

Impact Report 22/23 Amber Valley



Our work in Amber Valley...

We are proud to celebrate another successful year of helping people across Amber Valley.

We have seen a dramatic increase in the number of people needing our services in 2022/23, providing advice to 2,694 people with more than 23,500 issues. Increasingly the issues families are facing are becoming more complex and difficult to resolve but we always endeavour to get the best outcome for all our clients.

Many thanks to our amazing team of staff and volunteers who remain reliably committed to help the residents of Amber Valley through a difficult year ahead.



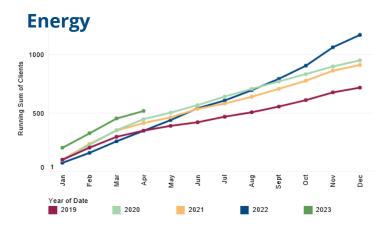
Cost of living

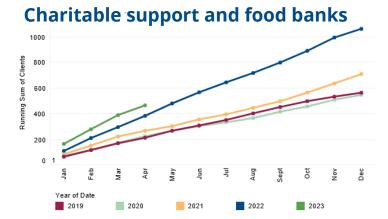
Britain is facing its biggest cost of living crisis in decades. At Citizens Advice Derbyshire Districts, we've seen more people coming to us for help with crisis support, energy problems and not having enough money to make ends meet than ever before.

As prices rise, people make more and more difficult decisions about what to cut back on and where they need to rely on community support, because they don't have enough to live on.

In 2022/23 we have seen a sharp increase in families needing charitable support or help with paying their energy bills. Rising energy costs are forcing lower income families onto more expensive prepayment meters which is particularly concerning, as we are also seeing more people who can't afford to top up their energy prepayment meter - effectively disconnecting themselves.

Cost of living issues over time





Our advisers can help you find a way forward with advice on energy, benefits, debt and money issues, housing, access to grants, schemes, and other support. Issuing free pre-payment meter energy vouchers Providing sim cards with up to six months' worth of free data, calls, and text.

Chloe Doxey, Chief Officer

Our clients...

Citizens Advice clients are almost **five times more likely to live in poverty** than the average member of the UK population.

Our work in Amber Valley serves some of the most economic and socially challenged wards in Derbyshire. Many people seeking our help face challenges to their physical health and mental wellbeing which are making everyday life hard.



Clients by gender

61% Female

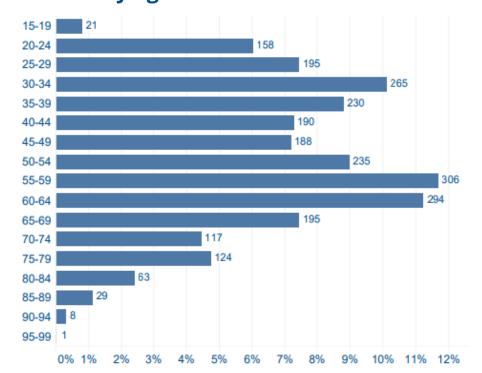
39% Male

Clients with a disability or long term health condition

62% of people we have helped in Amber Valley have a disability or long-term health condition.

25% of people with a disability or long term health condition disclosed having a mental health condition.

Clients by age



"Thank you for helping me to find a way out and plan for the future... Knowing there is help when I need it is reassuring and I feel confident to move on with my life"



Amber Valley in detail...

In the last year we have:

Dealt with
12,882
enquiries
relating to
Benefits, Tax
Credits and UC

Handled
625
queries about
limited
capability to
work

Tackled over
470
issues relating
to Council Tax
arrears

Helped with **3,151**PIP related issues

The client is 60 years old and lives alone in a housing association rented property. Client is in receipt of Universal Credit including the housing element, council tax support, ESA and PIP. They have had strokes in the past which has impacted on their thought processes, communication and memory.

The client came to us in September of 2022 to report that his electricity account had been switched to a new provider without his consent. The electricity account was transferred into someone else's name, and he had received no communication as to how to pay for his usage. The client stated that he was stressed as a result and asked for support to resolve this as he found communication and processing information difficult.

The client gave CADD consent to act on his behalf and requested that his electricity account be transferred back to his original energy supplier. Ongoing work was completed on behalf of the client to attempt to get his electricity supply transferred back to his original supplier. During this time, the client was unable to pay for his electricity supply as he was no longer listed as the customer for the new electricity supply. The client was advised to put away payments for his electricity usage for when the issue was resolved.

The client was advised he could open a complaint with the two energy providers after months without a resolution. As a result of this action, the account was successfully transferred back to the original provider. However, he had not received the Energy Bill Support Scheme Payments during this time. There were ongoing issues to get these entitlements, so the client was advised he could make a complaint to the Ombudsman services. The client did this with the support of ourselves and was reimbursed his EBSS payments and offered £80 as a good will gesture.

The client accepted this and was advised he could return should he require any further advice.

Outcomes

The client's electricity account was successfully transferred back to his original supplier

The client received his EBSS payments back

The client received £80 as a good will gesture

102 people came to us for advice about divorce and separation



We helped **94** people to address their rent arrears



79 people needed our help to access community care



Our advice...

There are many reasons why people turn to our service. Often concerned about one issue, such as housing, this may well be linked to other issues such as debt, benefit, financial capability and/or employment issues. We take a holistic approach to advice, ensuring every client leaves our service empowered and ready to tackle their issues.



| | Issues |
|---------------------------------|--------|
| Benefits & tax credits | 9,331 |
| Benefits Universal Credit | 3,551 |
| Charitable Support & Food Ban | 579 |
| Consumer goods & services | 397 |
| Debt | 4,381 |
| Education | 83 |
| Employment | 512 |
| Financial services & capability | 915 |
| GVA & Hate Crime | 101 |
| Health & community care | 558 |
| Housing | 1,031 |
| Immigration & asylum | 54 |
| Legal | 295 |
| Other | 62 |
| Relationships & family | 539 |
| Tax | 85 |
| Travel & transport | 164 |
| Utilities & communications | 1,061 |
| Grand Total | 23,699 |

Benefits, Tax Credits and Universal Credit

In the face of rising living costs it has been no surprise that the most significant area for advice has been benefits. Sickness and disability benefits account for the majority of issues we see. However, we have seen an increase in people seeking advice on general benefit entitlement to check they are receiving everything they are entitled to because of difficulties arising from the cost of living.

The demand for help with Universal Credit has remained strong with many people claiming it for the first time. Our Help to Claim (HTC) service has dealt with this demand to ensure that our clients have been able to get full support in Amber Valley.

Debt

This is our second largest area of advice, with Council Tax arrears accounting for the highest number of debt enquiries followed by clients experiencing difficulties managing their fuel bills.

Non payment of Council Tax can be a key indicator of long term debt. By identifying and tackling this early we may also be able to prevent other crisis situations developing - particularly through our budgeting advice and income maximisation.

| Ward | People helped | % |
|--|------------------|---|
| Ripley | 228 | 8 |
| Alfreton | 220 | 8 |
| Heanor West | 190 | 7 |
| Somercotes | 180 | 7 |
| Langley Mill & Aldercar | 177 | 7 |
| Heanor East | 162 | 6 |
| Ironville & Riddings | 159 | 6 |
| Heanor & Loscoe | 150 | 6 |
| Ripley & Marehay | 136 | 5 |
| Codnor & Waingroves | 134 | 5 |
| Kilburn, Denby, Holbrook | 123 | 5 |
| Shipley Park, Horsley & Horsley Woodhouse | 109 | 4 |
| Belper South | 108 | 4 |
| Belper Central | 94 | 3 |
| Belper East | 84 | 3 |
| Belper North | 78 | 3 |
| Heage & Ambergate | 78 | 3 |
| Swanwick | 67 | 2 |
| Crich | 59 | 2 |
| Duffield | 43 | 2 |
| South West Parishes | 42 | 2 |
| Wingfield | 37 | 1 |
| Alport | 36 | 1 |

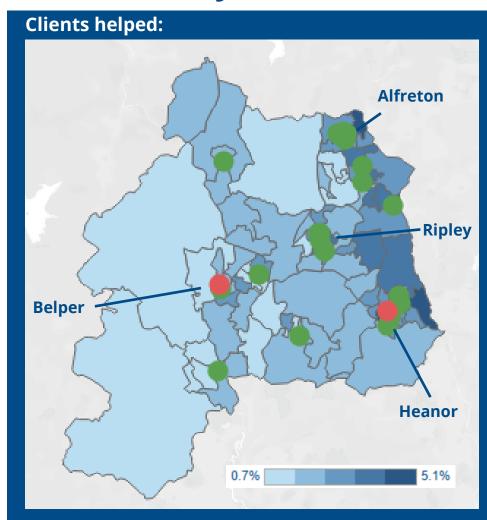


Through our energy projects we have provided over **8,074** energy savings tips on things such as turning off appliances, part filling kettles, insulating doors and using LED light bulbs.

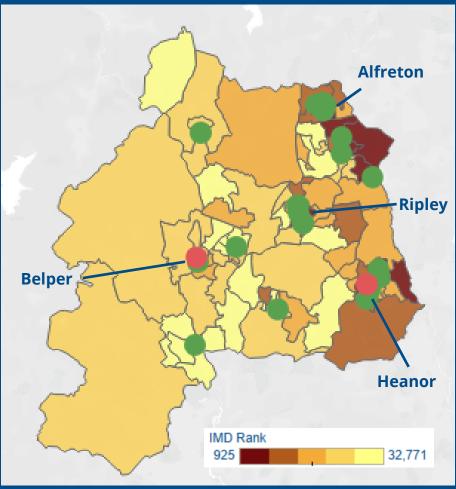
Total estimated **savings** for our clients as a result of **energy saving tips** last year was more than **£292,016**.

| Ward | lssues tackled | % |
|--|-------------------|------|
| Ripley | 2549 | 11 |
| Alfreton | 2231 | 10 |
| Heanor West | 2040 | 9 |
| Langley Mill & Aldercar | 1754 | 7 |
| Somercotes | 1721 | 7 |
| Heanor East | 1616 | 7 |
| Codnor & Waingroves | 1303 | 6 |
| Heanor & Loscoe | 1286 | 6 |
| Ripley & Marehay | 1161 | 5 |
| Ironville & Riddings | 1124 | 5 |
| Belper Central | 789 | 3 |
| Belper North | 775 | 3 |
| Kilburn, Denby, & Holbrook | 768 | 3 |
| Shipley Park, Horsley & Horsley Woodhouse | 765 | 3 |
| Belper South | 665 | 3 |
| Belper East | 532 | 2.5% |
| Swanwick | 506 | 2 |
| Heage & Ambergate | 505 | 2 |
| Crich | 432 | 2 |
| South West Parishes | 376 | 1 |
| Wingfield | 314 | 1 |
| Duffield | 290 | 1 |
| Alport | 197 | 0.5 |

The community we serve...



Index of multiple deprivation:



Our advice office:

Heanor Citizens Advice Town Hall Market Place Heanor DE75 7AA

Our advice outreaches:

Alfreton

Alfreton Children's Centre Jessop Medical Practice Limes Medical Centre Parkside Surgery

Belper

Belper Food and Community Hub Riversdale Surgery Whitemoor Medical Centre

Crich

Crich Medical Practice

Duffield

Appletree Medical Practice

Heanor

Brooklyn Medical Practice Heanor Children's Centre Kelvingrove Medical Centre Salcare The Park Surgery

Horsley Woodhouse

Arthur Medical Centre

Langley Mill

Langley Mill Childcare

Ripley

Ivy Grove Surgery Jessop Medical Practice Ripley Library Ripley Medical Centre

Somercotes

Somercotes Medical Centre



The difference we make...

Enid attended our outreach without an appointment and in an emotional state. She had been recommended to attend by her local post office staff. Enid, having lived in her housing association property for over 20 years commented that she had always paid her rent in a timely manner but had been informed by her landlord that there were £440.57 worth of arrears on her rent account.

Her landlord had contacted Enid requesting repayment of the arrears at a time when her rent liability was also increasing. Enid was concerned how she would afford to meet the repayments. Enid was adamant she had made her rent payments each week at her local post office paying in cash onto her rent account card. Despite informing her landlord of this they informed her the matter would not be investigated, the money remained owed and although they would not imminently "evict her" it was expected she set up a payment arrangement with immediate effect.

Enid informed our adviser that she felt disbelieved and also that due to her older age a presumption may have been made that she had been "forgetful" and not made payments. Enid mentioned she felt she may have been discriminated against due to her age, as the landlord would not possibly consider a mistake may have been made.

The fact "eviction" was mentioned by her landlord was a trigger for Enid and she felt very frightened. In total eight payments were missing on dates Enid had informed our adviser she had paid. Unfortunately due to the time which had elapsed she had not saved her receipts.

Our adviser took action on the day to contact Enid's landlord and request a hold on recovery whilst we support the client and investigated her enquiry. A one month hold was agreed.

We contacted the Post Office head office in writing to request an investigation into the missing payments. We received a response confirming that Enid had in fact made all the payments on the dates her landlord was stating she had not.

The Post Office confirmed the landlord would now need to complete their own internal investigation into where the payments had gone.

We updated Enid's landlord with the new information and raised a formal complaint at the client's request with regards the handling of her case, we await the outcome of the complaint investigation.

Ultimately the client would like an apology from her landlord.

Outcome: £440.57 rent arrears written off.

Enid informed our adviser that she was grateful that she had not been dismissed and disbelieved when approaching Citizens Advice Derbyshire Districts regarding this matter.

She recognised that at the time she did not have the proof to back her assertions which had frustrated her. Due to the investigation by her adviser she was able to return to her landlord with proof. Without this she would have had to pay the arrears as her landlord refused to look into the matter on their end.

Enid stated she was very grateful for our service and would return in the future if she experienced any other issues.



Our value to society...

For every £1 invested in our charity, we generated:

£2.54

in savings to government and public services (fiscal benefits) £27.54

in wider economic and social benefits (public value) £12,45

in financial value to the people we help (specific outcomes to individuals)

Our savings to the public purse include:



£404,205 saved by local government, through reducing homelessness

Maximising the income for those we help prevents more costly intervention. This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate local processes, such as welfare reform changes
- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs

Our **community outreach service** is particularly focussed on tackling the root cause of problems **before** they develop into health and crisis issues.

We deliver advice sessions in most of the **GP surgeries** and **community venues** across Derbyshire Districts. Across such a rural patch this allows us to reach many socially and geographically isolated people that we otherwise would be unable to help in a face to face setting.

Social value to the NHS our services bring by reducing the use of mental health and GP services and keeping people in work: £1,169,535.

9 out of 10 people who contacted Citizens Advice said that we helped them **find a way forward** and **3 in 4** of those people said they could not have resolved their issues **without our help** and advice.



Over 65's Project...

This year we have developed and expanded our over 65's champion project further, working across our four local authority areas in Derbyshire offering telephone advice to over 65's. Our trusted referral partners include: the Alzheimer's Society, Derbyshire Carers Association, social prescribers, and adult social services.

In total we have helped **663** clients with **2,188** issues, gaining them in total **£1,512,168** in unclaimed benefits, which gives an average income gain of **£2,280** per client per year. The enquiries have mostly involved benefits such as Attendance Allowance and Pension Credit, but have also encompassed travel and transport issues, lasting power of attorneys, health and community care as well as utilities and communication issues.



Energy Advice...

We offer a range of energy related services, including local one to one advice, a partnership with National Grid to provide telephone advice to vulnerable people on their priority services register and a regional energy lead project where we provide training and information to front line workers.



We cover everything energy related including: switching supplier, how to use a smart meter, accessing emergency credit, how to insulate your home, how to access schemes and grants, practical energy savings tips, carbon monoxide safety advice and much more.

In total through our energy projects we have assisted over **2,000 clients** to save over **£1,000,000** in total. In addition, we trained **300 frontline workers** across Derbyshire on energy awareness, how to spot fuel poverty with their clients and how to refer them to us for ongoing assistance.

Partnership project with Derbyshire Community Health Service (DCHS)...

We continue to work with DCHS with the Derbyshire Citizens Advice services to develop a project that provides support and advocacy to young families and referred patients who have Long Covid. Advice is given on a range of social, legal and financial issues within Derbyshire.

A designated fast track phone advice service has been developed so that front line health workers can get immediate help for families needing support. Over £850,000 additional money has been claimed for the families referred into the service. This speedy intervention has been proven to achieve the ambition of improving the health and reduce the health inequalities of families referred, thus enabling the wider social determinants of health to be addressed.



Adviceline...

Our **Adviceline** is a vital facility which we have expanded and strengthened over the last year, to a position where we now answer over **14,652 calls per year** across Derbyshire Districts. Our Adviceline is often a lifeline to many vulnerable and disadvantaged clients who otherwise may have difficulty accessing the service.

The service is provided by trained staff and volunteers and is a flexible, immediate service which is usually the first point of call for our clients - particularly by people unable to leave home easily due to ill health, caring commitments, working hours or isolated rural locations.

Freephone Adviceline
0808 278 7954
Monday to Friday, 9am to 4pm.



The value of volunteering...

Our volunteers are central to our success. Without them Citizens Advice Derbyshire Districts couldn't be the force for change that it is. Their dedication enables us to provide such a comprehensive advice service as well as our responsive campaigns and social policy work.

But the value and benefits of volunteering aren't just limited to the charity and the community - our volunteers tell us they benefit too! Increased companionship, work ready skills, a sense of purpose, combating loneliness, developing local links and embracing new technology are just some of the reasons why people volunteer with us.

If you're interested in volunteering with us, you can find more information and register your interest at <u>citizensadvicederbyshiredistricts.org.uk/get-involved/volunteering/</u>.



Thank You! to everyone helping us help our communities

We are a charity for our local community, giving free, confidential, independent and impartial advice to everyone living and working in Amber Valley.

We are extremely grateful to our funders, partners and stakeholders whose generosity and support enables us to deliver our much needed services.

Amber Valley Borough Council
Derbyshire County Council
Derbyshire Public Health Locality Partnership
Belper Town Council

Ripley Town Council

Heanor Town Council

We couldn't continue to do what we do without you. Thank you.

Chloe Doxey, Chief Officer

On behalf of everyone at Citizens Advice Derbyshire Districts



An open door on the high street

We provide weekday appointments at our Erewash advice centre

Heanor: Town Hall, Market Place, Heanor DE75 7AA

Access to advice wherever you are in Amber Valley...

Our telephone adviceline is a first response service for the whole of Amber Valley and wider Derbyshire Districts area.

Open 9am - 4pm, Monday-Friday.

Freephone **0808 278 7954**



Help and support in the heart of your community

Our **outreach advice service** is one of the largest and most

comprehensive in the country with more than 80 outreach locations across Derbyshire Districts.

In Amber Valley we run **21** advice sessions a week in GP surgeries, and community facilities in...

Alfreton - Belper - Crich - Duffield - Heanor Ironville - Langley Mill - Ripley - Somercotes

Unless stated, please enquire at your local advice centre or call our adviceline for more information about our projects and services.



Money Advice

We can advise you on long term debt options and explain how to deal with your creditors

Over 65's Champion

Advice and support on claiming benefits for residents over the age of 65



Pension Wise

0808 146 7709 or www.pensionwise.gov.uk/en

Free and impartial government guidance about your defined contribution pension options

Pe





Help to Claim

0800 144 8444

We can support you in the early stages of your Universal Credit claim, from the application, through to your first payment



Power Up

in conjunction with national grid

To ensure that vulnerable people receive impartial advice on energy, money, benefits and health