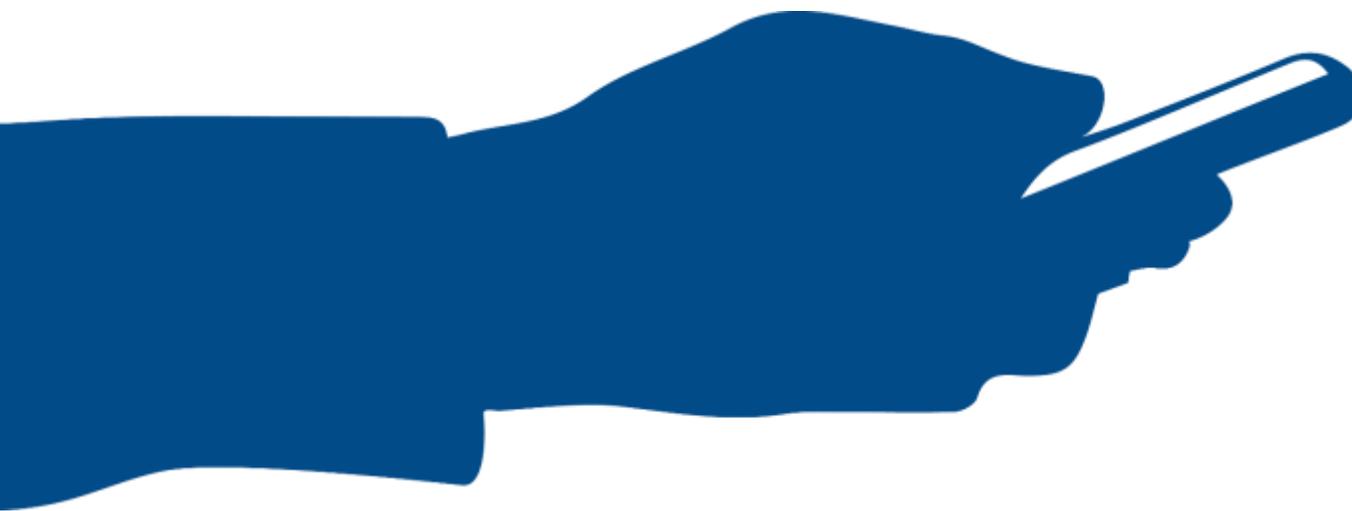




# Crisis Intervention

## Q3 report 2020/2021

Delivered by Citizens Advice Hertfordshire



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# Summary

This is a summary of Crisis Intervention outcomes for the last 3 months. Our Hertfordshire Crisis Intervention service ensures some of our most vulnerable clients get the support they need, at a time of great uncertainty.

<b>94%</b> Of clients were able to access advice that suited their needs	<b>93%</b> of clients were financially better off as a result of our advice, information and support	<b>82%</b> of clients said that their wellbeing improved as a result of our advice, information and support
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People helped with Crisis Intervention	870 unique clients 1,108 overall clients	Financial gains	£366,134
People helped with Welfare Benefit Appeals	43 unique clients 69 overall clients	Financial gains	£106,535
People helped in crisis via British Sign Language	33 unique clients 55 overall clients	Financial gains	£56,795

## Impact Data

**946**

Unique clients helped

**1,232**

Overall clients

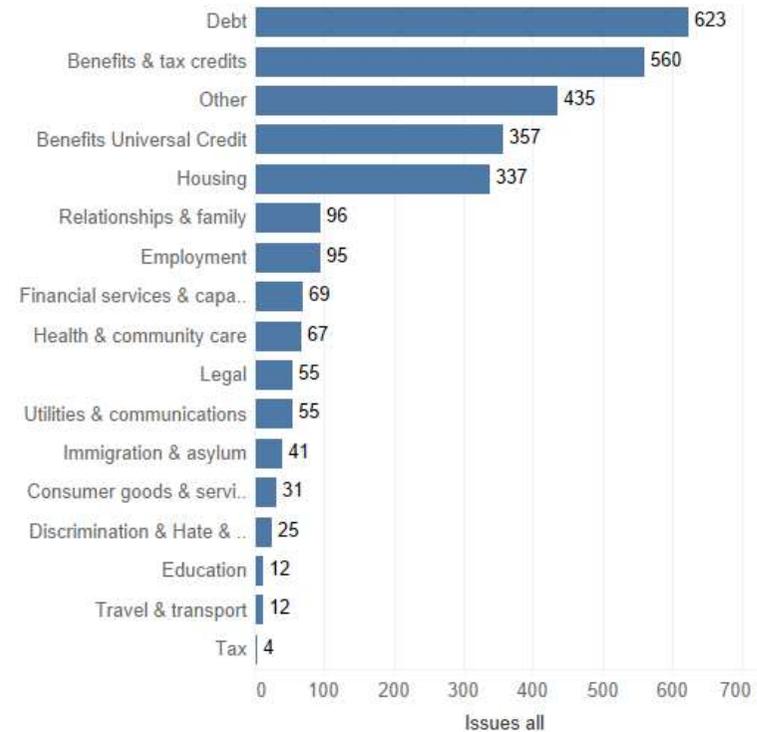
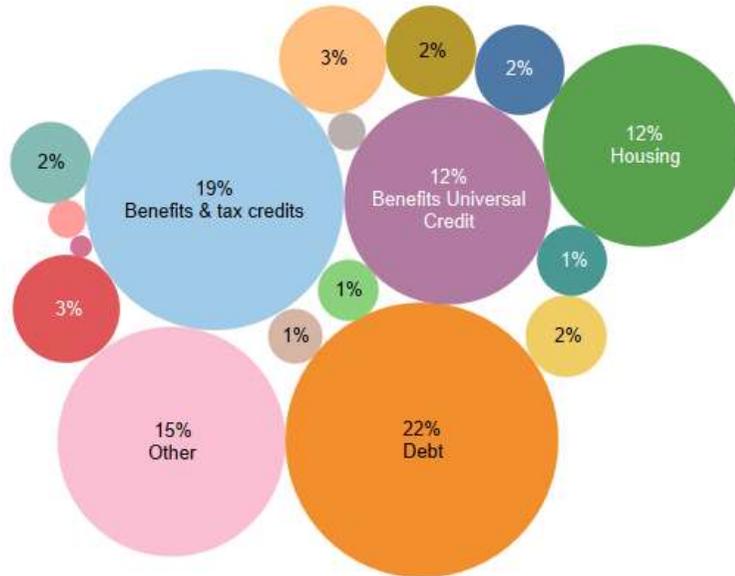
**£529,464**

In financial gains

# Advice Issues and demographics

Office group  
Multiple values

Part 1 issues %



Our most in demand advice area has been Debt, followed closely by Benefit and Tax Credits.

'Other' is our recording function for food banks and charitable support. We will monitor this going into the next 3 months and continue to monitor the demand for food across the service.

In this table, we have broken down the top three issues in more detail:

Debt	Benefits and Tax Credits	Other
Council Tax Arrears	Personal Independence Payment	Food Banks
Debt Relief Orders	Housing Benefit	Applications for charitable support
Credit, store and charge card debts	Council Tax Reduction	Receipt of charitable support

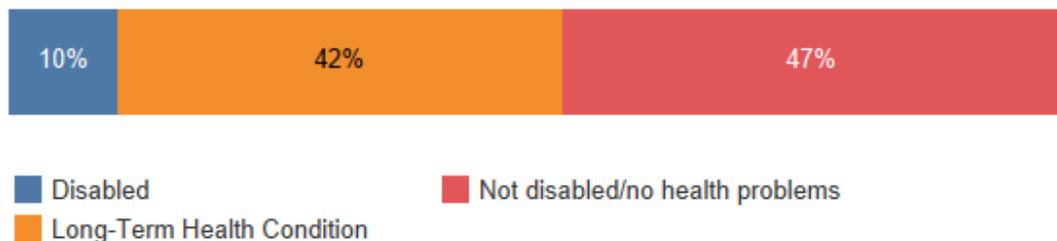
Demographic data for Q3 is more or less unchanged from Q2.

We continue to monitor accessibility of the service and make targeted approaches where needed.

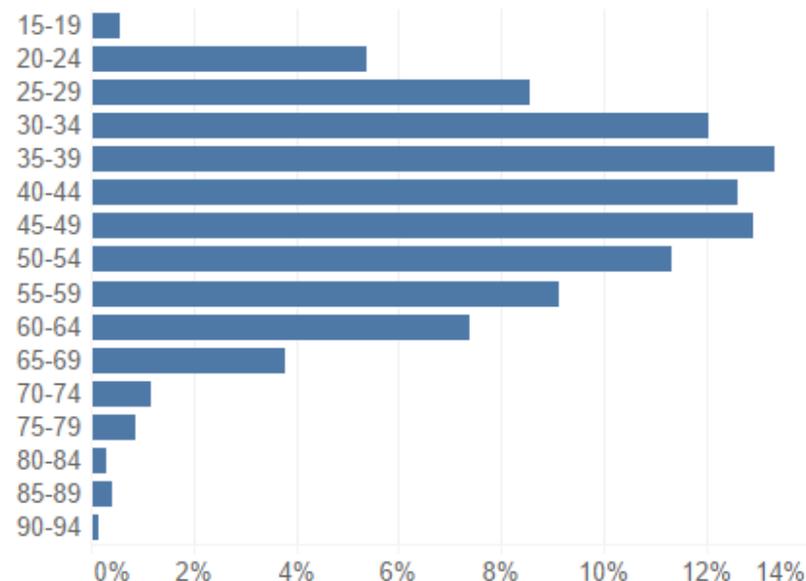
### Gender



### Disabled / Long term health condition



### Age



## Hertfordshire Economic Recovery Team (HERT)

A partnership between Citizens Advice Hertfordshire and the Money Advice Unit, the Hertfordshire Economic Recovery Team works with the most vulnerable residents who need debt and benefits advice. Four specialists will work county wide for 12 months to reach, assist and advise those with complex financial, benefits and debt problems. Two will be based within Citizens Advice Hertfordshire and will specialise in Debt cases and two will be based within the Money Advice Unit specialising in Benefits cases.

### Progress to date

Since November 2020, the project has supported 13 clients from low-income families, with the majority experiencing a long term health condition or disability. A large percentage are from mortgaged or housing association households. Whilst a low number of clients have been seen, they are presenting with complex debt management issues.

We have met with the East Senior Navigator team and established the referral process and criteria. Further meetings have been held with the HCNS telephone service, to ensure referrals can be identified.

Across the service, we know that debt issues are not always a client's presenting issue but is often the root cause of their difficulties. We will work with the community navigators to continue to embed our holistic advice model to ensure that debt issues are identified.



## Meet Keith\*

Keith, his partner and four young children are living in social housing provided by their local housing association. In 2018, the court ordered Keith to make additional payments on top of their rent towards their rent arrears, which he maintained.

However, in March 2019, Keith lost his job and applied for Universal Credit, which led to a significant reduction in the household income. The housing association applied for a court order to evict Keith and his family from their home. The Crisis Intervention adviser helped to complete the court papers and successfully suspended the eviction. A new, more affordable payment plan was put in place by the court.

Unfortunately, Keith came back to us later that year as their Universal Credit income fluctuations led them to miss their monthly payments. The landlord issued a new notice to evict Keith but the Crisis Intervention adviser challenged the eviction on the grounds that the requirements of notice needed to evict a tenant had not been met. The eviction was postponed. In November 2020, Keith approached Citizens Advice again as the landlord issued a new notice to evict Keith and his family. The project adviser completed the forms on Keith's behalf, arranged a new payment plan and successfully challenged the eviction.

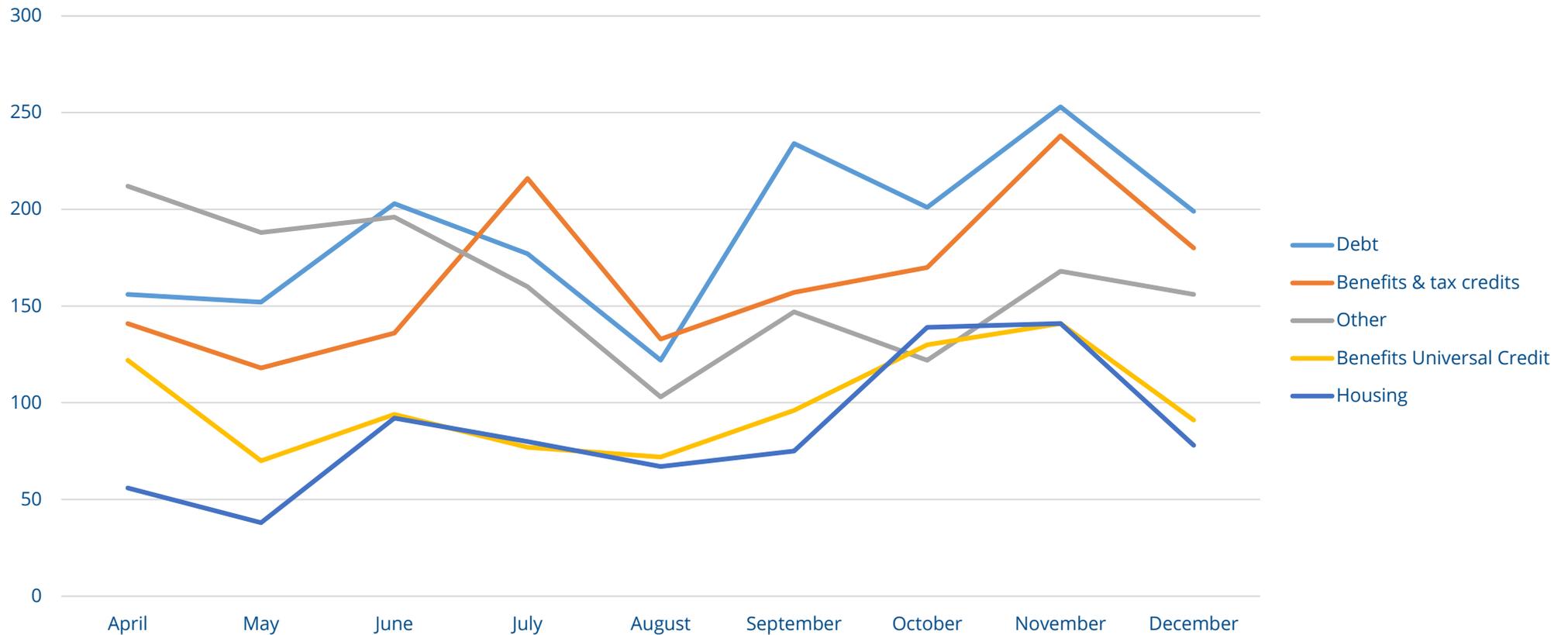
By successfully challenging these three eviction attempts, the Crisis Intervention team maintained Keith's tenancy during the pandemic.

**\*name changed for confidentiality**



# Trends

## Issues - April to December 2020



Over the last 9 months, we can see that the needs of our county are constantly changing. We saw high demand overall in November, at the peak of the second lockdown, with debt, benefits and tax credit enquiries being at their highest.

Going into Q4, all offices in Hertfordshire are continuing to monitor the development of the national lockdown and react to changes in policy and legislation to ensure our clients get the most up to date advice and support. Life is complicated and uncertain, but our team is here to support people in trouble and help them move forward.



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