

Portfolio holder decision – Portfolio holder for Finance and Corporate – 23 July 2025

Funding to Citizens Advice New Forest to support their Financial Capability project

Purpose	For Decision
Classification	Public
Executive Summary	Citizens Advice New Forest have received funding for one year to fund a Financial Capability Officer for 21 hours per week. The role will work with households struggling financially and provide specialist advice and support. By utilising residual government funding to support households, the Council could enhance this role by increasing the hours worked to 37 per week, thereby providing greater targeted support to households.
Recommendation(s)	To approve a payment of £15,000 to Citizens Advice New Forest to support and enhance their Financial Capability project work
Reasons for recommendation(s)	To support vulnerable households across the district who are struggling financially.
Ward(s)	All
Portfolio Holder(s)	Cllr Jeremy Heron, Portfolio Holder - Finance and Corporate
Strategic Director(s)	Richard Knott - Strategic Director Housing and Communities
Officer Contact	Ryan Stevens Service Manager – Revenues, Benefits and Customer Services Ryan.stevens@nfdc.gov.uk

Introduction and background

1. Citizens Advice New Forest have secured funding for a Financial Capability Officer to support households in the New Forest who are

experiencing financial hardship. The funding is for one year, and will fund a role for 21 hours a week.

2. Data from Citizens Advice New Forest state that in 2024/25 6,264 clients were seen, helping them with 20,181 issues as many clients have multiple issues, they are seeking support with. Of these clients, 967 had money and debt issues, and 191 had financial capability issues, which requires more intensive support, over a longer period of time.
3. The Financial Capability Officer will receive referrals from Citizens Advice New Forest, as well as other organisations, and will provide the following activities to support clients:
 - support to prepare and use a household budget and planner
 - learning on how to maximise income
 - learning how to review and reduce expenditure, such as shopping around for energy, broadband or other providers, including social tariffs, and supporting those digitally excluded
 - promoting the importance of opening a bank account and, if possible, saving for a rainy day
 - learning how to avoid costly credit and dealing with debts proactively
 - how to avoid scams and financial abuse
 - how and where to find timely help and support, for example via GPs, social prescribers,
 - how to avoid crisis situations in the future, whether exacerbated by health or some other reason
4. The work will cover the whole district and include facilitating individual appointments with clients over a period of time, as there may be multiple issues, some of which may be complex so may require up to 14 hours of contact time, group sessions in targeted communities, working with local partner organisations, and attendance at specific community groups, Foodbanks and community hubs.
5. Teams across the Council will be able to refer into the post when interacting with customers who are struggling financially, including Revenues, Benefits and Housing, which consequently will support future payments of rent, both Council and private, and council tax.
6. Whilst the funding is currently for 1 year only the project will be kept under review and as future funding pots become available these will be considered when assessing the future of the project.

Corporate plan priorities

7. The project seeks to support vulnerable households who are struggling financially across the district and enhance the support already available to residents by providing tailored and targeted support to those with the greatest need.

Options appraisal

8. The funding available to the Council is restricted to only be used to support households who are experiencing financial hardship. This project supports this criteria, targeting support at those that need it most.

Consultation undertaken

9. Citizens Advice New Forest have been consulted to ensure the funding will be used to provide targeted support to households. The Strategic Director, Housing and Communities, has also been consulted.

Financial and resource implications

10. There are no financial implications as providing this funding to Citizens Advice New Forest utilises existing government funding, specifically designed for financial hardship purposes, so no additional or new funding commitments are required. It is acknowledged that the Council already provides significant funding to Citizens Advice New Forest as part of our three-year funding agreement; however, this funding is for the day-to-day operations of the organisation to enable it to undertake its core functions and service provisions, and not to support specific, time limited, projects.
11. There are no direct resource requirements, although the Service Manager, Revenue, Benefits and Customer Services will receive updates from Citizens Advice New Forest as part of the scheduled quarterly partnership meetings, which will include the number of clients supported and outcomes.

Legal implications

12. There are none.

Risk assessment

13. There are none.

Environmental / Climate and nature implications

14. There are none directly, however, the Financial Capability Officer will be working with clients to reduce wastage, this may include reduced food waste and lower energy usage.

Equalities implications

15. We know that we have a number of households who are struggling financially and continue to be affected by the Cost of Living. By providing this funding to enhance the role of the Financial Capability Officer, this will enable a greater number of vulnerable households to be supported, which should ensure longer term benefits and financial stability.

Crime and disorder implications

16. Whilst there are no direct implications there are links with debt and crime. Where this project reduces debt crises and incidents of debt there may be a positive impact on the potential for crimes arising as a result.

Data protection/ Information governance/ ICT implications

17. Client data is managed in accordance with GDPR principles.

Conclusion

18. This funding will support Citizens Advice New Forest with their Financial Capability project work and ensure that more households who are struggling financially can be supported.

Portfolio holder endorsement

19. I agree to the recommendations of this report and fully support the policy.

Signed: Cllr Jeremy Heron

Dated: 24 July 2025

Appendices:

Background Papers:

There are none.

There are none.

Date on which notice given of this Decision – 24 July 2025

Last date for call in – 31 July 2025