


# **Our impact and social value in Amber Valley 2020/21**

**“Thank you so much  
for your help...  
now I can start to get  
my life back on track.”**



**Derbyshire  
Districts**

## Welcome and introduction

This year has been vastly different from previous years for everyone, including our community and our organisation. Due to the global pandemic, we have now operated for over a year under lockdown and containment conditions. For us this meant moving our entire operation to a telephone based model, closing all of our face to face service and transitioning our staff to home working. Recognising that the pandemic would affect everybody in many different ways, we wanted to ensure that as an organisation we remained open and available to support our clients with the problems they faced.

Despite fundamental changes to our operation services remained open every day throughout the pandemic and we deployed additional resources to our telephones to try to manage the demand. As a result we helped 2,381 people with 17,644 issues navigate a suddenly more complex world. The pandemic brought about fundamental changes within our community and we found that a substantial number of our clients were first time users of the service, having never needed us before. Complexities around furlough and employment issues meant that this area of enquiries rose along with enquiries relating to welfare benefits, in particular first-time claimants of Universal Credit.

Despite facing significant challenges, we managed to keep all of our specialist projects operating, paying particular attention to those that target the most isolated and vulnerable such as Building Better Opportunities and our Older People's Project.

A bid to the National Lottery Community fund enabled us to buy vital software and equipment to implement "virtual" advice by video link enabling us to address the barriers more vulnerable clients were facing with accessing the service via telephone only. This service enabled us to open the doors to clients in a safe socially distanced way and deliver our service to a wider audience.

Our team of dedicated staff and volunteers have ensured that we deliver a high-quality and responsive service across Alferton, Belper, Crich, Duffield, Heanor, Horsley Woodhouse, 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

**£3.4million  
secured in  
benefits and  
grants**

**17,644  
problems  
tackled**

**2,381  
people  
helped**

**£1 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

61% Female

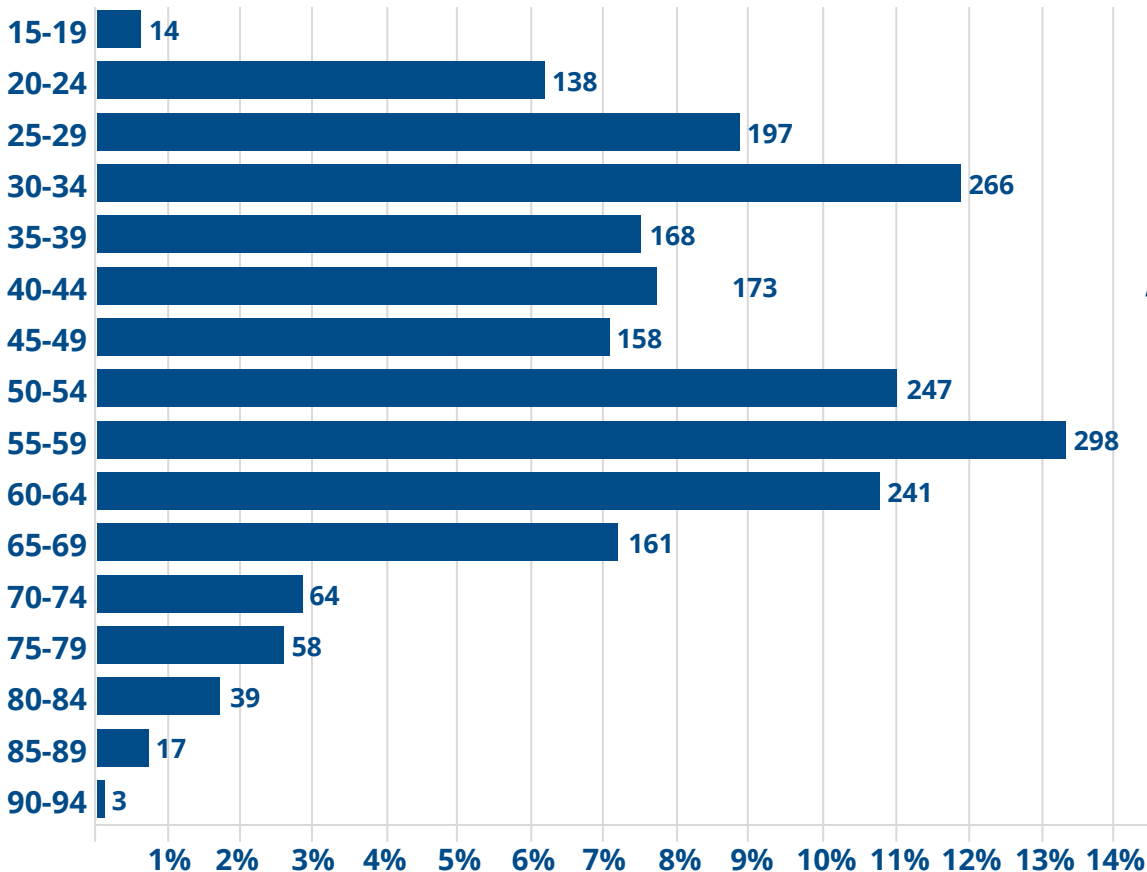
39% Male

49% of people we have helped in Amber Valley have a disability or long-term health condition.

32% 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



# Amber Valley in detail...

## In the last year we have:

Dealt with  
**8,644**  
enquiries  
relating to  
Benefits, Tax  
Credits and UC

Handled  
**421**  
queries about  
limited  
capability to  
work

Tackled over  
**555**  
issues relating  
to Council Tax  
arrears

Helped with  
**1,658**  
PIP related  
issues

Geoff is in his late fifties and lives alone in a house he owns outright.

Geoff had an accident at work 5 years ago leaving him with severe back and leg pain. He left this employment and took various lighter jobs. Due to the constant pain and inability to lie down for more than a couple of hours causing permanent tiredness, Geoff was unable to maintain regular employment and contacted us for advice.

Geoff had never previously claimed benefits and was unaware of the help he was entitled to. For several months he had been living off a small compensation package and by dipping into his pension that was earmarked for his retirement. This was not sustainable.

We explained to Geoff that he could make a claim for Universal Credit (UC). Geoff was very hesitant about this. He explained this was due to difficulty he had reading and dealing with paperwork. He had no access to a computer to make a claim and the thought of this caused anxiety. A benefit check showed that Geoff could have been claiming £409 per month UC. He was also entitled to help with his Council Tax. We were able to alleviate his anxiety and explain the claim process. Geoff was helped to make a UC claim over the phone by our Help to Claim Service. We helped Geoff make a claim for Council Tax Support.

We also discussed other options including claims for Industrial Injuries Benefit and Personal Independence Payments. Advice was given about help with water bills through Severn Trent's Big Difference Scheme, energy advice was provided and we advised Geoff of help available through foodbanks while he was waiting for his first Universal Credit payment



### OUTCOME

**Universal Credit:** £409 per month

**Council Tax Support:** £94 per month

**Anxiety levels reduced**

**89** people came to us  
for advice about  
divorce and separation



We helped **80** people  
to address their rent  
arrears



**167** people needed  
our help to access  
community care



Ward	People helped	%
Alfreton	214	9%
Ripley	208	9%
Langley Mill & Aldercar	159	7%
Ironville & Riddings	154	6%
Somercotes	154	6%
Heanor West	128	5%
Ripley & Marehay	128	5%
Heanor East	123	5%
Kilburn, Denby & Holbrook	119	5%
Heanor & Loscoe	117	5%
Belper South	107	4%
Codnor & Waingroves	95	4%
Shiple Park, Horsley & Horsley Woodhouse	90	4%
Belper Central	88	4%
Belper East	86	4%
Heage & Ambergate	79	3%
Swanwick	70	3%
Belper North	66	3%
South West Parishes	49	2%
Crich	46	2%
Duffield	45	2%
Alport	33	1%
Wingfield	23	1%

Through our energy projects we have provided over 1,000 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 **£32,507**.



Ward	Issues tackled	%
Alfreton	1,881	10.5%
Ripley	1,646	9%
Ironville & Riddings	1,323	8%
Somercotes	1,193	7%
Langley Mill & Aldercar	1,171	7%
Heanor East	1,036	6%
Ripley & Marehay	1,011	6%
Heanor West	893	5%
Heanor & Loscoe	794	4%
Kilburn, Denby & Holbrook	757	4%
Belper South	754	4%
Belper East	736	4%
Belper Central	686	4%
Codnor & Waingroves	664	4%
Shiple Park, Horsley & Horsley Woodhouse	627	3%
Heage & Ambergate	530	3%
Swanwick	447	3%
Belper North	441	3%
Duffield	319	2%
South West Parishes	276	2%
Crich	196	1%
Alport	170	1%
Wingfield	93	0.5%



## 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	5,207
Benefits Universal Credit	3,437
Consumer Goods & Services	305
Debt	3,523
Discrimination & Hate & GVA	120
Education	40
Employment	872
Financial Services & Capability	1,107
Health & Community Care	265
Housing	708
Immigration & Asylum	29
Legal	267
Other	206
Relationships & Family	568
Tax	67
Travel & Transport	111
Utilities & Communications	812
<b>Grand Total</b>	<b>17,644</b>

### 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. In fact, there were double the amount of enquiries relating to Council Tax arrears when compared to any other area of debt advice we provide.

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.

# The difference we make...

Eve contacted Citizens Advice in a very distressed state. She informed our advisor that she desperately needed advice in relation to income and debts.

Eve is married to Tom. They have 2 dependent children with a baby due within the next few weeks.

Eve is a stay-at-home mum and Tom is a self-employed taxi driver. Due to the Covid-19 pandemic Tom's work has been limited.

He made a claim for help from the Self Employment Income Support Scheme but the amount received did not cover their mortgage payments and other essential household bills.

Their mortgage provider had granted them a 6-month payment holiday, but this had now ended.

During the months that Tom's work was limited they had got behind with their water, gas, electricity, and car finance repayments. They had now started to receive letters from their creditors demanding payment. This was causing them huge anxiety and stress.

In December 2020 Tom contracted Covid-19 and was hospitalised for 16 days. He has now been diagnosed with long term Covid. He has been advised by his GP that due to the extent of his health issues resulting from the Coronavirus it will likely be at least 12 months before he is fully recovered and able to return to work.

We completed a benefit check for Eve and Tom to ensure they were receiving all benefits that they were entitled to. This identified an entitlement to Universal Credit (UC), Employment Support Allowance (ESA), Personal Independence Payment (PIP), Carer's allowance (CA) and help towards their Council Tax bill.

We were able to refer our client's to our Help to Claim service for assistance with making a joint UC claim as Eve and Tom felt they would struggle to do this without support. Our advisor helped the clients complete benefit applications for Council Tax Support (CTS), PIP, CA and ESA.

We were able to refer our client's to our Specialist Debt team who were able to prepare a financial statement and negotiate an affordable, sustainable payment plan with their creditors to pay off their debts.

Tom and Eve made a claim for UC and our advisor ensured they were aware of how to manage this claim and what their claimant responsibilities were. The ESA claim was successful with Tom being awarded the highest level. The claim for PIP was also successful with our help and the client was awarded the Standard rate for both the Daily Living Component and the Mobility Component.

As a result of our help and support our client's income has been increased by **£524.62pw**. This has enabled them to address their financial difficulties and alleviated the stress and anxiety that they were experiencing.





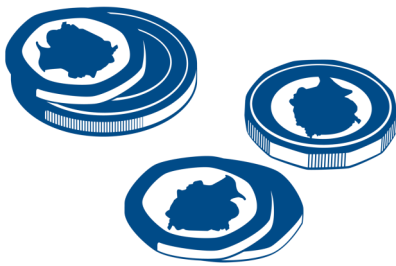
## Our impact...

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

We usually deliver advice sessions in most of the **GP surgeries** across Derbyshire Districts. Across such a rural patch this allows us to reach many socially and geographically isolated clients that we otherwise would be unable to help in a face to face setting. Due to the pandemic, this year we have provided a successful **telephone appointment model**, with many of our clients still being referred to us by health professionals and the wider health community.

The Derbyshire model is championed at a national level by Citizens Advice and has been recognised as good practice within the health management sector.

For every  
**£1**  
of funding  
our clients benefit by  
**£20.37**



For every **£1** invested in our charity it brings **£2.02** savings to the local authority.

Our clients are needing the skills of our specialist **Money Advice** team more and more. People in debt are twice as likely to have a mental health condition. Access to free, confidential and impartial debt advice has a direct and often immediate impact on an individual's financial situation as well as their wider health and mental wellbeing. **Our aim is to....**

let people make sense of their money and budgeting...



moving people out of debt and providing security

build resilient communities...



helping people stay in their homes, manage debt and keep families together

provide access to the right benefits and support...



helping to reduce sickness and stress, keeping people working

help people be 'work ready'...



our volunteering programmes provide skills and confidence



## Older Persons Project...

This year we have developed and expanded our older persons champion project, working across our 4 districts in Derbyshire offering telephone advice appointments. Building referral pathways with other organisations such as the Alzheimer's Society, social prescribers and adult services has been key to making the project a success.

In total we have helped **458** clients with 624 cases to gain **£1,051,571** in unclaimed benefits, giving them a total average income gain **per client of £2,295** per year. The enquiries have mostly involved benefits such as Attendance Allowance and Pension Credit, but have also encompassed travel and transport issues, health and community care as well as utilities and communication issues.



## Energy Advice...



We offer a range of energy related projects, including local one to one advice, a partnership with Western Power Distribution to provide 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.

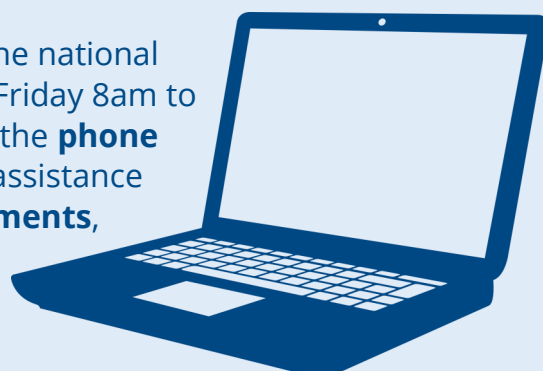
We cover everything energy related including: switching supplier, how to use a smart meter, accessing emergency credit, how to insulate your home, how to access schemes and grants, energy savings tips and much more.

In total through our energy projects we have assisted **over 1,000 clients** to save **£750,000** in total. We assisted 292 people in claiming £40,880 through the warm home discount scheme and the average saving per client for switching energy supplier was £242.

## Help to Claim...

Since November 2018 Citizens Advice Derbyshire Districts has been involved in delivering the DWP funded 'Help to Claim' project, designed to assist anybody who needs **help to apply** for Universal Credit.

During the pandemic we have delivered the project as part of the national Citizens Advice Help to Claim Adviceline, accessible Monday to Friday 8am to 6pm. Our help is tailored to the individual and is available over the **phone** and online through **webchat**. The advice we provide includes; assistance with the online **application form**, help to access **advance payments**, help with providing **evidence** such as childcare costs or **ID documents**, three way **calls with the DWP** and checking that the correct **payments** are received.



## 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 **13,500 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 and drop-in sessions at our Amber Valley advice centres

**Belper:** 103 Bridge Street, Belper DE56 1BA

**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](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**