communities



**57%** of our clients identified as female, **42%** as male and **1%** preferred a different term



**39%** of clients were families with dependent children



**68%** of clients lived in rented accommodation, of which **31%** is private rented housing

\* Leeds clients only

# CHIEF EXECUTIVE'S REPORT

2024/25 marked a significant milestone for our organisation, as we achieved our long-held ambition of becoming a Law Centre. We are proud to have been admitted as a member of the Law Centres Network in November 2024, when we adopted our new name: **Leeds Citizens Advice & Law Centre**.

With this new identity, we will maintain the services we are recognised for as a Citizens Advice agency, and as a Law Centre we will enhance our work in providing specialist legal advice and advocating for justice within our community. Initially, we will focus on providing legal assistance in housing and immigration, with plans to broaden the scope and quantity of our legal services in future years.

One of the daily challenges we face is finding the right balance between meeting the demand for specialist advice while providing access for as many people as possible. Consequently, our other main objective for 2024/25 was to increase access via our telephone services.



This year we answered 52% more calls than in 2023/24, thanks to additional funding and changes to our service design, developments that helped us to maintain the increase in clients achieved in the previous year.

All these achievements are a testament to the hard work and dedication of our staff and volunteers and my sincere thanks go to everyone working at Leeds Citizens Advice & Law Centre, to our Trustees for their guidance, and to our funders, especially Leeds City Council, whose support enables us to continue our vital work.

The rest of this report describes our work in more detail and how vital it is in the context of increasing poverty and more people living in deep poverty than we've seen for decades in the UK. Through our advice work we assisted Leeds residents to secure additional income amounting to £5.5 million in 2024/25, enabling people to afford essentials like food, heating and rent. Addressing poverty sustainably however, hinges on policy decisions, which is why we also prioritise research and campaigning work aimed at enacting policy changes that will improve the lives of the most marginalised members of our society.

In that spirit, this report calls for immediate, concrete actions to be taken to build economic security for all and to eliminate child poverty. Our clients can no longer afford to wait for economic growth before seeing their situations improve.

*Dianne Lyons*  
Chief Executive

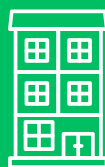
# ADVICE NEEDS

## Identifying advice needs

Every year we carry out a local community advice needs assessment, to identify priority subjects and how effective we're being in reaching those who need free advice the most. Analysis of local and national data shows that certain groups - such as women, racially minoritised communities, sick and disabled people, single parents, and those living in rented accommodation - are more likely to experience civil legal problems than those outside these demographics. All these groups are represented among our clients in higher proportions than in the general Leeds population, showing that we are effective in reaching people with the greatest need for free advice.



**22% of our clients are single parents** compared to 7% of the Leeds population.



**68% of our clients live in rented accommodation,** compared to 42% of Leeds households.



**58% of our clients are women,** compared to 51% of the Leeds population.



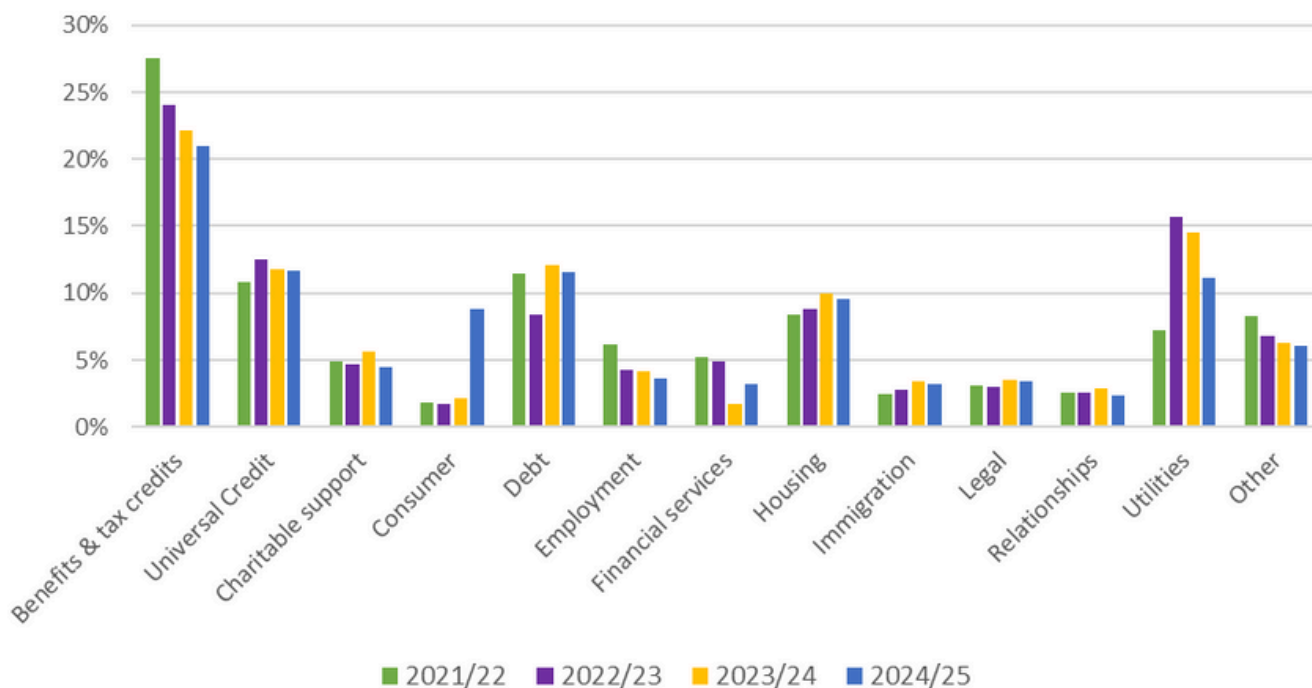
**41% of our clients are from racially minoritised groups,** compared to 21% of the Leeds population.

The highest demand for advice relates to benefits, debt, employment, utilities and housing issues, with demand across all these subjects exceeding our capacity. Within that, we have seen some changes to advice needs in recent years, as illustrated by the graph on the following page. Changes in demand have primarily been driven by rising poverty levels and escalating rent and fuel costs, leading to an increase in housing and energy problems in particular.

- **Homelessness enquiries increased by 65%** in 2024/25 compared to 2023/24.
- **Fuel arrears** now account for **31% of all debt enquiries**, compared to just 6% in 2019/20
- Clients in need of **crisis support** from food banks or charitable sources, remained at **5%, having been less than 1%** in 2019/20.

# CHANGING NEEDS

Enquiries comparison by year



- We helped Leeds residents to find solutions to nearly 79,000 problems in 2024/25.
- The most common enquiries were about Benefits and Universal Credit (33%), Utilities (12%) and Debt (12%).
- Benefits enquiries have been falling in recent years as more people move onto Universal Credit (UC).
- Charitable support/foodbank enquiries remained at about 5%.
- The number of Debt enquiries declined from 2021 to 2023, not because of any reduction in demand, but because of funding changes by the Money & Pensions Service. Having now rebuilt our Debt advice team, the volume of enquiries has returned to earlier levels.
- Fuel & utilities enquiries fell from 16% in 2022/23 to 12% in 2024/25 but are still 6 times higher than in 2019/20. Thanks to extra funding for our Energy Affordability helpline, we've been able to respond to the increased demand resulting from high fuel bills.
- Housing enquiries remain high, mainly in relation to private rented accommodation, disrepair and homelessness.
- Consumer enquiries increased this year due to our new service about energy efficiency.
- The data shown above does not include our Help to Claim team, as this is part of a national service advising on UC and includes clients from across the country. The Help to Claim team dealt with another 56,000 enquiries.

# RESPONDING TO DEMAND

## Access to advice

The analysis of advice needs described above informed our plans and activities during the year which were focused on:

- Making advice accessible to as many people as possible within available resources.
- Increasing capacity for Benefits, Debt, Housing and Immigration casework.
- Increasing access to free legal advice by becoming a Law Centre and securing a Legal Aid contract.

In accordance with these priorities we implemented several initiatives including:

- We obtained additional funding to increase our Adviceline capacity, allowing us to answer 52% more calls compared to the previous year.
- We expanded our Northern Powergrid funded project to offer energy efficiency advice to clients through our Energy Affordability helpline.
- Through our Law Centre project we expanded capacity for free legal advice in housing and immigration.
- We expanded our Help to Claim team to respond to increased demand arising from the migration of ESA claimants to Universal Credit. (ESA: Employment Support Allowance)



We also continue to offer facilities to reduce barriers to access for people with specific needs including:

- Our advicelines are freephone numbers (funded by Citizens Advice and Northern Powergrid).
- We provide free interpreting, including BSL, for telephone, video and in-person services.
- We offer a BSL advice service via video link with Sheffield Citizens Advice & Law Centre.
- Our website has access features for people with sensory impairments, and a translation facility.

Other services and activities delivered during the year are described below.

# RESPONDING TO DEMAND

## Money Advice

The work of our Money Advice Team (MAT) has changed significantly over the last 10-15 years. Most debt problems we saw in the past were the result of a short term change in circumstances that advisers could help to resolve. Now the majority of our clients find themselves in debt because they are permanently trapped on low incomes and negative budgets.

- 51% of debt clients are in negative budgets
- 31% of debt enquiries are about fuel arrears

Most of our debt enquiries are about priority debts for rent, energy bills, Council Tax, water and other essential costs.

These changes mean that few of our clients now have the resources with which to repay their debts and we're helping more clients to apply for Debt Relief Orders as their only way forward.

**Clients were helped to write off £730,591 worth of debts**

This amount is mostly the result of clients being helped to submit a Debt Relief Order (DRO).

DROs are only available to people with no assets and no likelihood of being able to repay their debts. With the majority of our debt clients now living in negative budgets, this is often the only option available.

## Outreach Services

Our Outreach Advice Services are targeted towards primary care patients, including dedicated sessions at mental health services. Appointments are prioritised for clients with complex enquiries and/or additional support needs. Given these priorities, the Outreach Services see a high proportion of clients with a disability or long term health problem, and deal primarily with Benefits enquiries. In 2024/25:

- 81% of clients were disabled or had a long term health problem
- 76% of enquiries were about Benefits, of which -
  - 44% related to Personal Independence Payments (PIP)
  - 23% were about other disability benefits

The Outreach Team deliver appointments at 12 venues across Leeds, making advice more accessible to vulnerable clients.

## Leeds Advice Service

We work with **Chapeltown Citizens Advice** and **Better Leeds Communities** to deliver the Leeds Advice Service, which is funded by Leeds City Council. This partnership helps to make the service more accessible to residents of Chapeltown and Burley, which are among the more deprived areas of Leeds, and contributes to the range of services we can offer, such as Housing and Employment casework.

Cuts to legal aid have led to a staggering 77% fall in the number of cases funded by civil legal aid since 2013. Millions of people across the country who cannot afford legal fees, are now unable to defend themselves against actions such as illegal evictions, withholding of wages, or unfair dismissal. The rising number of people in this predicament has been further exacerbated by the loss of 50% of legal aid providers over the same period.

In light of these challenges, we have been working to achieve membership of the **Law Centres Network** (LCN), employing our own solicitors to provide free legal advice. We're therefore very pleased to have been awarded membership of the LCN in 2024 and to have secured a Legal Aid contract to deliver Housing advice. As **Leeds Citizens Advice & Law Centre** we offer free legal advice for Housing and Immigration issues and plan to extend the scope and volume of these services in the future.

Our values and principles are very much reflected in those of the Law Centres Network, and reinforce our commitment to:

- Promoting human rights and equality before the law for all regardless of their means.
- Treating people with empathy and respect, and responding to their individual needs.
- Independence from external influence or control ensures that we are free to champion the rights of those we serve and the cause of access to justice.
- Challenging systemic injustices by raising awareness of rights and campaigning for social justice.

## Yorkshire Justice & Advice Partnership

In becoming a Law Centre we have joined 4 other organisations in Yorkshire with dual membership of Citizens Advice and the Law Centres Network, in Bradford, Kirklees, North Yorkshire and Sheffield. This model has proved successful in making legal advice more accessible to those most in need, and we're now working together to build capacity across the region, which is one of the areas worst affected by legal aid cuts.

# THE IMPACT OF ADVICE

## Measuring impact

We know from our daily contact with clients that our work can bring about significant positive changes for people. That often starts with helping people to improve their financial circumstances but might also involve challenging unfair practices by energy companies, government departments and other agencies. The long term effects can be reduced stress and improvements to physical health for clients, or changes to national policies and practices that benefit wider society.

## How we measure impact

We measure the impact of our advice by gathering client feedback through surveys and focus groups. We quantify financial gains and other benefits achieved for clients through our case recording system, with benefits for health also being reported by clients. In our latest survey respondents reported that:

- 79% felt less stressed, anxious or depressed following advice
- 61% said their physical health had improved

*I felt that all of the stress had been taken away.*

## Financial impact

Financial gains achieved for clients come from a range of sources such as previously unclaimed and backdated Benefits, refunds as a result of challenging inaccurate fuel bills, compensation for unfair treatment and recovery of wages.

**We helped Leeds residents to increase their incomes by £5,552,502 in 2024/25**

When clients receive payments that are backdated over several years, the total can be substantial. However, this is money they rightfully deserved, and its absence can lead to the accumulation of debts and arrears with long-lasting consequences.

People in rent arrears may have experienced eviction, with the costs and disruption that entails. They might have had to forgo basic necessities like food and heating just to get by. Their financial history could hinder their ability to secure affordable loans, leaving them vulnerable to predatory lenders.

We witness these and many other repercussions faced by those deprived of income they are entitled to, often stemming from delays and inadequate decision-making by the DWP.

# CLIENT EXPERIENCES

## LINDA'S STORY

**Linda\* is a lone parent of 3 children, including an adult son who is disabled. She approached us for help in resolving problems with the DWP over her son's claims for Universal Credit and PIP, dating back over 4 years. The stress and frustration caused by this situation led to Linda developing mental health problems, including experiencing panic attacks triggered by DWP communications.**

**Our advisers helped Linda to make sense of the muddled situation and to appeal against erroneous DWP decisions. This resulted in a payment of nearly £20,000 being awarded, backdated for 4 years, and ongoing payments of £414 pcm. Our debt advisers then continued working with Linda to deal with the debt issues that had arisen because of the delay in making the award.**

Linda's experience is unfortunately representative of cases that we frequently see. Contrary to the recent portrayal of PIP being easy to claim by people with minor health problems, our experience is the exact opposite. People with significant health problems are often refused PIP entirely, or awarded less than they are entitled to.

We regularly see first stage appeals (known as Mandatory Reconsiderations) being rejected and it is typically only at the second stage of appeal or at a tribunal hearing, that people are finally awarded the PIP they should have been awarded several months previously.

The effect on people's mental health can be devastating, as illustrated by Linda's situation. The stress associated with navigating protracted and opaque procedures drives many people to abandon their claims, while the loss of income has further adverse repercussions for their ability to afford food, rent and heating.

The government's proposals to make it even harder for people to qualify for PIP, as set out in their Green Paper *Pathways to Work*, are therefore very concerning. For more information on the proposals and our response, see page 15.

# CLIENT FEEDBACK



**87%**  
of survey respondents  
said they found it easy  
to access our services



**85%**  
would recommend  
Leeds Citizens Advice  
& Law Centre



**83%**  
said they wouldn't  
have solved the  
problem on their own



**89%**  
said our advice had  
helped them find a  
way forward

We continually collect feedback from our clients and this year we saw positive feedback again increasing on the previous year. 87% of survey respondents said they found it easy to access our services compared to 83% in the previous year (73% 2 years ago), reflecting the development of our telephone services over that time. 83% of respondents said they wouldn't have solved their problem without help, a statistic that emphasises the importance of personalised advice when people are struggling with complex and often distressing situations.

*The people who looked after me showed experience, knowledge, empathy and were absolutely wonderful.*

*If we were doing it out of 10 it would be 11.*

*If it wasn't for [Leeds Citizens Advice & Law Centre] I would have had no gas or electricity. They helped me a lot.*

*The adviser fought a fight I didn't have in me.*

# FIGHTING FOR FAIRNESS

Challenging systemic injustice is part of our role both as a member of Citizens Advice and as a Law Centre. The problems our clients are dealing with are often the result of policies and practices that have implications for large numbers of people, and these are the basis of our research and campaigning work.

The underlying issue behind most of the enquiries we now receive, is poverty, and once again in 2024/25 we've witnessed our clients experiencing increasingly desperate situations, including: families being made homeless because they cannot afford rents that have increased 24% since 2020; children living in cold and damp homes because their families can't afford fuel costs that have doubled since 2021, and people who are themselves disabled, having to provide full time care for disabled family members, because of our failing benefits and social care systems.

Those experiences are reflected in national research by the Joseph Rowntree Foundation and Citizens Advice. The Joseph Rowntree Foundation (JRF) 2025 report on poverty in the UK describes a country where poverty has not decreased for over 20 years, and the number of people living in destitution doubled to 3.8 million between 2017 and 2022 (including 1 million children). Citizens Advice research in 2024 underlines this picture, finding nearly 5 million people living in negative budgets and unable to afford essential living costs.

**The number of people living in destitution doubled to 3.8 million between 2017 and 2022.**

It is inarguable that levels of poverty and hardship in the UK are unacceptably high and we support the view of the JRF that "...it is deeply unjust to force families to wait for economic growth before they feel their situation improve". Concrete action is urgently needed to build economic security for all our citizens and eliminate child poverty, including:

- Set social security rates at levels sufficient to meet the essential costs of living.
- Scrap the 2 child limit to Universal Credit and Tax Credits.
- Uprate Local Housing Allowance to reflect actual housing costs.
- Remove the 5 week waiting period for the first payment of Universal Credit.
- Increase the value of carers' benefits and make social care services more affordable and accessible.

# CLIENT EXPERIENCES

## DAVID'S STORY

**David's support worker put him in touch with us for help with debt problems. In exploring these issues our adviser discovered that David was the victim of financial abuse.**

**David's learning difficulties and physical health problems contributed to his social isolation, making him vulnerable to exploitation by people claiming to be his 'friends'. They coerced him into giving them money and taking out loans totalling tens of thousands of pounds over many years.**

**The adviser helped David to understand that he was being taken advantage of and he was supported to disclose the situation to his bank, Adult Social Care and the police. Measures were put in place to prevent the abuse recurring and one of the abusers was prosecuted by the police.**

It's always distressing to see vulnerable clients being taken advantage of by unscrupulous people. They are often targeted precisely because of their vulnerability, and it can be difficult to get to the truth when people who claim to be friends or carers, are in reality abusers. As in David's case, it can take the combined efforts of several organisations and agencies to untangle such complex situations.

As with so many of the cases we advise on, public spending cuts and inadequate social security rates can contribute to these situations developing. Many vulnerable people are left without the level of care they need because pressures on local authority budgets mean they don't qualify for free care, and they cannot afford private care provision.

Family members may then have to give up work to provide care themselves, but inadequate carers' benefits leave such families on very low levels of income. These kinds of situations are why we're calling for improved social care provision and increases to carers' benefits.

***Thankyou for voicing for those who don't have a voice.***

# DISABILITY BENEFITS

The disability benefits system is deeply flawed and in need of reform. Unfortunately, the Government's proposals for reforming disability benefits set out in their 'Pathways to Work' Green Paper offer little in making positive changes to the system. Instead the proposals are focused on reducing eligibility for Personal Independence Payments (PIP) and other changes that would cut £6 billion from disability benefits spending.

The Government's intention that more people with a disability or long term health problem should be supported to gain employment is welcome, but we are sceptical about that ambition being achieved alongside such swingeing cuts to disability benefits. With 51% of our clients having a disability or long-term health problem, we see first hand how people struggle with the complexity of the benefits system and how many are forced to negotiate a protracted appeals system to obtain the benefits to which they are entitled.

We are also concerned about some of the rhetoric surrounding the Green Paper which implies that the increase in people claiming disability benefits is due to people 'swinging the lead' and that mental illness is not as serious as a physical disability or health problem. Our experience in this area is that there are many reasons for the increase in claims, including:

- The ongoing effects of the Covid pandemic which left many people with long term physical and/or mental health conditions.
- Pressures on the NHS which mean that people are waiting longer for treatment.
- More people living in poverty means more people in ill health. If you cannot afford a decent home, heating or adequate food, your health is likely to deteriorate.
- Our ageing population is also contributing to an increase in claims, because older people are more likely to be disabled or have long term health problems.

At the time of writing this report, the Government has paused some of its proposals and committed to consultation with disabled people and disability organisations before proceeding with PIP reforms. Some plans are going ahead however, including cuts to UC allowances. We will therefore continue to scrutinise proposals and campaign for the rights of sick and disabled people to be protected.

## PAULA'S STORY

**Paula suffers from physical disabilities and PTSD as a result of violent abuse by her ex-husband. In her PIP assessment she was scored less than 4 points for each of the assessment criteria but her total score means she is entitled to standard PIP.**

**Under the government's proposals that PIP claimants must score 4 or more points for at least one criterion, she would have lost all PIP entitlement, leaving her in a deficit budget and unable to afford basic household bills.**

# HOUSING RIGHTS

Of the **7,578 housing enquiries we advised on in 2024/25**, 20% related to homelessness and 32% to privately rented tenancies. Private sector rents have increased by an average of 24% in Leeds since 2020, leaving many people struggling to cover their rent payments and therefore vulnerable to eviction and homelessness.



**We advised on nearly 1,500 homelessness enquiries in 2024/25**

Other common problems in the private rented sector are insecure tenancies and persistent disrepair, so we're very pleased that the Renters Bill, which will provide some protection against these issues, should finally become law in 2025. Private tenants will also have some protection against unreasonable rent increases, but changes are needed to the Local Housing Allowance to bring it back in line with actual costs, to prevent tenants on low incomes still being vulnerable to rent arrears and eviction.

There is also a question about the extent to which people will be able to benefit from these new rights if they are unable to get free legal advice. With so little legal aid advice now available for housing problems, renters' rights may remain theoretical for those who cannot afford legal fees.

## RENTERS' RIGHTS BILL

**Key changes being introduced in this Bill include:**

- **The abolition of 'no fault' (Section 21) evictions.**
- **The introduction of a Decent Homes Standard.**
- **It will be illegal to discriminate against prospective tenants in receipt of benefits or with children.**
- **Fixed term tenancies to be replaced by periodic tenancies.**
- **Stricter requirements on landlords to fix problems like damp and mould within specified time limits.**
- **A new Private Rented Sector Landlord Ombudsman in England.**

# THANKYOU

We're grateful to all our partners who fund our work to help people improve their financial circumstances, challenge discrimination and unfair treatment and lead healthier, happier lives.



Over 50% of our income comes from Leeds City Council to provide free advice to local people.



Northern Powergrid fund our helpline for people in fuel poverty in West Yorkshire.



Funding from the WYCA helped us to answer more calls & increase casework for Debt, Benefits & Housing.



The ICB funds outreach advice services in health settings & other venues across Leeds.



Department for Work & Pensions

We are part of the national Help to Claim service which is funded by the DWP.



We are part of the national Debt Advice service which is funded by MaPS.



The University of Law delivered pro bono advice sessions for our clients.



YBS fund us to deliver outreach sessions at a branch in Leeds.

And thanks to all those organisations and individuals who have made donations during the year or provided pro bono services or other support in kind.

**If you'd like to support our work, donations can be made via our website at [www.citizenadviceleeds.org.uk](http://www.citizenadviceleeds.org.uk)**



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