



# Impact Report 2020 - 2021

# Introduction

2020 changed everyone's lives in so many ways. At Citizens Advice Hart we adapted to a new way of delivering our service by working remotely and providing our free, impartial and confidential advice service by phone, email and webchat in place of face to face. Our team of staff and volunteers worked tirelessly to provide continuity of our service to meet the needs of our clients. We are hugely grateful to every member of staff, volunteer and trustee for their commitment and dedication to enable so many in our community to receive valuable advice and support to find a way forward, through challenging circumstances.



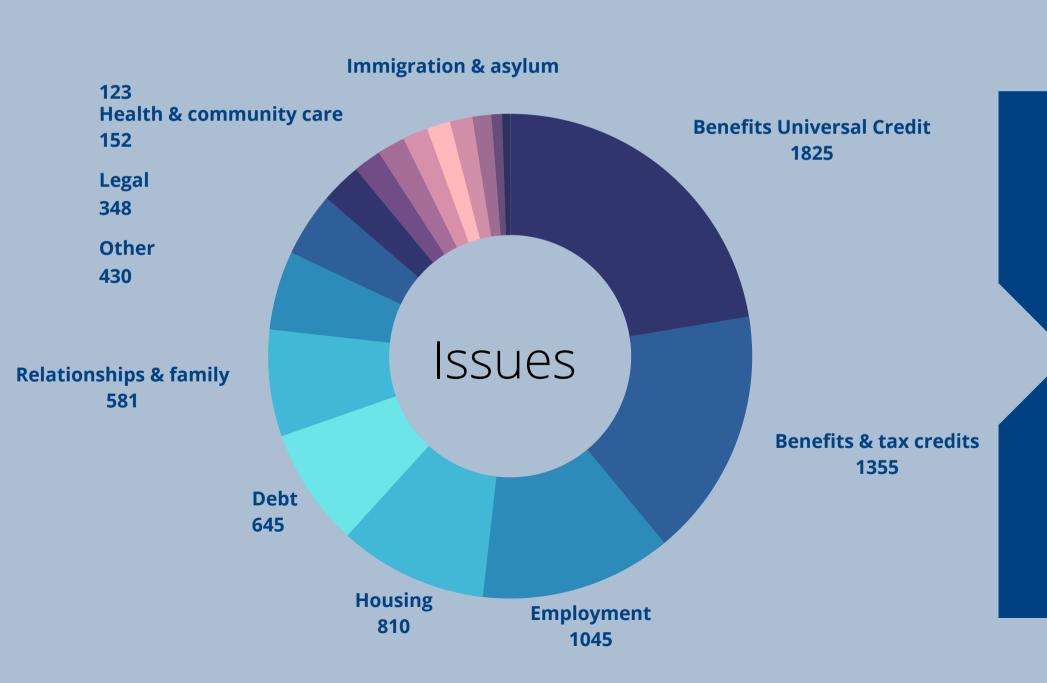
Samantha Mabbott Chief Officer

# Our Value to Society

	Overall value	For every £1 invested	
Fiscal Value	£1,137,213	£2.93	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.
Public Value	£7,753,542	£19.99	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.
Value to the people we help	£3,662,368	£9.44	We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

## We helped 2795 people with 8156 issues

### Client issues



### Outcomes

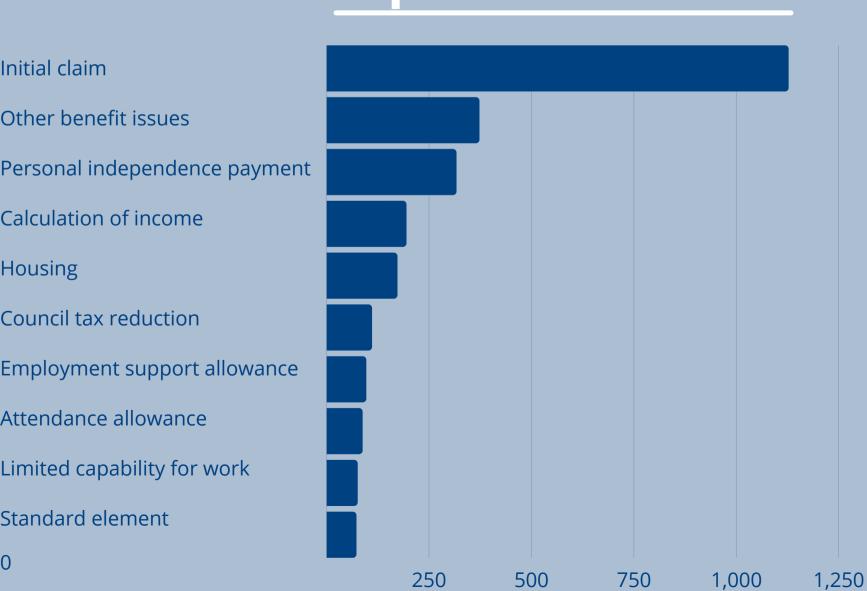
Income Gain £1,201,894
Re-imbursements, services, loans £2,912
Debts written off £61,821
Repayments rescheduled £2,635
Other £15,969



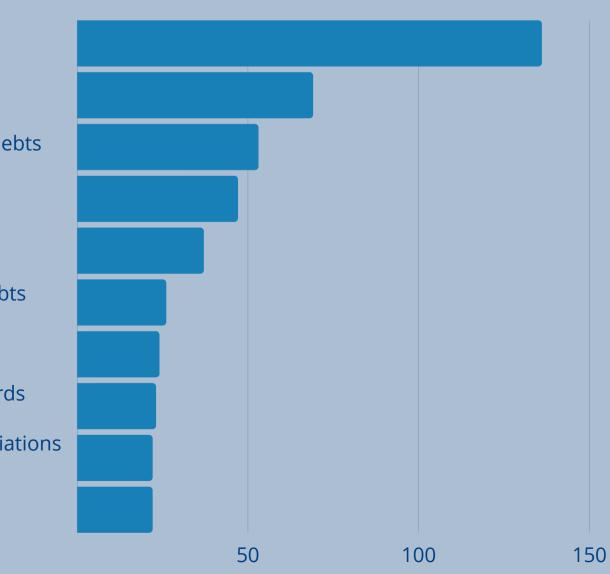
# Top benefit issues

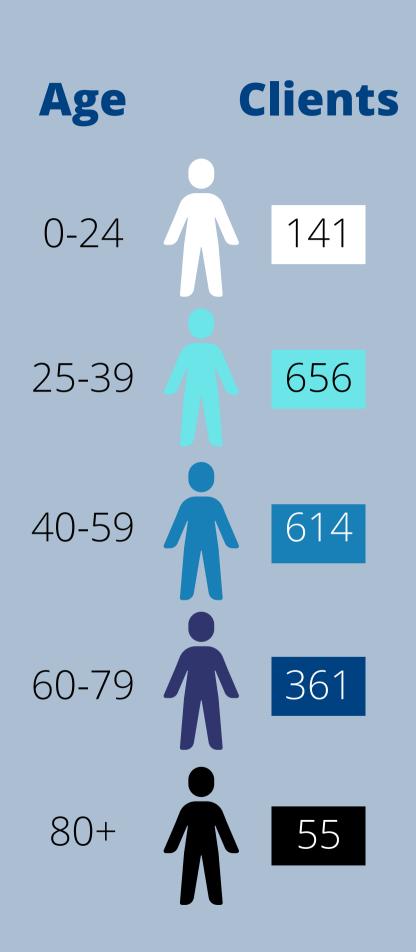


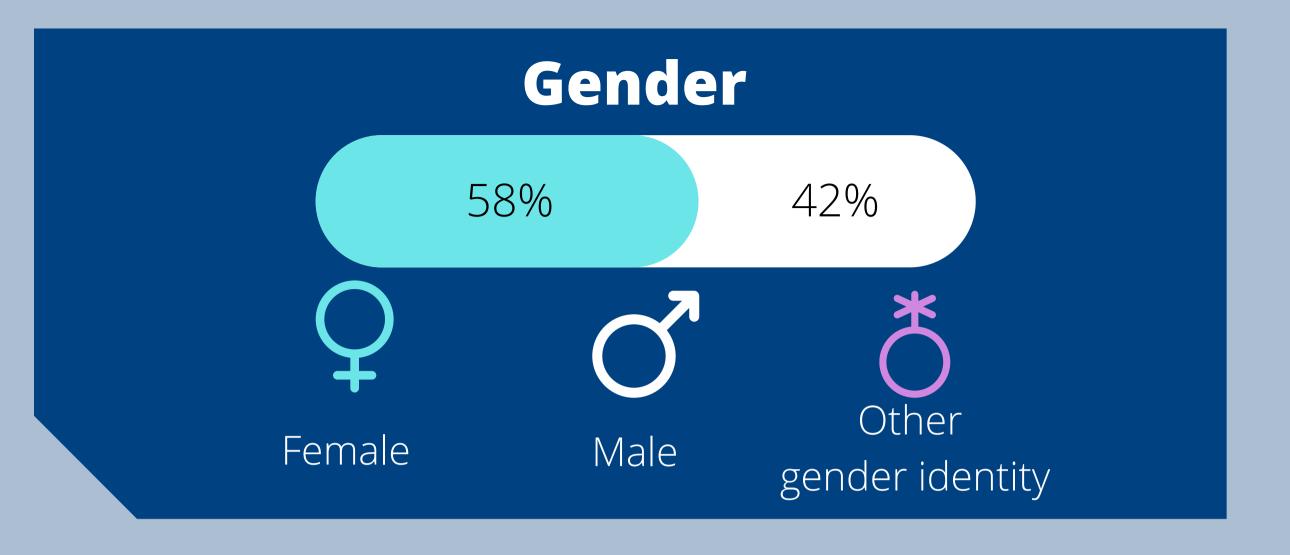


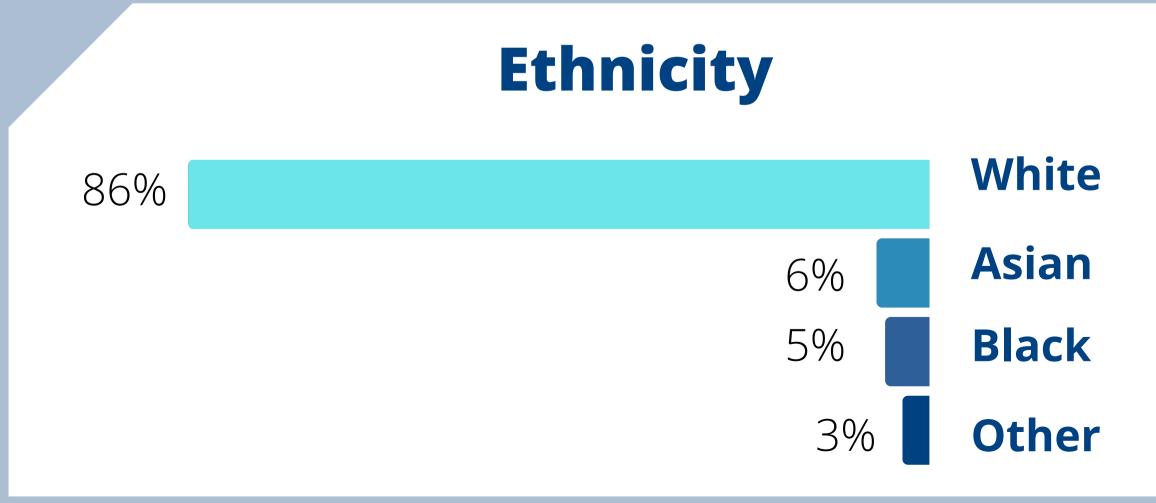


Other Fuel debts Credit, store & charge card debts Debt relief order Council tax arrears Unsecured personal loan debts 3rd party debts collection Rent arrears - private landlords Rent arrears - housing associations Other debt









#### **Mental Health and Practical Problems**

We see first-hand how people's mental health problems interlink with practical problems. Mental health was the number one health condition affecting our clients.

On average, Citizens Advice clients experiencing a mental health problem will have 5 separate advice problems, from unmanageable debts to employment, housing and access to welfare benefits.

In 2020/21 the top advice issues for clients with mental health problems in Hart were:

- Initial claim
- Personal independence payment
- Other

When someone has a mental health problem, advice can make a difference









Citizens Advice research shows clients with a mental health problem are:

- Twice as likely to be behind on a household bill
- **Twice as likely** to need our help with benefits advice
- Almost twice as likely to need advice on council tax arrears
- Three times more likely to be homeless due to repossessions from housing associations
- 60% more likely to need advice on accessing jobs.

The diagram illustrates how clients with mental health problems and experiencing a debt problem, are also likely to experience multiple other issues in Hart

This report shows the percentage of clients with Mental Health problems who were also advised on other issues as well as Debt Issues in the Local Authority.



# What our clients are saying

"An absolute life saver - I can't thank you enough. Several times in my life I've been overwhelmed and out of my depth - Citizens Advice is like a supportive parent calmly helping resolve my dilemma. Thank you thank you!"



# "Fast, efficient, knowledgeable and friendly."

"When I first contacted you about my problems I was in a terrible mess. Lots of debt, no money and suffering from bad mental health. Thanks to a small team at Citizens Advice, most of my problems have been sorted out. I am no longer in debt. I have the right monies so can pay my bills. And hopefully, my housing issues will soon be sorted out. I am most grateful for all your help so far."

## Issues by Ward

#### **Blackwater & Hawley**

Clients: 167

Issues: 665

Top issues: Universal Credit,

Benefits & Tax Credits, Employment,

Housing, Relationships & Family

Top benefit issue: Initial claim

Top debt issue: Fuel debts / Other

Threatened homelessness: 2

Actual homelessness: 1

#### **Fleet Central**

OClients: 208

Issues: 1,038

Top issues: Benefits & Tax Credits,

Debt, Universal Credit, Relationships &

Family, Other

Top benefit issue: Initial claim

Top debt issue: Other

Threatened homelessness: 5

Actual homelessness: 6

#### **Crookham East**

Oclients: 103

Issues: 362

Top issues: Benefits & Tax Credits,

Universal Credit, Employment,

Relationships & Family, Debt

Top benefit issue: PIP

Top debt issue: Other

Threatened homelessness: 1

#### **Fleet East**

Clients: 109

Issues: 386

Top issues: Benefits & Tax Credits,

Universal Credit, Debt, Financial

Services & Capability, Employment

Top benefit issue: Initial claim

Top debt issue: Credit, store &

charge card debts

#### **Crookham West & Ewshot**

Clients: 179

Issues: 768

Top issues: Universal Credit,
 Benefits & Tax Credits, Employment,
 Relationships & Family, Debt

Top benefit issue: Initial claim

 Top debt issue: Bank & building society overdrafts / Credit, store & charge card debts

Threatened homelessness: 3

Actual homelessness: 2

#### **Fleet West**

Clients: 143

Issues: 593

Top issues: Benefits & Tax

Credits, Universal Credit, Employment,

Debt, Housing

Top benefit issue: PIP

Top debt issue: Other

Threatened homelessness: 2

Actual homelessness: 1

#### **Hartley Wintney**

Oclients: 165

Issues: 668

Top issues: Benefits & Tax Credits,
 Universal Credit, Debt, Employment,
 Financial Services & Capability

Top benefit issue: Initial claim

Top debt issue: DRO

Threatened homelessness: 5

Actual homelessness: 1

#### Hook

Clients: 161

Issues: 499

Top issues: Benefits & Tax Credits,

Universal Credit, Employment,

Financial Services & Capability,

Housing, Relationships & Family

Top benefit issue: Initial claim

Top debt issue: Other

Actual homelessness: 1

#### **Odiham**

OClients: 153

Issues: 551

Top issues: Benefits & Tax Credits,
 Universal Credit, Employment,
 Relationships & Family, Debt

Top benefit issue: Initial claim

Top debt issue: Credit, store & card charge debts / Bankruptcy

Threatened homelessness: 1

• Actual homelessness: 3

#### **Yateley East**

Olients: 172

Issues: 723

Top issues: Benefits & Tax Credits,

Universal Credit, Employment, Debt,

Financial Services & Capability

Top benefit issue: Initial claim

Top debt issue: Other

Threatened homelessness: 1

#### **Yateley West**

Oclients: 161

Issues: 700

Top issues: Benefits & Tax Credits,Universal Credit, Employment, Debt,

Financial Services & Capability

Top benefit issue: Initial claim

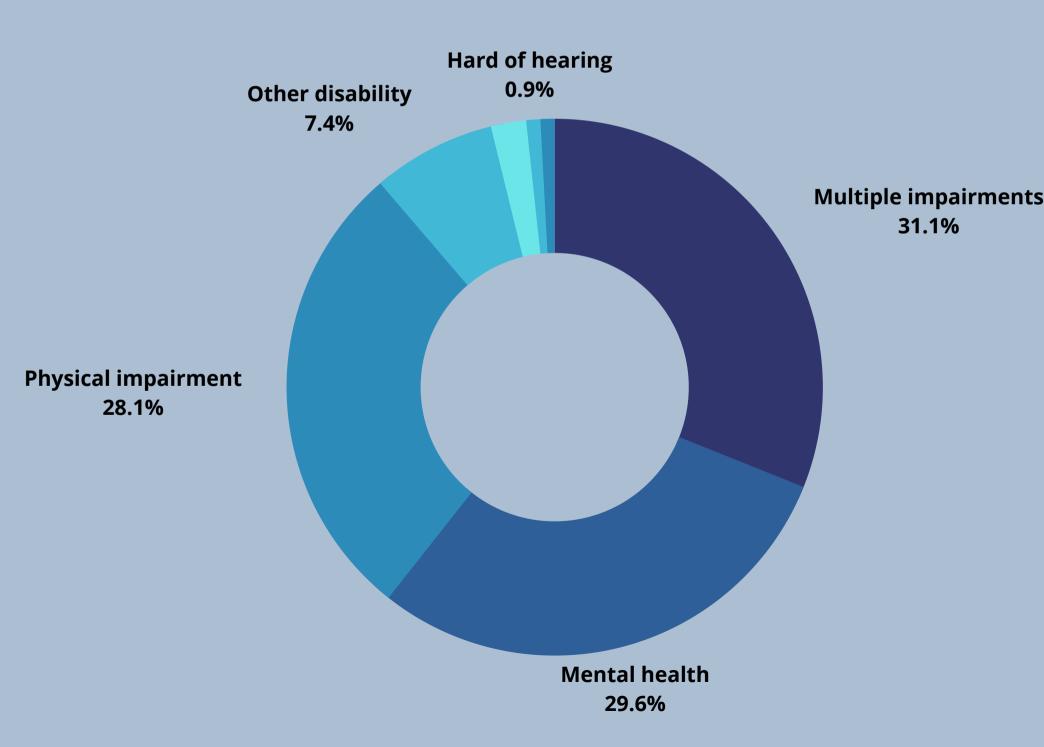
Top debt issue: Fuel debts

Threatened homelessness: 1

4% Disabled

### 25% Long-term health condition 71% Not disabled/no health problems





29% of our clients have a disability or long-term health condition compared to just 12% of Hart's residents

# Case Studies

#### **Case Study 1**

"We were approached by a client who was being chased for council tax arrears, and who also had a query regarding their housing benefit calculation. This was causing the client a great deal of stress, and they did not know how to proceed. We reviewed the council's calculations, and helped the client liaise with them. The result was that the arrears were recalculated and the client was in fact due a refund. The client was really pleased with the result and this was a weight off their mind."

#### **Case Study 2**

"A client approached us for help with multiple debts, which were causing her a great deal of stress. We were able to help the client with immediate concerns, for example, by providing food bank vouchers. After gathering information and providing advice on budgeting, the client decided to apply for a Debt Relief Order which we assisted with. The client was very pleased and our support has positively impacted her mental health and enabled her to move on."



## Projects

#### **The Forces Families Project**

The Forces Families Project (formerly Joining Forces for Families), an Armed Forces Covenant funded project, aims to help serving personnel and their families when they encounter life's stressful events.

#### Macmillan

Hampshire Macmillan Citizens Advice Service delivers a consistent, targeted and holistic advice service for people affected by cancer who are resident in or being treated in Hampshire.

#### **Pensionwise**

Pensionwise is a free and confidential advice service that provides guidance concerning your defined contribution pension(s). It is provide by the Money Advice Service.

#### **Help To Claim**

Help to Claim can support you in the early stages of your Universal Credit claim, from the online application, through to support with your application before your first full payment.

#### **Solicitors Services**

Citizens Advice Hart are working with Neale Turk – solicitors in Fleet, to improve the access to legal services to all regardless of social background or wealth.

#### **Healthwatch Hampshire**

Healthwatch Hampshire is the independent consumer champion created to gather and represent the views of the public and to give citizens and communities a stronger voice.

#### **Energy Advice Programme**

Additional targeted advice and support covering all types of energy issue. The aim of this programme is to ensure that clients are living in warm efficient homes on a tariff they can afford.

### Special Thank You to Our Funders!















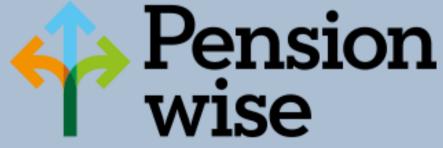












Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



<u>citizensadvicehart.org.uk</u>

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