

**citizens  
advice**

**Derbyshire  
Districts**

# **Amber Valley Annual Report 2025/26**



**an annual review  
of our impact**

## Our work in Amber Valley...



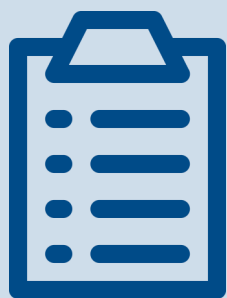
**3,211**  
people helped

**66%**

were disabled or had a long term health condition

**20%**

disclosed mental health conditions



**26,983**  
total issues dealt with



**16,731**

Benefit issues



**3,237**

Debt issues



**1,104**

Housing issues



**1,060**

Energy issues



**£6,263,324**

income gained through benefits and grants

**£1,404,232**

debts managed and/or written off

## 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
Alfreton	271	2,371
Alport and South West Parishes	81	543
Belper East	207	1,627
Belper North	161	1,325
Belper South	112	977
Codnor, Langley Mill and Aldercar	298	2,495
Crich and South Wingfield	109	738
Duffield and Quarndon	102	671
Heage and Ambergate	101	811
Heanor East	219	2,189
Heanor West and Loscoe	332	3,147
Ironville and Riddings	177	1,504
Kilburn, Denby, Holbrook and Horsley	175	1,465
Ripley	287	2,473
Ripley and Marehay	173	1,631
Smalley, Shipley and Horsley Woodhouse	105	753
Somercotes	204	1,573
Swanwick	97	690
<b>Grand Total</b>	<b>3,211</b>	<b>26,983</b>

## Our services in Amber Valley...

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...



### Heanor Office

We offer pre-booked appointments from our office at the Town Hall in Heanor



### Adviceline

Our telephone Adviceline answers over 21,000 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...

Over the past year, Citizens Advice has remained a free, trusted and welcoming service at the heart of the Amber Valley community, here for anyone who needs support. More and



more, we're seeing people come to us with one problem, such as housing, but quickly realise it's connected to other challenges like debt, work, or benefits.

With the rising cost of living, demand for our help has grown significantly. Many local residents are turning to us for advice on benefits and to speak with our in-house energy advisers, as they try to manage higher bills and make their homes more

affordable to run. We're also supporting increasing numbers of people who are in work but still struggling, helping them understand what support they're entitled to and how to make the most of their income.

People's situations are becoming more complex, but our response remains simple: we listen, we adapt, and we're here when it matters. We also work hard to make sure our service is accessible to everyone in the community and meets people's different needs. To do this, we offer a mix of face-to-face support, telephone advice, and online services, so people can choose the way that works best for them. Whether someone prefers to visit us in person, speak to us from home, or access help online, we aim to make getting advice as easy and inclusive as possible.

By taking a holistic approach, we make sure everyone who comes to us leaves with clear advice, practical support, and the confidence to take their next steps.

## We are the people's champion...



## Our Money Advice service...



Our Money Advice Team delivers specialist, holistic support across a wide range of debt issues, including council tax arrears, credit card debt, rent arrears, and other priority and non-priority debts. A key focus of our work is homelessness prevention, where we provide early intervention to support individuals at risk of losing their homes by helping them to prioritise essential payments such as rent and council tax.

We offer tailored, person-centred budgeting advice to help clients better understand and manage their finances, improve financial resilience, and make informed decisions about their money. Where appropriate, we explore sustainable long-term debt solutions, including Debt Relief Orders, and advocate on behalf of clients with creditors to achieve realistic and affordable repayment arrangements. In addition, we work to maximise household income by ensuring clients are accessing all benefits and grants they are entitled to, helping to improve their overall financial stability and wellbeing.

We have also expanded our reach nationally by becoming a delivery partner for the Consumer Energy Debt Advice programme. Through this project, we provide telephone-based money advice to individuals facing fuel debt, ensuring wider access to support for those struggling with rising energy costs.

## 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



## Anne's story...



Anne is 77 and lives alone in a privately rented property. **She has ongoing health conditions and was not previously receiving any disability-related benefits.** Anne relied on her state pension and savings to meet her living costs; however, rising household and energy bills meant her savings were steadily declining. **She was increasingly anxious about her ability to afford essentials,** particularly heating, which she requires to help manage her health.

Anne attended an Age Well Energy Advice Workshop, where she received tailored support. The adviser ensured she was registered on the **Priority Services Register and provided practical guidance on**

**improving energy efficiency and reducing usage.** More significantly, a full benefits check identified that Anne was missing out on several entitlements.

With support, Anne successfully applied for Pension Credit and Council Tax Support, increasing her income by **£30.70 and £25.77 per week respectively.** She was also supported to claim Attendance Allowance and awarded the higher rate of **£110.40 per week.** This in turn enabled an additional increase in her **Pension Credit of £82.90 per week** through the severe disability premium.

As a result, Anne's weekly income increased from **£109.40 to £322.67—an annual gain of £11,090.04.** She also became eligible for additional support, including the Warm Home Discount, a free TV licence, and help with health-related costs. A successful Blue Badge application further supported her independence. These outcomes have **significantly improved Anne's financial security and wellbeing.** She can now afford to heat her home adequately, maintain a healthy diet, and manage her health conditions more effectively. Anne reported feeling greatly relieved and more confident about her future, with reduced stress and improved quality of life.

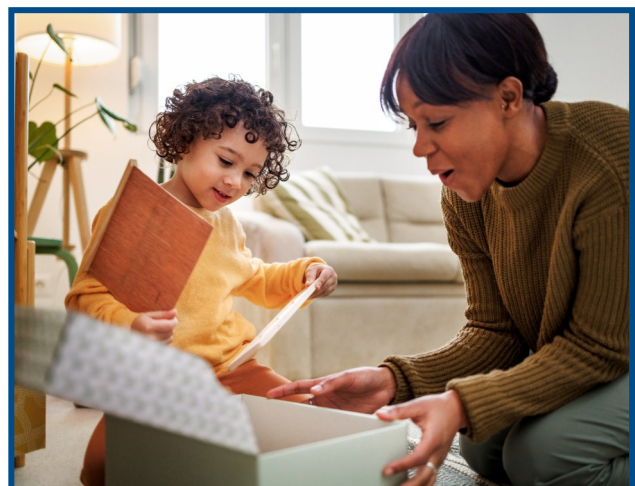
## Isla's story...

Isla is a lone parent living in private rented accommodation with her two young children. She works 16 hours per week and relies on Universal Credit to support her income, including help with housing and childcare costs. When her Universal Credit was unexpectedly suspended due to savings held in her name exceeding the £16,000 capital limit, Isla faced significant financial uncertainty. Although the funds legally appeared in her account, they belonged to her mother, and Isla had never considered them her own.

The sudden loss of income placed Isla at risk of falling behind on rent and being unable to meet essential childcare costs, which are vital for her to remain in work. With support from an adviser, Isla promptly requested a reconsideration of the decision. She was guided through the process and supported to gather clear evidence, including a statement from her mother confirming ownership of the funds and documentation showing the money was held separately.

While the decision was under review, Isla was also supported with **practical assistance, including access to local food provision and community resources.** This ensured she could continue to provide for her children during a challenging period.

As a result of the strong evidence and advocacy, the decision was quickly overturned. Isla's Universal Credit was fully reinstated, including a monthly award of **£1,803.69,** covering both housing and childcare elements. She also received backdated payments, securing her financial position.



# Nicola's story...

Nicola is 45 and lives in a council-rented property with her son, who has ongoing health conditions. Alongside managing her own benefits, Nicola acts as appointee for her son's benefit claims. Due to multiple and complex mental health challenges, she was finding it increasingly difficult to manage both sets of benefits effectively.

When Nicola first engaged with the service, she presented with a large bundle of unorganised paperwork and was unable to identify which documents related to which benefit. **She described feeling overwhelmed, anxious, and uncertain** about her financial situation, including what income she was entitled to receive.

Nicola received structured, step-by-step support to organise her documentation, enabling her to separate and understand each benefit claim individually. She was guided on how to contact the Department for Work and Pensions to request missing information and supported to communicate effectively, including requesting deadline extensions where needed.

At a follow-up appointment, with all relevant information in place, the adviser was able to build a clear and accurate overview of Nicola's financial position. **This enabled informed discussions about her options, including potential appeals and alternative benefit entitlements should her health needs change.**

Although any financial gain from potential appeals was still pending at the time of reporting, **Nicola experienced immediate and meaningful improvements in both her financial confidence and overall wellbeing.**

Nicola gained a **clear understanding of her household income and benefit entitlements, improving her ability to budget and manage essential household bills.** This **reduced the risk of falling into financial difficulty** due to uncertainty or missed entitlements, and increased her confidence in engaging with benefit systems and processes.

As a result of the support, **Nicola also experienced a significant reduction in stress, anxiety, and feelings of being overwhelmed.** Her mental health improved as she developed greater clarity and control over her situation, alongside a stronger sense of independence in managing both her own and her son's affairs. Consistent support from the same adviser helped to build trust and reassurance throughout the process.

Overall, this intervention demonstrates how targeted advice and practical support can lead to both financial stabilisation and improved mental wellbeing. By helping Nicola to understand and manage her benefits, the service reduced immediate emotional distress while building her longer-term resilience and independence.



## Chelsea's story...



Chelsea lives with her eight-month-old baby in a Housing Association property. She is currently on maternity leave, receiving Statutory Maternity Pay (SMP), Universal Credit, Child Benefit, **and Child Maintenance. With her SMP due to end shortly, Chelsea was concerned about how she would manage financially until she is ready to return to work.** Although her employer has offered flexibility, she does not plan to return for several months and identified budgeting as an ongoing challenge.

Chelsea was referred by her Health Visitor for financial support. A benefits check carried out by the adviser identified that while her **income would reduce by £119 per week once her SMP ends, this change**

**would make her eligible for additional support, including Council Tax Support and the Healthy Start Scheme. She was guided through how to apply for these entitlements.**

The adviser also highlighted that Chelsea's Child Maintenance payments may increase, as her ex-partner had recently moved into full-time employment. She was advised to contact the Child Maintenance Service to request a reassessment.

Practical guidance was provided to help reduce household expenditure, including applying for water bill support and accessing lower-cost broadband tariffs. Chelsea was also advised on managing her rent payments and energy bills more effectively. A detailed budget plan demonstrated that she would be able to meet her essential living costs.

## Julie's story...

Julie accessed our advice service with the support of her key worker from P3, seeking reassurance that she was receiving the correct level of benefits and help with managing her finances. At the time, Julie was in receipt of Employment and Support Allowance (ESA) and Personal Independence Payment (PIP), though she believed her PIP award did not fully reflect her needs. She also disclosed non-priority **debts totalling £3,647** and wanted support to manage repayments responsibly.

A full benefits check identified that Julie was entitled to the Severe Disability Premium (SDP), which had not been included in her ESA claim. With our support, Julie successfully applied for this additional element, **increasing her weekly ESA from £145.90 to £224.89.** Due to the length of time this entitlement had been overlooked, we also assisted Julie in requesting backdated payments. When delays were encountered, we worked in partnership with her local MP to escalate the issue. **This collaborative approach resulted in a successful outcome, with Julie receiving a backdated lump sum of £4,963.**

We further supported Julie in completing a review of her PIP award. This resulted in an **increased entitlement**, with Julie being awarded enhanced rates for both daily living and mobility, bringing her PIP income to **£194.60 per week.**

In addition, Julie was referred to our specialist Money Advice Service, where she was supported to establish an affordable repayment plan for her debts, providing her with financial stability and preventing escalation.

As a result of our intervention, **Julie's income increased significantly, her debts became manageable, and her overall financial resilience improved.** She reported feeling less stressed, more confident, and better able to manage her circumstances. **Julie described the support as life-changing, highlighting that she now feels supported and no longer alone.**



## Sam's story...

Sam and their partner are both retired and live in a mortgage-free property, supported by their state pensions. Sam is the primary carer for their partner, who receives the daily living component of Personal Independence Payment (PIP). They initially contacted us for assistance with completing a Blue Badge application for their partner, which was successfully awarded.

During this appointment, the adviser identified that Sam's own health conditions may make them eligible for Attendance Allowance (AA), something Sam had not previously considered. With support from their sister and the adviser, Sam completed an application and was awarded the **higher rate of AA of £110.40 per week**. They also successfully applied for their own Blue Badge.

Further discussion revealed that Sam's sister may also be eligible for support. The adviser assisted her in completing an AA application, resulting in a **higher rate award of £110.40 per week**, as well as a successful Blue Badge application. A subsequent benefits check identified an increase in her **Pension Credit of £82.03 per week**.

In total, this intervention resulted in three Blue Badges being awarded, two higher-rate Attendance Allowance awards, and an annual financial gain of **£16,267.16 across the three individuals**.

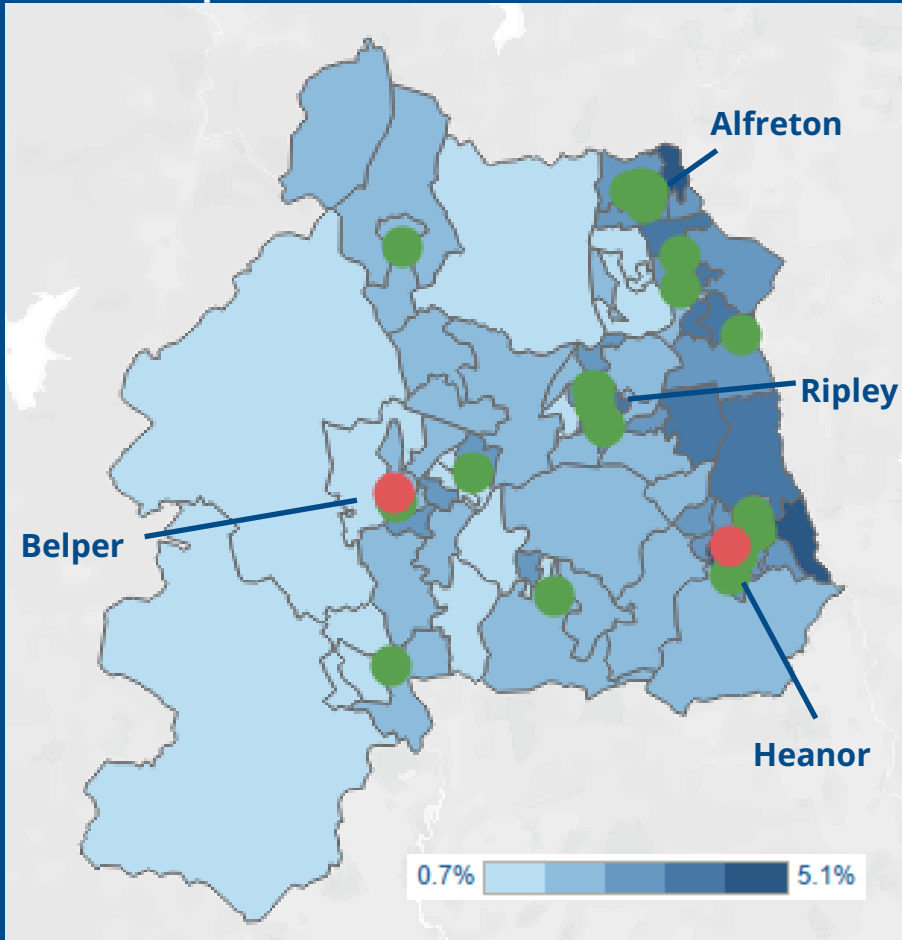
**These outcomes have significantly improved independence, mobility, and financial stability. Increased income has enabled better heating, nutrition, and participation in social activities, contributing to improved physical and mental wellbeing.**

**Additionally, all three individuals are now more aware of the support available through Citizens Advice and feel confident accessing help in the future, as well as sharing this knowledge within their communities.**

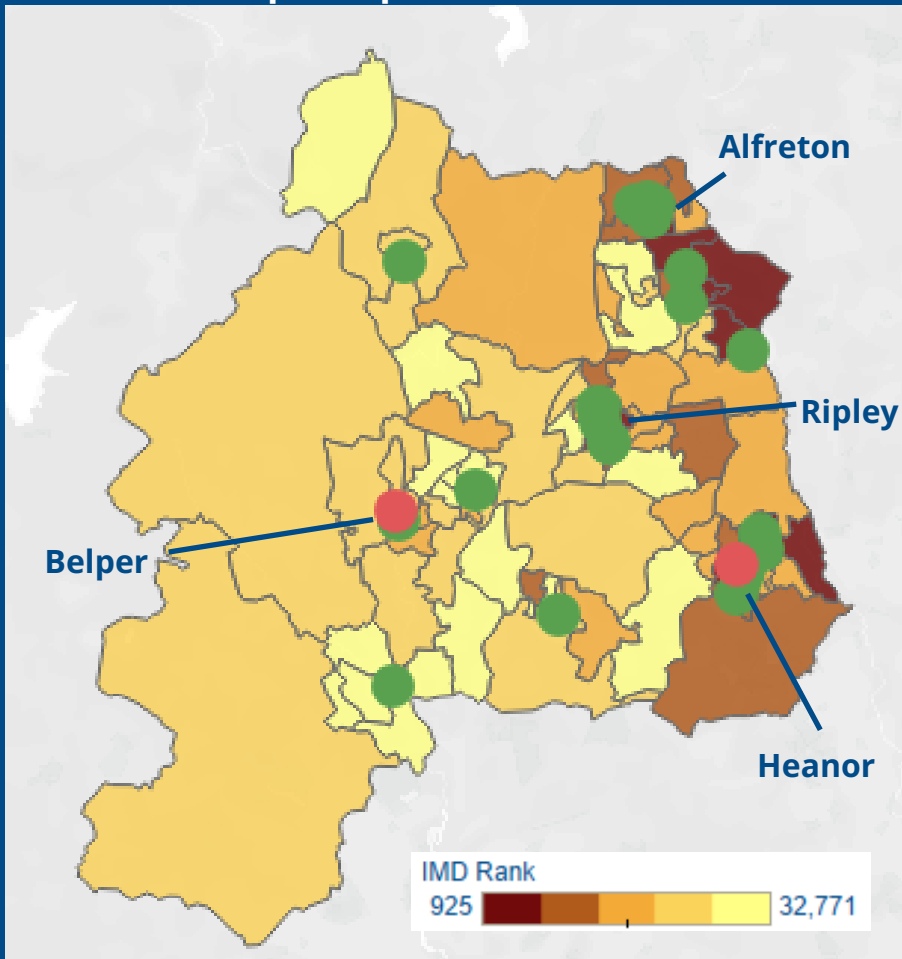


# The community we serve...

## Clients helped:



## Index of multiple deprivation:



## Our advice office:

Heanor Citizens Advice  
Town Hall  
Market Place  
Heanor  
DE75 7AA

## Our advice outreaches:

### Alfreton

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 Foodbank

### Riddings

OSCARI Community Pantry  
and Foodbank

### Ripley

Ivy Grove Surgery  
Jessop Medical Practice  
Ripley Library  
Ripley Medical Centre

### Somercotes

Somercotes Medical Centre



## 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)

**£15.15**

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

Our savings to the public purse include:



**£752,433 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

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 **£1,644,386** 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:

**[citizensadvice.derbyshiredistricts.org.uk/get-involved/volunteering/](https://citizensadvice.derbyshiredistricts.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 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**

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

**Thank you.**



**Chloe Doxey, Chief Executive 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**

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