

**citizens
advice**

**Derbyshire
Districts**

Chesterfield Annual Report 2024/25



**an annual review
of our impact**

Our work in Chesterfield...



3,028

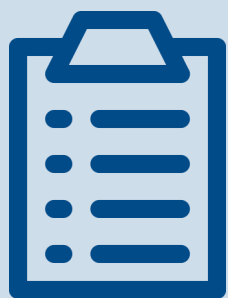
people helped

71%

were disabled or had a long
term health condition

22%

disclosed mental
health conditions



34,443

total issues dealt with



19,213

Benefit issues



4,621

Debt issues



712

Housing issues



2,164

Energy issues



£7,486,043

income gained through
benefits and grants

£1,513,706

debts managed and/or
written off

Our services in Chesterfield...

We've made it even easier for people to access our advice services in a time of increasing need, ensuring we're always there for our local community...



Chesterfield Office

We offer drop-in services and pre-booked appointments from our office at the Citizens Advice in Chesterfield



Adviceline

Our telephone Adviceline answers over 18,000 calls per year, providing advice between 9am to 4pm every week day



GP Outreach Services

We offer appointments in GP surgeries across Derbyshire for help with any issue



Foodbanks & Community Venues

We offer advice services in the heart of the community from foodbanks and other community venues



Specialist Services

We offer a range of services including debt, financial capability, energy advice and over 65's champions



Supermarket Pop-up Events

We do pop up events at local supermarkets to promote our services and reach more people

Our advice...

There are many reasons why people turn to our service. Often concerned about one issue, such as housing, this may be linked to other issues such as debt, benefits and/or

employment issues. We take a **holistic approach** to advice, **ensuring every client leaves our service empowered and ready to tackle their issues.**



In the face of rising living costs it is no surprise that our most significant area for advice has been benefits. Sickness and disability benefits account for a large portion of the work we do, including **helping vulnerable people** to make and manage Personal independent payment (PIP) claims.

We have also seen an increase in people in employment approaching our service for assistance with **new benefit claims** in an attempt to maximise their income.

The demand for help with Universal Credit has remained high 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 with the process in Amber Valley. This service will continue to provide advice as managed migration comes into effect.

Our Over 65's Project...

Our over 65's project is delivered across Derbyshire and funded by Cadent Gas Network. The project allows us to provide **specialist tailored advice to anyone aged over 65** in Derbyshire through a mixture of one to one advice appointments, group events and home visits for the most vulnerable.

Some of the things we advise on include:

- Attendance Allowance
- Pension Credit
- Priority Services Registers
- Gas Safety
- Blue Badge Applications
- Lasting Power of Attorney

We can also provide access to **free support measures** such as carbon monoxide alarms, slow cookers, heated blankets, heated seat covers, torches and more.



Our Money Advice service...



Our money advice team provide expert advice on **all areas of debt**, from council tax arrears to credit card debts. We work with people in rent arrears to **prevent homelessness**, through our interventions we help them prioritise payments such as rent and council tax, help them to manage their money better through budgeting advice, look at long term **debt options** such as Debt Relief Orders and maximise their income through benefits and grants.

Citizens Advice was crucial in influencing the government to abolish the £90 Debt Relief Order fee from April 24, our advisers worked tirelessly to provide critical evidence to support the abolishment of the fee. This highlights the extra value Citizens Advice brings to local communities on a wider scale.

Locally we have also been campaigning for the implementation of our '**Council Tax Protocol**'. This is an agreement between the local authority, enforcement agents and Citizens Advice to allow vulnerable people time to receive specialist money advice prior to enforcement action taking place and give them some breathing space to work with Citizens Advice to come up with an affordable payment plan. To date Erewash Borough Council and High Peak Borough Council have signed up to the protocol, we are hopeful that in the coming year Amber Valley Borough Council and Derbyshire Dales District Council will also sign up.

Our Energy Projects...

We offer specialist energy advice services funded by National Grid Electricity Distribution. Our team can provide advice on any energy related issues including:

- Priority Services Registers
- Access to grants and schemes
- Understanding and disputing bills
- Fuel vouchers
- Energy efficiency measures
- Behavioural changes to save money
- Smart meters and new technology
- Heat Pumps and carbon neutral technology
- Solar panels



Kathy's story...



Kathy who is of pension age, was referred to us by her family. Though living with her estranged husband, they led separate lives. She sought help after a verbally abusive incident and needed advice on income maximisation, as she only received a State Pension. Kathy also raised concerns over a data breach caused by her solicitor.

We assessed for any immediate risk of domestic abuse - Kathy confirmed she felt safe. She received advice on her housing rights and a referral was made via Legal Aid to a specialist family law service. Kathy was provided with general legal information.

A benefit check revealed Kathy was eligible for **Attendance Allowance** and **Pension Credit** which gave her an entitlement to:

Attendance Allowance: £108.55/week
Pension Credit: £26.10/week

Kathy had been charged **£1,800** by a law firm where a placement student mishandled her Power of Attorney and will amendment. This advice resulted in a data breach. She had only been offered **£50** compensation. We helped her submit a **formal complaint**, which resulted in a **50% fee reduction**, saving her **£900**.

Kathy was referred to a **health and wellbeing worker** at her GP practice for ongoing support, including access to befriending services.

As a result of our advice Kathy's income increased by £7,001 per year, her formal complaint against the solicitor was successful saving her £900.

Daryl's story...

Daryl, age 88, lives alone in an adapted council bungalow. Her rent and council tax are fully covered by benefits. She receives Guarantee Pension Credit alongside State Pension. She has significant health conditions and claims the highest rates of Disability Living Allowance.

She approached Citizens Advice for help applying for local authority funding to attend a nearby day centre once a week (£50/week), which she could not afford due to her funeral plan and life insurance payments. Daryl was feeling very isolated as she had minimal social contact with others, spending most of the time on her own at home.

Multiple face-to-face sessions were carried out with Daryl to offer advice, fill out forms, and make phone calls on her behalf. We did the following:

- Confirmed she was receiving the correct Pension Credit
- Contacted her social worker, who agreed with the local authority to co-funding the day centre cost
- Helped Daryl apply for the **Severn Trent Water Big Difference Scheme**, potentially reducing her water bills by up to 70%

As a result of our help Daryl gained £2,800 per year in financial support and savings. Access to the day care centre has meant that her mental health and physical health has improved because of the removal of social isolation and activities carried out at the day care centre.



Grace's story...

Grace is 51 years old and lives alone in a local authority rented property. She was referred to Citizens Advice by her GP for support. Grace has a long-standing history of mental health challenges, including bipolar disorder, and also lives with chronic obstructive pulmonary disease (COPD). She is currently unemployed and receives Employment and Support Allowance (ESA), Housing Benefit, and Council Tax Support.

At the time of referral, Grace was struggling to afford basic essentials, including food and energy. She was afraid to use gas and electricity for heating, cooking, and hot water due to rising costs. In an attempt to cover household bills, she had turned to high-cost credit and had accumulated **debts totalling £3,675**. The stress of her financial situation was significantly affecting her wellbeing, making her feel isolated and unable to leave the house.

Grace was supported to apply for **Personal Independence Payment (PIP)** to help with the additional costs of her long-term health conditions. She was also referred to her local **Foodbank** for immediate help with food insecurity.

A review of her financial situation highlighted the need for specialist debt advice. Our adviser helped Grace to apply for a **Debt Relief Order (DRO)** to address her outstanding debts. We also supported her in submitting a successful **charitable grant application** to cover the DRO fee.

Grace was registered on her **energy supplier's Priority Services Register** as a vulnerable customer, ensuring she would receive additional protections and support going forward.

Positive Outcomes

- **£4,680 per year** increase in income through a successful PIP claim
- **£3,675 of debt written off** through a Debt Relief Order
- Immediate support with food through a Foodbank referral
- Additional protection from energy suppliers as a vulnerable customer

These changes have had a significant impact on Grace's financial security, mental health, and quality of life. With the stress of debt reduced and access to essential resources restored, Grace is starting to feel more in control and less isolated.



Jayden's story...



Jayden is 22 years old and was referred to us by his GP. He had recently moved into an unfurnished one bedroom flat after being homeless for several months. Jayden has both mental and physical health issues and is currently unable to work. He receives Universal Credit, including the housing element, but was using part of his limited income to cover a rent shortfall. He had **£154.74 per week** to live on and was struggling to afford basic essentials.

Jayden had previously received two Emergency Payments from the Derbyshire Discretionary Fund during his time without stable accommodation. Despite having a roof over his head, he could not afford to buy essential household items like a cooker, fridge, or washing machine, and was at risk of food and fuel poverty.

Our adviser carried out a full benefits check and supported Jayden to apply for **Discretionary Housing Payment** and **Personal Independence Payment (PIP)**. Jayden was also helped to apply to **Derbyshire County Council** for a grant to buy essential household items. We referred him to a **food bank** to help with immediate needs and to our **specialist energy team** for advice on managing his bills.

As a result of our support, Jayden's weekly income increased by **£87**. He was able to buy essential appliances and was no longer relying on food parcels. Jayden told us his quality of life had improved significantly. His physical and mental health have both improved, and he now feels confident enough to start looking for paid work.

Financial Outcome - Annual income gain of £4,524

Margaret's story...

Margaret was referred to Citizens Advice after experiencing difficulties with her **Housing Benefit claim**. She is 80 years old and lives alone in a rented property owned by her son. Margaret has multiple health conditions, including degenerative disc disease, asthma, ARC syndrome, and was recently diagnosed with heart failure in June 2024.

Following a decline in her health, Margaret moved to be closer to her family for additional support while still maintaining her independence. However, during this transition, she encountered problems with her Housing Benefit claim. The Local Authority requested further information before making a decision, and Margaret found it challenging to manage the process on her own.

Margaret contacted Citizens Advice through Adviceline and later attended an appointment at one of our **Community Outreaches**. Our adviser helped her draft a formal response to the council's request, followed by a second letter with additional documentation. We also supported her by communicating directly with the council on her behalf to resolve the issue.

As a result of our intervention, the Housing Benefit situation was resolved in our clients favour and Margaret received a backdated Housing Benefit payment of **£3,172.53**.

This outcome brought Margaret significant relief. The payment helped ease financial pressure and gave her peace of mind. With her financial situation more stable, Margaret has been better able to manage her health and maintain her independence. She now feels less isolated and more supported, with her family nearby and ongoing access to advice if needed.

Financial Outcomes:

- **Lump sum received: £3,172.53**
- **Ongoing Housing Benefit claim: £450 per month**



Eileen's story...

Eileen was referred to us by a friend for advice. She is 78 years old and lives in a privately rented property. She has several health conditions, including anxiety, depression, and chronic pain, but is not in receipt of any disability benefits. She is currently struggling financially and is unable to cover the costs of essential services.

Eileen had been relying on taxis to attend her medical appointments, as she was unable to use public transport and had no family to help her. These taxi fares were expensive and left her with little to no money for household bills. Additionally, due to her health conditions, Eileen needed to keep her heating on constantly, which made her worried about being able to afford her energy bills.

Eileen also felt that the support she received from her local authority carers was insufficient, particularly with her personal care and household chores. She had previously applied for Attendance Allowance, but this claim was declined. Due to her anxiety and depression, Eileen was hesitant to apply again, fearing the process would increase her stress.

Our adviser supported Eileen by first ensuring she was registered on her energy supplier's Priority Services Register as a vulnerable customer. We also provided her with energy-saving advice to help reduce costs.

Following a benefits check, we confirmed that Eileen was entitled to additional benefits that could increase her financial support. Despite her past experience with the **Attendance Allowance** claim, the adviser reassured her and helped her submit a new claim. Unfortunately, this was also declined. The adviser then supported Eileen through the **mandatory reconsideration process** and subsequently an appeal. Five months later, the decision was overturned, and Eileen's claim for **Attendance Allowance was approved**.

As a result of our support, Eileen's income increased, and her financial situation improved significantly. She expressed how grateful she was for the support she received, stating that without the help, she would have been too anxious to appeal the decision. Now, she can afford the extra care she needs and live more comfortably without worrying about her heating or bills.

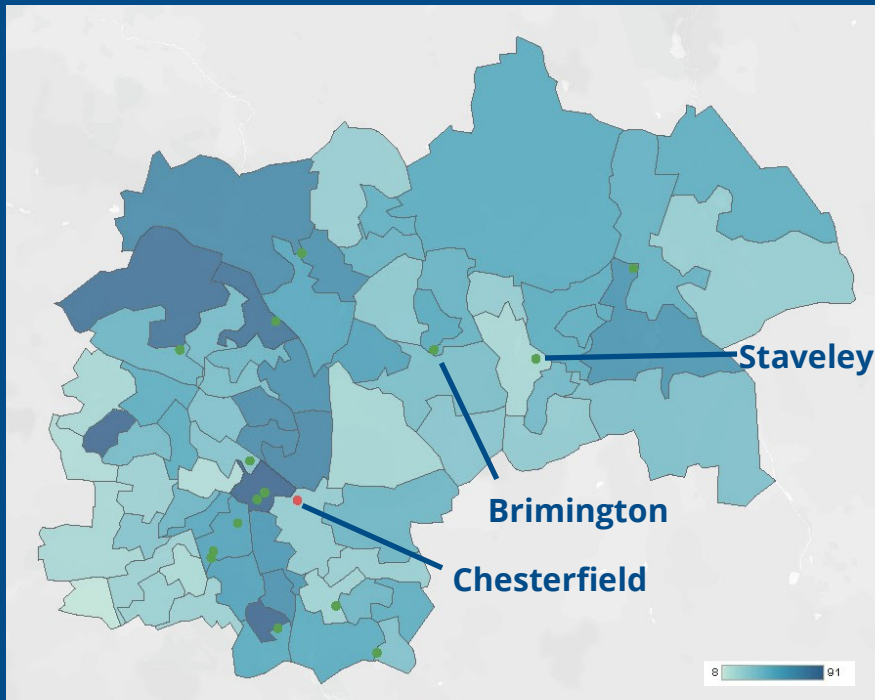
Financial Outcomes

- **Weekly increase in income: £151.50**
- **Annual increase in income: £7,878.00**
- **Backdated payment received: £3,182.00**
- **Gained entitlement to passported benefits (e.g. Pension Credit, Housing Benefit, Council Tax Support)**

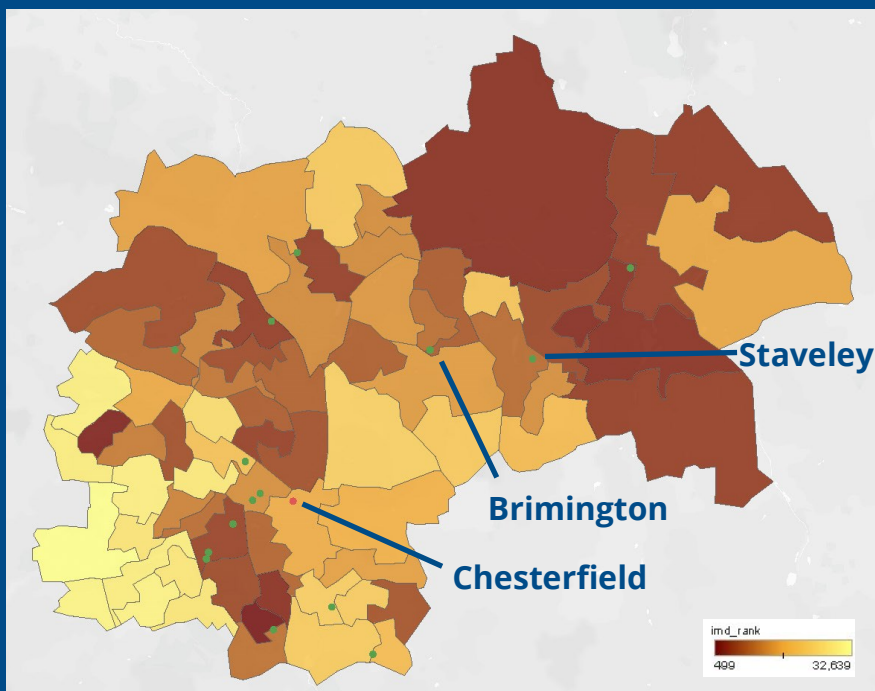


The community we serve...

Clients helped:



Index of multiple deprivation:



Our advice office:

Citizens Advice Chesterfield
6-8 Broad Pavement
Chesterfield
S40 1RP

Our advice outreaches:

Brimington

Brimington Foodbank
Brimington Medical Centre
Brimington Surgery

Chesterfield

Avenue House (Inspire Health)
Calow Medical Centre
Compass Foodbank
Gussies Kitchen
Loundsley Green Foodbank
Wheatbridge Surgery

Grangewood

The Grange (RPC)

Holme Hall

Holme Hall Surgery (RPC)

Inkersall

Inkersall Surgery (RPC)

Newbold

Newbold Surgery

Staveley

Rectory Road (RPC)
Staveley Hall

Whittington Moor

Whittington Moor Methodist
Church Hall
Whittington Moor Surgery



The community we serve, at ward level...

We scrutinise our client data at ward level to ensure our services are accessible and reaching the wider community, with increased targeted support in the areas of highest deprivation. This data gives us an insight into where we need to focus our attention for outreach and promotional services such as our work in local food banks, community cafes and pop up events in supermarkets.

Ward	People helped	Issues tackled
Brampton East and Boythorpe	173	1,900
Brampton West and Loundsley Green	141	1,497
Brimington North	138	1,479
Brimington South	134	1,619
Brockwell	112	959
Dunston	261	2,941
Hasland	192	2,160
Linacre	180	2,391
Rother	307	3,939
Spire	257	3,010
Staveley Central	183	2,358
Staveley North	134	1,548
Staveley South	150	1,686
Walton	98	666
Whittington	317	3,333
Whittington Moor	251	2,957
Grand Total	3,028	34,443

Our value to society...

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

£2.76

in savings to
government and
public services
(fiscal benefits)

£29.31

in wider economic
and social benefits
(public value)

£14.48

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

Our savings to the public purse include:



£590,111 saved by local government, through reducing homelessness and scheduling council tax repayments.

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 older people live independently for longer avoiding care homes, through supporting them with benefit claims and access to care and support in their home

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.

Our services bring **£1,495,368** of **Social value to the NHS** by reducing the use of mental health and GP services and keeping people in work.

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.



The value of volunteering...

90% of volunteers said they felt more connected to their local community



£459,402 the 'public value' of our volunteers

29% of volunteers went on to find paid work after volunteering for Citizens Advice



72% of volunteers said they felt more confident in general



Our volunteers bring skills, experience, time and energy to Citizens Advice Derbyshire Districts. Through information and advice giving roles, research and campaigns, admin, trusteeship and more, volunteers add huge value and increased capacity to the service.

Through volunteering with us our volunteers benefit from gaining new skills and personal development, as well as better wellbeing, a sense of fulfilment from helping others, and community engagement.

These positive effects on individuals' lives have additional value for society, through the advantages and savings associated with having happier, healthier and productive members of the community.

If you're interested in volunteering with us, you can find more information and register your interest at:

citizensadvisederbyshiredistricts.org.uk/get-involved/volunteering/

**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 Chesterfield.**

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

**Derbyshire County Council
Chesterfield Borough Council
Trussel Trust
Marches Energy
National Lottery Community Fund
Department of Health and Social Care**

**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



**Whatever the issue,
we're here for you...**

Freephone Adviceline

0808 278 7954

Monday to Friday, 9am to 4pm.

**For RELAY UK call 18001 then our
local Adviceline number**



**citizens
advice**

**Derbyshire
Districts**

Company Limited by Guarantee Registered in England and Wales No: 4429840. Registered Charity No: 1094369.
Authorised and regulated by the Financial Conduct Authority: FRN 617583. Regulated by the Information
Commissioner's Office under ICO reference: Z824238X.