

Our impact and social value in Amber Valley 2021/22

**“What a difference
you have made...
I can now at last move
forward.”**



**Derbyshire
Districts**

Welcome and introduction

We are proud to celebrate another successful year of helping people across Amber Valley. We have helped over 2,421 people with more than 21,551 issues, with the majority of clients having benefit and debt problems.

The last two years have been vastly different from previous years for everyone, including our community and organisation. The pandemic has presented a number of challenges however we have continued to deliver our services with a mix of phone advice and virtual face to face interviews.

We are now pleased to announce that all of our face to face services are fully open including all of our existing outreach projects in addition to new exciting partnerships working with community eating venues and food banks.

As more and more people face a cost of living crisis we know those on the lowest incomes will be hit hardest and our frontline advisers are already supporting people who can't afford rent, food or heating. We have invested extra resource into targeted support for clients struggling with debt and we have seen an expansion of our dedicated energy team.

We recognise that next year will present real challenges for many families and we will continue to be responsive to the needs of the local communities, however complex they may be.

Our team of dedicated staff and volunteers have ensured that we deliver a high-quality service across Alferton, Belper, Crich, Duffield, Heanor Ironville, Langley Mill, Ripley and Somercotes locations.

We are also grateful to our funders, who continue to ensure that we maintain our services and meet the needs of the most vulnerable people in Amber Valley.

Chief Officer: Chloe Doxey

Our work in Amber Valley

**£4.2million
secured in
benefits and
grants**

**21,551
problems
tackled**

**2,421
people
helped**

**£1.75 million
debt
rescheduled or
written off**

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

62% Female

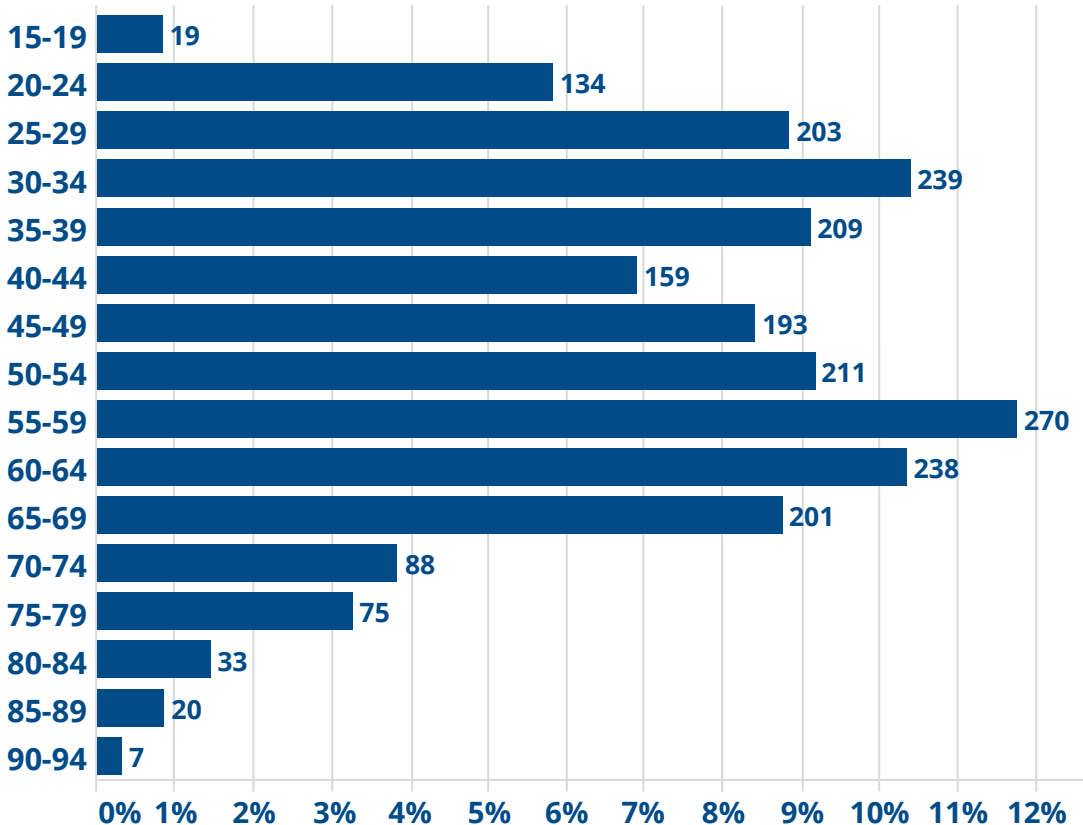
38% Male

57% of people we have helped in Amber Valley have a disability or long-term health condition.

29% of people with a disability or long term health condition disclosed having mental health issues.

"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"

Clients by age



Amber Valley in detail...

In the last year we have:

Dealt with
11,163
enquiries
relating to
Benefits, Tax
Credits and UC

Handled
666
queries about
limited
capability to
work

Tackled over
543
issues relating
to Council Tax
arrears

Helped with
2,793
PIP related
issues

Charlie and Sue came to see us to talk about their financial worries.

Sue was employed part-time and worked locally. She was on sick leave from work while she waited for an operation to replace her left hip. Sue also has COPD.

Sue explained that she now found it too demanding to work, finding things increasingly difficult to deal with. Sue ideally wanted to finish working due to her health but didn't think that financially this would be possible. Charlie was concerned of the impact that working was having on Sue and was afraid that Sue's health would worsen if she continued to work.

The difficulty that they faced was that, if Sue gave up her job on the grounds of ill health, their only source of income was their state retirement pensions. They were both concerned about how they would manage their household budget, maintain their financial commitments, pay their increasing bills as well as their rent and council tax.

After carrying out a full benefits check, we were able to advise the couple of the help available to them.

We explained that, if Sue was to leave work their reduced income level would qualify them for Pension Credit. They would also be eligible to apply for Housing Benefit and Council Tax Support.

We further advised Sue that she may be eligible to make a claim for Attendance Allowance due to the difficulties she had with daily living activities due to her health conditions. If successful with her claim this would entitle Charlie to the carer's addition in their Pension Credit calculation.

We assisted Charlie and Sue to complete all relevant claim forms. We also looked at other ways that they could maximise their income and reduce their outgoings. In due course, they began to receive their payments under all benefit claims we assisted with, **increasing** their **income** by **£271.68pw**.



102 people came to us
for advice about
divorce and separation



We helped **73** people
to address their rent
arrears



73 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	7,645
Benefits Universal Credit	3,518
Consumer Goods & Services	279
Debt	4,260
Education	45
Employment	537
Financial Services & Capability	1,320
GVA & Hate Crime	90
Health & Community Care	467
Housing	993
Immigration & Asylum	24
Legal	310
Other	453
Relationships & Family	703
Tax	53
Travel & Transport	143
Utilities & Communications	711
Grand Total	21,551

Benefits, Tax Credits and Universal Credit

Benefits relating to health conditions and disabilities such as Personal Independence Payment and Employment and Support Allowance/UC Limited Capability for Work continue to be a significant area where advice is required. People with long term health conditions or disabilities are needing help in making and managing a claim or are seeking advice on challenging decisions. By being able to offer timely advice and practical help navigating paperwork, and online claims we are ensuring that vulnerable people are not left without financial support at times of need.

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	%
Alfreton	222	9
Ripley	198	8
Heanor West	175	7
Langley Mill and Aldercar	172	7
Somercotes	164	7
Ironville and Riddings	156	6
Heanor East	135	6
Codnor and Waingroves	117	5
Ripley and Marehay	115	5
Heanor and Loscoe	111	5
Kilburn, Denby and Holbrook	105	4
Belper Central	101	4
Belper South	99	4
Shiple Park, Horsley and Horsley Woodhouse	93	4
Belper East	79	3
Heage and Ambergate	76	3
Belper North	61	3
Duffield	52	2
Swanwick	50	2
Crich	40	2
Alport	35	1
South West Parishes	34	1
Wingfield	31	1

Through our energy projects we have provided over **3,770** 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 **£96,942**.

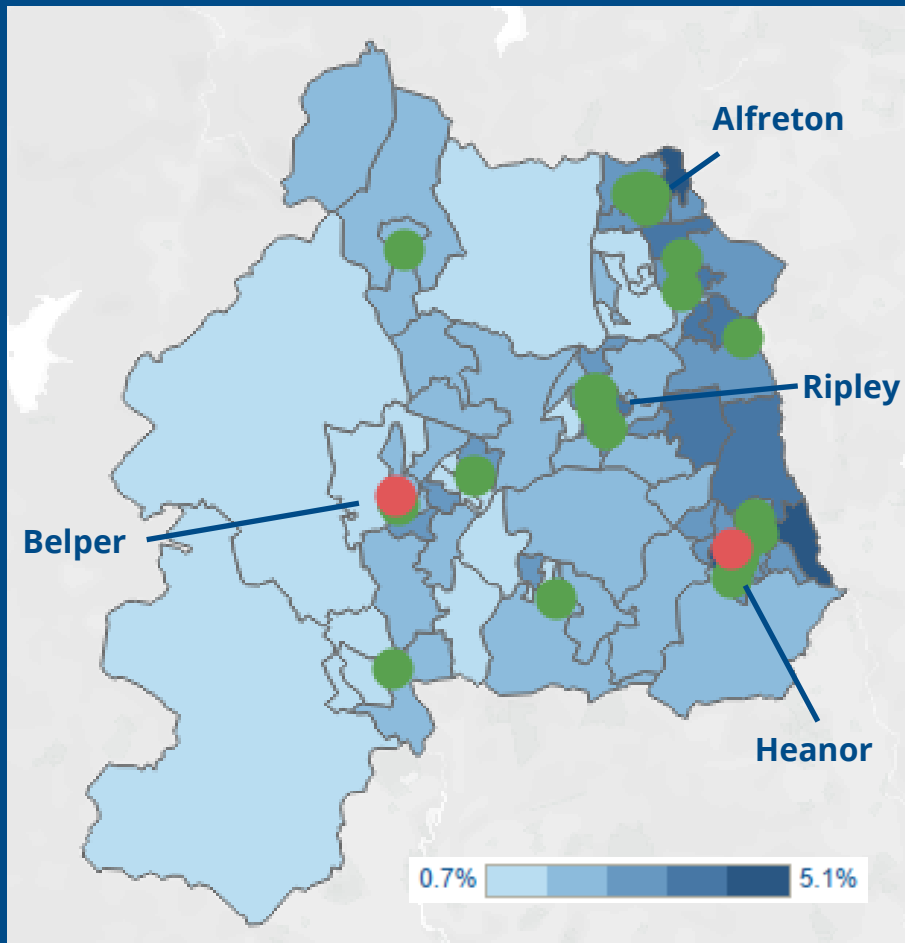


Ward	Issues tackled	%
Alfreton	2420	11
Ripley	1773	8
Somercotes	1743	8
Langley Mill and Aldercar	1684	8
Heanor West	1624	8
Ripley and Marehay	1447	7
Ironville and Riddings	1446	7
Heanor East	1140	5
Codnor and Waingroves	1048	5
Kilburn, Denby and Holbrook	960	4
Heanor and Loscoe	872	4
Belper South	688	3
Belper Central	686	3
Belper East	662	3
Shiple Park, Horsley and Horsley Woodhouse	656	3
Belper North	535	2
Heage and Ambergate	481	2
Swanwick	418	2
Duffield	352	2
Crich	338	2
Alport	249	1
Wingfield	167	1
South West Parishes	162	1



The community we serve...

Clients helped:



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

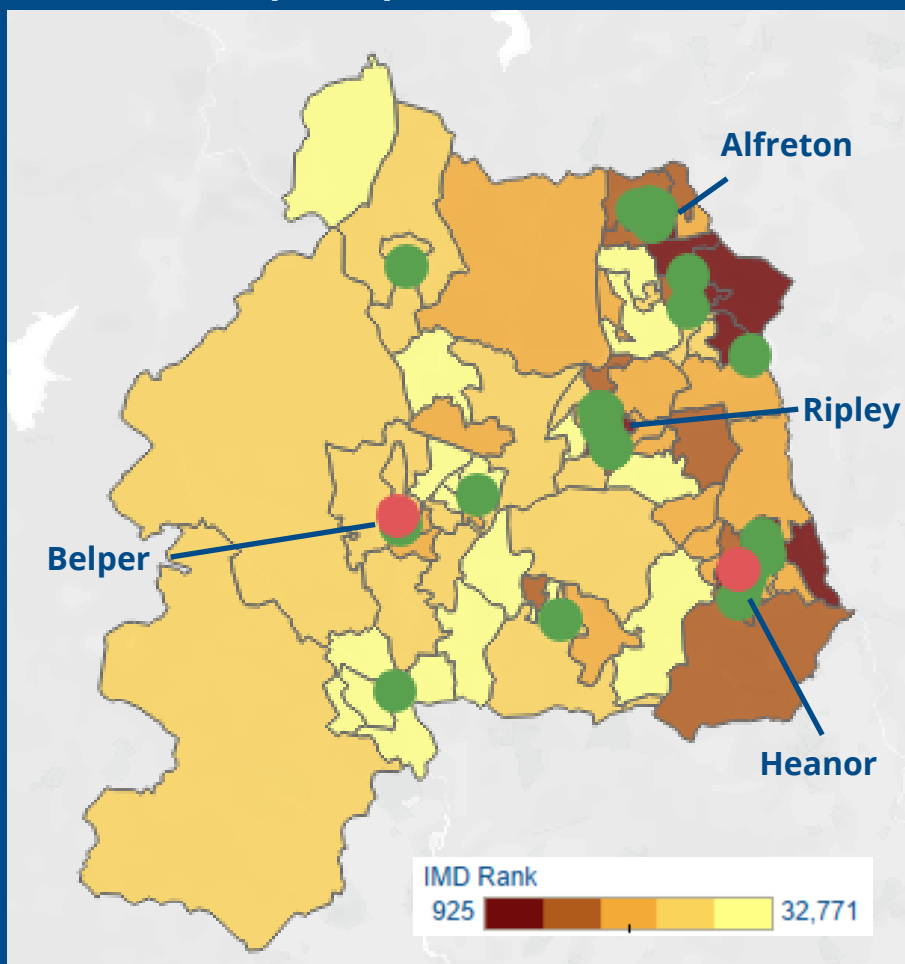
Ripley

Ivy Grove Surgery
Jessop Medical Practice
Ripley Library
Ripley Medical Centre

Somercotes

Somercotes Medical Centre

Index of multiple deprivation:



The difference we make...

Emma has a 3-week-old baby and was referred to us by her health visitor. The family were worried about covering essential expenditure whilst Emma was on maternity leave from her full-time job.

Emma was in receipt of Statutory Maternity Pay at 90% of her average weekly pay, initially for a six week period but this was due to reduce to £151.97 per week for the next 33 weeks of her maternity leave.

The family live in private rented accommodation and informed our advisor that they will find it difficult to cover the rent and other essential living costs on this reduced income. They were concerned for the future and how they would cope with further increasing household outgoings.

Emma's partner works full-time and Emma did not think the family would be entitled to any help or benefits.

A full benefit check showed the family to be entitled to Universal Credit amounting to £57.25 per week. Emma didn't feel confident in making this application online and was directed to the 'Help to Claim' telephone service run by Citizen's Advice who help claimants through the application process to receipt of the first payment. The option of meeting with an advisor face to face was also given to Emma to assist with this.

Emma was given information on the Sure Start Maternity Grant worth £500. Emma had just given birth to her first child and receipt of Universal Credit would entitle the family to this grant.

Emma was given information how to apply and advised that she will need to submit the application within 6-months of her baby's birth. We offered to help with this application but Emma felt she was able to do this.

Emma was both surprised and relieved to find she had an entitlement to this additional income and said this would prevent the family falling into debt during her maternity leave.

Financial outcomes:

Universal Credit	£57.25/week
Sure Start Maternity Grant	£500
Total annual income increase	£3,477

Belper Food and Community Hub

In September 2021 we started our advice sessions at the Community Hub in Belper. We run a mixture of pre-booked appointments and a drop-in session for clients. Advisors are in attendance on Tuesdays and Fridays when the foodbank is open.

Being in the hub has proven very successful. It has enabled us to increase our presence in Belper, work in a community venue at the heart of the community and provide valuable advice and assistance to the residents of Belper and the surrounding area.

Staff and volunteers at the Community hub have been very welcoming and supportive which has been a big contribution to our success.



Our value to society...

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

£2.42

in savings to
government and
public services
(fiscal benefits)

£25.56

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:



£331,746

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.



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.

Older Persons Project...

This year we have developed and expanded our older persons 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 **650** clients with **1,541** issues, gaining them in total **£1,249,298** in unclaimed benefits, which gives an average income gain of **£1,921** 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 Western Power Distribution 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 **£850,000** 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)...

This year, Derbyshire Community Health Service (DCHS) worked with the Derbyshire Citizens Advice services to develop a project that provides support and advocacy to young families and referred patients suffering from 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 **£600,000** 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.

In recognition of the success of this new project Derbyshire Citizens Advice were finalists in the National Health Service Journal Awards for **'Most impactful Project Addressing Health inequalities'**.



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.

In Amber Valley many of our volunteers have continued to work remotely from home contributing to the success of our organisation in an unprecedented year.

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.



Virtual Advice...

This year we have trialled a virtual advice service in our Matlock, Ilkeston and Buxton offices. The purpose of the project was to provide a covid secure service that replicated our usual face to face services. Our clients attend our offices as they usually would, but instead of sitting face to face with an adviser they are greeted by an adviser on a video screen. The appointment then takes place in the same way as face to face services would. This model has allowed us to help those clients who would otherwise have struggled to access us via our Adviceline.

Over 20 volunteers have given their time during the pandemic to ensure our virtual advice service was a success.

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 **14,200 calls per year** across Derbyshire Districts. During the pandemic our Adviceline has been a lifeline to many vulnerable and disadvantaged clients.

This flexible, immediate service is usually the first point of call for our clients - particularly used by those people unable to leave home easily due to ill health, caring commitments, working hours or isolated rural locations.

The service is staffed by staff and volunteers, who during the last year have been working remotely from home to continue to deliver the service to our clients.

Our **Adviceline** is open from **9.00am - 4.00pm Monday to Friday.**

Freephone:

0808 278 7954



**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
Heanor Town Council
Ripley 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 Amber Valley 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 9.00am - 4.00pm, 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

Older People's Champion

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



Money Sorted in D2N2

We will help improve your skills, knowledge and confidence with different money issues so you are in a better position for the future



Power Up in conjunction with

WESTERN POWER DISTRIBUTION

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



Pension Wise

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

Free and impartial government guidance about your defined contribution pension options



Pension wise



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

citizens advice

Derbyshire Districts