

# **Our impact and social value in the High Peak 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 the High Peak. We have helped over 2,614 people with more than 24,434 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 Baslow, Buxton, Chapel-en-le-Frith, Chinley, Gamesley, Glossop, Hadfield, Hartington, Hope Valley, New Mills, Tideswell and Whaley Bridge 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 the High Peak.

**Chief Officer: Chloe Doxey**

## Our work in the High Peak

**£4.68million  
secured in  
benefits and  
grants**

**24,434  
problems  
tackled**

**2,614  
people  
helped**

**£1.4 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 the High Peak 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

**59% Female**

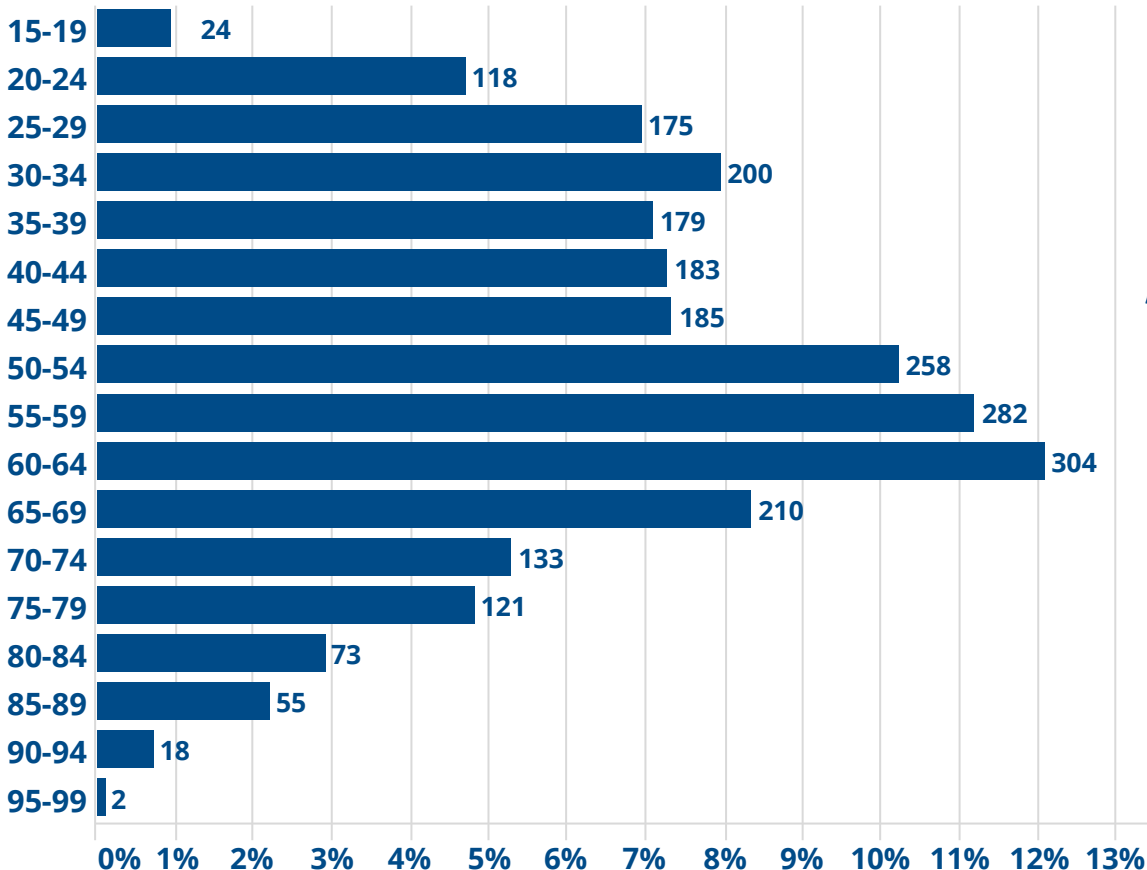
**41% Male**

**58% of people we have helped in the High Peak have a disability or long-term health condition.**

**27% of people with a disability or long term health condition disclosed having mental health issues.**

"The whole experience has been very good, no matter who you see, all the staff are willing to listen and help as best they can. As for me; it was help filling out forms. I also found out I was entitled to a little more each week, which I wouldn't have known about otherwise"

## Clients by age



# High Peak in detail...

## In the last year we have:

Dealt with  
**9,187**  
enquiries  
relating to  
Benefits and  
Tax Credits

Handled  
**3,489**  
queries about  
Universal Credit

Tackled over  
**5,214**  
issues relating  
to debts

Assisted with  
**595**  
employment  
issues

Jo is of pension age. She had been claiming Housing Benefit (HB) and Council Tax Reduction (CTR) but had been informed by the Local Authority that there had been an overpayment as Jo had not informed them of extra income that she became eligible for. Jo said she did not have the money to repay and she was now struggling to pay her rent and council tax. Jo was very worried about her situation.

We discovered that Jo had in fact sent the Local Authority an email informing them of her additional income. We also found that Jo has debts of over **£8,000** which she was struggling to pay. Our exploration also showed that Jo lived with some physical disabilities.

As Jo was facing some immediate financial difficulty, we helped her to apply to the household support fund. We helped to contact her Local Authority with evidence that she had contacted them via email to update them of her extra income. We carried out a full benefit check which showed she may qualify for the higher rate of Attendance Allowance (AA). With this she would be entitled to some Pension Credit which would then allow her to claim her Housing Benefit and Council Tax Reduction again.

It transpired that the Local Authority failed to act on information provided by Jo who sent this via email and they informed her there would be no recovery of the **£600** overpayment. This was a huge relief for Jo.

We helped Jo to apply for AA and she was awarded the higher rate of **£89.60** per week with an appropriate backdated lump sum of **£448**.

We assisted her to apply for Pension Credit which she was awarded at **£5.80** per week. The PC award made her eligible for full HB and CTR which totalled **£105** per week.

Jo was advised of an assessment for aids and adaptations and details of how to ask and apply for this via her county council. It was identified that she could claim for help with health costs including eye tests and dentist.

We also advised Jo of the warm home discount and how to apply.

We referred Jo to our Money Advice Team to help with her debts of £8,000.



### Outcomes:

Attendance Allowance	<b>£89.60</b> per week <b>(£4,659)</b> per year
Housing Benefit and Council Tax Reduction	<b>£105</b> per week <b>(£5,460)</b> per year
Pension credit of	<b>£301</b> per year
Warm Home Discount of	<b>£140</b>
In total Jo is better off by	<b>£10,560</b> per year
Household Support Fund payments amounting to	<b>£128</b>

The **£600** overpayment of the HB and CTR will not be recovered and our Money Advice team applied for a Debt Relief Order to clear Jo's debts of **£8,000**.

**1,346** people came to us for help with their financial capability



We advised **35** people who were homeless or at threat of being homeless



**121** people needed advice on health and 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	9,178
Benefits Universal Credit	3,489
Consumer Goods & Services	332
Debt	5,214
Education	53
Employment	595
Financial Services & Capability	1,346
GVA & Hate Crime	80
Health & Community Care	345
Housing	1,261
Immigration & Asylum	72
Legal	271
Other	608
Relationships & Family	472
Tax	111
Travel & Transport	237
Utilities & Communications	770
<b>Grand Total</b>	<b>24,434</b>

### Benefits, Tax Credits and Universal Credit

The removal of the £20 uplift on Universal Credit/ Tax Credits in the face of rising living costs means that it is no surprise that the most significant areas for advice has been benefits. Personal Independence Payments, Universal Credit and Employment and Support Allowance remain the most common issues faced by people.

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 the High Peak to get their UC claims up and running throughout a challenging year.

### Debt

Remains our second largest area of advice. Council Tax is still the top debt issue and with increasing energy costs it is no surprise that fuel debts is the second most common.

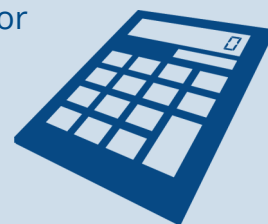
With energy costs increasing again in the near future and there being more pressure on the cost of living we are in a good position to help to deal with any emergencies, give full debt advice and carry out comprehensive income maximisation.

By identifying and tackling debt early we may also be able to prevent other crisis situations developing - particularly through our budgeting advice.

Ward	Issues tackled	%
Stone Bench	2074	8.48
Buxton Central	1894	7.75
Howard Town	1622	6.63
New Mills East	1520	6.22
Corbar	1450	5.93
Gamesley	1422	5.81
Cote Heath	1273	5.2
Whaley Bridge	1131	4.62
Barms	1077	4.40
Hadfield South	1029	4.19
Chapel West	978	4
Whitfield	974	3.98
Hadfield North	923	3.77
New Mills West	910	3.72
Old Glossop	828	3.38
Hope Valley	596	2.43
Blackbrook	559	2.28
Tintwistle	549	2.24
Limestone Peak	537	2.19
Padfield	491	2
Simmondley	462	1.89
Chapel East	420	1.71
St John's	355	1.45
Hayfield	339	1.38
Dinting	277	1.13
Sett	259	1.05
Burbage	247	1.01
Temple	238	0.97

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.**

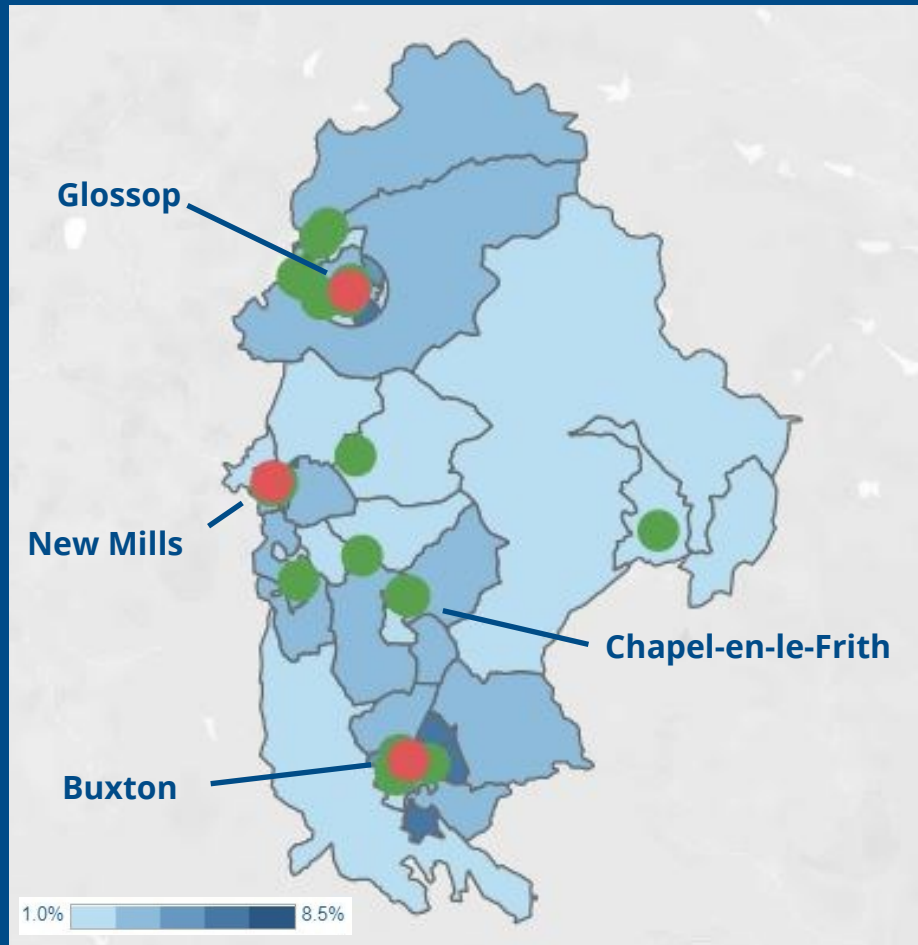


Ward	People helped	%
Stone Bench	193	7
Buxton Central	179	7
Howard Town	173	6
New Mills East	153	6
Gamesley	148	6
Whaley Bridge	145	6
Corbar	135	5
Cote Heath	135	5
Hadfield South	119	5
Old Glossop	111	4
Whitfield	104	4
Chapel West	102	4
Barms	96	4
Hadfield North	89	3
New Mills West	85	3
Blackbrook	75	3
Simmondley	63	2
Hope Valley	58	2
Tintwistle	57	2
Chapel East	56	2
Limestone Peak	52	2
Padfield	51	2
Dinting	47	2
Sett	41	2
St John's	40	2
Hayfield	38	1
Temple	38	1
Burbage	31	1

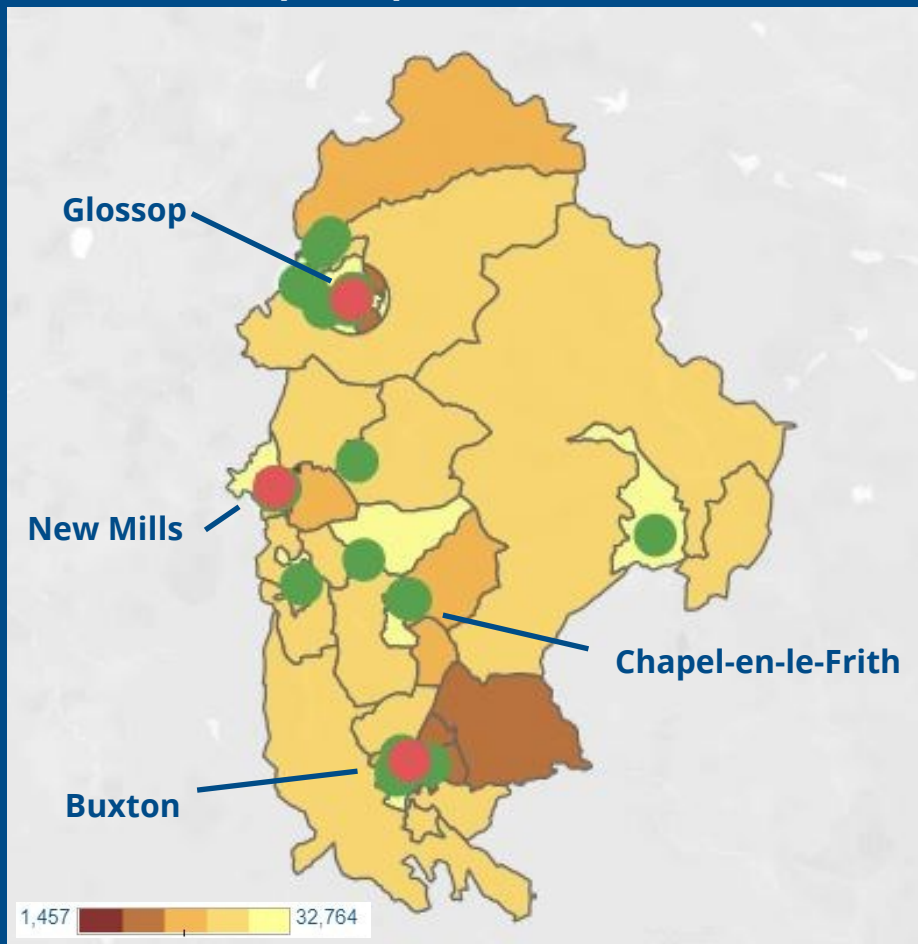


# The community we serve...

## Clients helped:



## Index of multiple deprivation:



## Our advice offices:

Citizens Advice Buxton  
26 Spring Gardens  
Buxton SK17 6DE

Citizens Advice Glossop  
Bradbury Community House  
Market Street  
Glossop SK13 8AR

## Our advice outreaches:

### Buxton

Buxton Medical Practice  
Elmwood Medical Centre  
Stewart Medical Centre

### Chapel-en-le-Frith

Chapel-en-le-Frith Library  
Thornbrook Surgery

### Chinley

Chinley Community Centre

### Fairfield

Fairfield Children's Centre

### Gamesley

Cottage Lane Surgery  
Gamesley Early Excellence Centre

### Glossop

Glossop Children's Centre  
Howard Medical Practice  
Simmondley Medical Practice

### Hadfield

Lambgates Health Centre  
Manor House Surgery

### Hope Valley

Evelyn Medical Centre  
Hope Valley Medical Centre

### New Mills

Arden House Medical Practice  
New Mills Town Hall  
Sett Valley Medical Centre

### Whaley Bridge

Mechanics Institute



## The difference we make...

Julian came to us because he had been struggling to buy his food. We explored his circumstances and established that he had disabilities and that he had some debts of just over **£5,000** which he had been trying to pay while making sacrifices elsewhere. At the present time we were able to verify that the payment of his benefits was correct but that there has been a change of circumstances with his health condition which was now much worse. He had also nearly run out of credit on his pre-payment electricity meter. In addition to this Julian did not have a washing machine and he needed a fridge/freezer (lack of which was compromising his ability to store food).

To help with the immediate problem of the lack of credit on his electricity meter we were able to make an application to the Marches Energy Fund. We also made an application to the Derbyshire Rural Hardship Fund for help to buy a new fridge and washing machine. We also helped Julian to make an application to the Derbyshire Discretionary Fund (DDF) to help him with immediate expenses. Julian was then given an appointment with a Money Advice Worker for debt advice. We discussed with him how his disability affected him and identified that he may be able to increase his PIP payments to the higher rate.

### Outcomes achieved:

Julian was awarded **£54** from the DDF to help with immediate emergency payments.

The application for funds to buy a fridge/freezer and washing machine were successful. The total value of this was **£550**.

The application to the Marches Energy Fund was granted and his electricity debt of **£258** was cleared from his account and he was given a top up voucher for both his gas and electricity account of **£49 each (£98 total)**. They also sent Julian an electric throw and LED bulbs for his house.

Julian is now working with Money Advice toward making an application for a Debt Relief Order which will mean that his debts of **£5,000** will be written off. In the meantime he will not be making further payments toward these debts.

We have helped Julian to apply for an increase in his PIP payments which will make him **£29.60pw** week better off (**£1,398pa**).

With the package of assistance that has been provided Julian no longer needs to use the foodbank and he has the confidence to come to us directly for help when he has a problem so that he can be helped at an early stage.



## 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'.

**HSJ** PARTNERSHIP AWARDS 2022

WE ARE PROUD TO BE A FINALIST

Most Impactful Project Addressing Health Inequalities



## 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

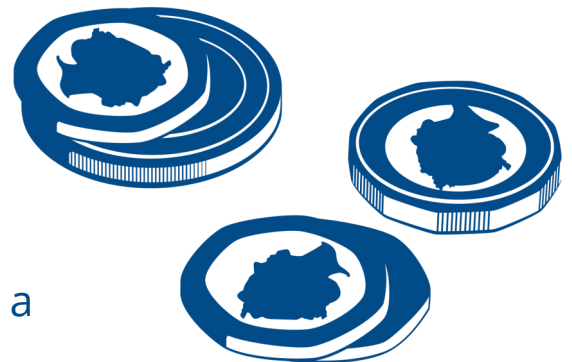
Maximising the income for those we help prevents more costly intervention. This helps reduce financial difficulty, promotes inclusion and benefits the economy.

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.

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## 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.

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## Glossopdale Foodbank Project

We have continued to work with **Glossopdale foodbank** who refer food parcel recipients directly to our caseworker. We can then engage with clients who may not have come in by themselves for help.

Our work in the Glossopdale Foodbank helps us to reach out to some of the most economic and socially challenged people in the High Peak. Many people seeking our help face challenges to their physical health and mental wellbeing which makes everyday life difficult for them.

In 2021-22 we have dealt with **76** foodbank users of which 65% had a disability or health condition. They presented **329** underlying issues and we were able to assist them in claiming **£56,064** total annual income as well as helping with **£17,798** of debts.



## 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 the High Peak 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 Buxton, Glossop, Matlock and Ilkeston 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 the High Peak.**

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

**High Peak Borough Council  
Derbyshire County Council  
Glossopdale Food Bank  
Chinley Parish Council  
New Mills 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 and drop-in sessions at our High Peak advice centres

**Buxton** - 26 Spring Gardens, Buxton SK17 6DE

**Glossop** - Bradbury House, Market Street, Glossop SK13 8AR

### Access to advice wherever you are in the High Peak...

Our telephone adviceline is a first response service for the whole of High Peak 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 High Peak we run **24** advice sessions a week in GP surgeries, Children's Centres and community facilities in...

**Baslow - Buxton - Chapel-en-le-Frith - Chinley  
Gamesley - Glossop - Hadfield - Hartington  
Hope Valley - New Mills - Tideswell - Whaley Bridge**

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](http://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**