

## Join our team in 2025!



In late Autumn I delivered a talk about the service we provide at our Overview and Scrutiny meeting with South Hams District Council. This gave me a chance to reflect on the work we do and the impact we have. Our dedicated team achieve life-changing outcomes for the people we help and we're so grateful to all our funders and partners that enable us to maintain our service as free and accessible for all of those who may need it.

Looking back at 2024 we have seen one of our busiest years to-date and we're once again looking for new volunteers to join our welcoming and supportive team so we can keep up with the demand. What a better way to start 2025 than volunteering with Citizens Advice South Hams! If you can spare a few hours a week to help your community we'd love to hear from you.

Other successes from 2024 include our collaborative research with Plymouth University into Hidden Homelessness. Partnering with the university is enabling us to delve deeper into issues we know are affecting our clients, and hopefully make real change by shining a light on previously under-explored areas. You can read more about our report on page 2.

As we enter the colder Winter months, our team are primed and ready to help people manage their energy usage and provide support for those struggling to heat their homes through the Household Support Fund. Financial assistance with fuel bills is available as well as heated blankets, jackets and electric hot water bottles. If you know of anyone who needs help, please encourage them to call us - no-one should have to struggle alone.

I hope you have a happy and healthy start to 2025.

Thank you for your continued support!

**JANIE MOOR**  
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## New report reveals extent of hidden homelessness



Through our advice work we identified an under researched area - people who do not qualify as street homeless but are living in precarious housing situations through no fault of their own - the Hidden Homeless. We partnered with the University of Plymouth Business School to investigate the extent of this problem, to listen to the real life experiences of people living like this, and to determine what could be done about it.

**Our report** details the impact that insecure housing has on individuals, those who are sofa surfing with friends or family, sharing overcrowded accommodation or people who have had to move back into unsuitable living arrangements with parents or other family members.

The rise in hidden homelessness is due to a lack of affordable housing to rent or buy, continued rising rents and house prices, competition from the holiday and second

home market, low wages and high interest rates - all of which show little signs of abating.

Tackling hidden homelessness is a more efficient and cost effective use of public resources than waiting until people are actually homeless, when local authorities have a statutory duty to step-in.

We are raising the profile of hidden homelessness and calling on other local groups and housing charities to help us to lobby both local and national government.

We recommend:

- More dedicated council officers who can support the multiple problems caused by hidden homelessness.
- Provision of more affordable homes for single people, especially in rural areas.
- A recognition by mental health services that hidden homelessness can be a contributory factor in mental health issues
- Lobby national government to update the Homelessness Code of Guidance for Local Authorities to include a definition of Hidden Homelessness - a stage before Threatened Homelessness, bringing this group of people into the care of statutory services.



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**PLYMOUTH**  
Plymouth Business School

We are grateful to the University of Plymouth, and our colleagues at Citizens Advice Plymouth and Citizens Advice Cornwall for helping us bring this project to life.

## Helping people through the cost of living crisis

Throughout 23/24 we helped over 6,000 people with over 19,000 advice issues. Although we'd like to be able to say the cost of living crisis is over, our data shows this is far from the truth.

Comparing this year's advice trends with the previous year shows a bleak picture. Not only have we seen rises in charitable support and food bank enquiries, as well as housing and debt, but we are also seeing a significant increase in relationship and family issues. The decline in living standards is affecting all areas of people's lives.

Our data also tells us that while the cost of living crisis is affecting more people than before, it does not affect everyone equally. Those in social housing, single person households, disabled people and those with a long term health condition are being hit hardest.

We need long term thinking and radical solutions to help people meet their basic needs now, and to find ways to eradicate these problems in the future. We'll continue to use our data to help national Citizens Advice lobby government for better support and outcomes for marginalised groups and do all we can to support those struggling across the South Hams.

## Volunteer with us!

Start 2025 doing something amazing - volunteer with Citizens Advice South Hams.



Volunteering is now possible from home or the office. Our training programme is a mix of online learning and shadowing more experienced advisers to get practical hands on experience. Plenty of support is available as you train to make sure you can give the advice that helps people move forward with the issues they face.

We are also looking for **new trustees** to join our board. As a trustee you would:

- Play a vital role in setting the strategic direction and financial viability of the organisation
- Oversee the service in partnership with the Chief Executive
- Review how well the service meets the needs of the local community

For more information and [to apply, see our website.](#)



## How our advice helped Nina



When Nina came to us, she was grappling with financial and health challenges that were becoming overwhelming. Nina lives with her husband and son who both have disabilities requiring constant care. Nina has her own disabilities but also cares for her family.

The family's income relies on several benefits including Carer's Allowance for her son, Disability Living Allowance (DLA), Employment and Support Allowance (ESA), and Personal Independence Payment (PIP). Despite this, the sharp rise in energy costs had pushed their budget to its limits. Their energy costs have doubled, leaving the family struggling to keep their home warm. The cold was not just uncomfortable, it posed a serious health risk to her son, who had significant medical conditions that could be aggravated by low temperatures.

We listened to Nina's worries and were able to offer her practical solutions. After being referred to our specialist energy team, Nina was given fuel vouchers to provide immediate relief and much-needed heat for her home.

Nina was also referred to our benefits team to check she and her family were receiving all the support they were entitled to and encouraged to apply for the Household Support Fund.

To provide longer-term relief, we directed Nina to further grants that may be available and we will support her in her applications.

Nina and her family now have enough money to heat their home and are incredibly grateful for the compassionate support they received and will continue to receive from our advisors.

### HOW TO GET ADVICE



**0808 278 7948** (freephone)  
Monday to Friday  
10am to 4pm



Check out information on a wide range of subjects on our **website:**  
[citizensadviceSouthHams.org.uk](https://citizensadviceSouthHams.org.uk)



Come and see us  
**Follaton House, Totnes**  
Monday to Friday  
10am - 1pm, 2pm - 4pm

Weekly outreaches in Totnes, Ivybridge, Dartmouth and Kingsbridge.

**[See our website for details of times and locations](#)**