

Advice Is Good For You

“Your help made all the difference to my health and wellbeing. I have been through the most awful time and at last I felt supported and believed which makes all the difference. I felt like a whole lot of pressure had been lifted.”

From Our Chair

On reviewing the year, our advisers have again dealt with over 23,000 enquiries, handled over £7.5 million of debt and helped people claim £2.5 million in benefits, tax credits and other financial awards.

Funding, as ever, continues to be a challenge and the board and management team continually keep this under review and I need to thank all of our funders for their continuing support.

I am pleased to report that we successfully passed our Citizens Advice audit carried out under the new membership rules. I can also report that we achieve excellent results on our Quality of Advice Assessments, which are now carried out on a regular basis.

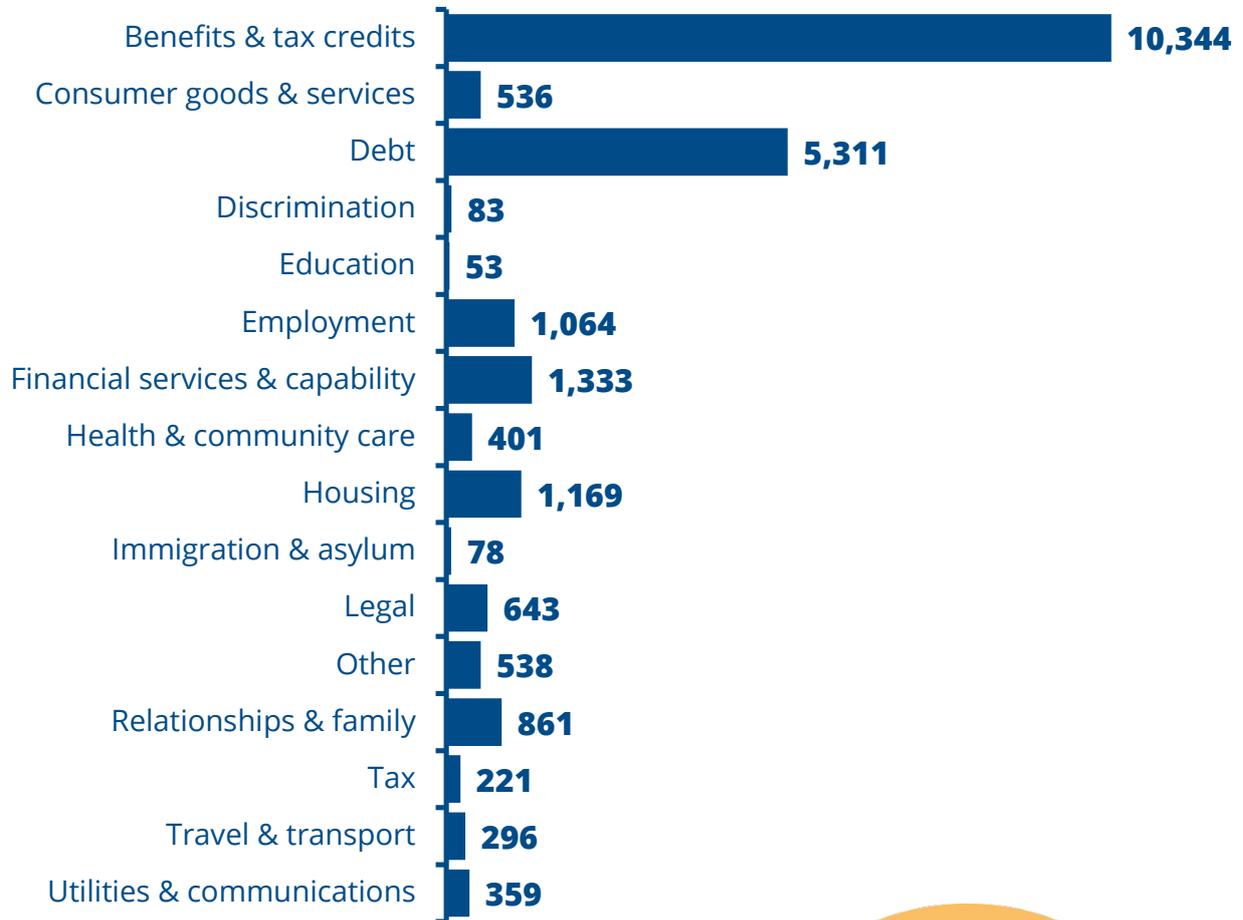
The fact that we are able to meet the challenges we face around funding whilst continuing to deal with an ever increasing number of enquiries whilst performing well against audits and assessments is down to the hard work and commitment of our staff and volunteers.

Frank Bacon

Our Partners



The Problems Faced By Our Local Communities



“Help and knowledge was of great importance to me in a time of depression and extreme hardship, I’m so grateful, thanks.”

“Made my life a lot less stressful having the help there when needed”

Local Case Study

The client was 23; she had been referred to Citizens Advice by the local Community Mental Health Team for help to request a Mandatory Reconsideration against the refusal of PIP. The client had end stage renal failure and suffered from depression. She had been in care but after the age of 21 was discharged from Social Services care and support, since then she struggled to engage with agencies who tried to help.

On visiting the client the benefits supervisor identified that the client had rent and water arrears of £671.40 owing to Rykneld Homes with a court hearing in two weeks. Although the client was in the support group of ESA, she had fallen into arrears with payments of water, and rent arrears had accrued due to the under occupancy charge of Housing Benefit.

On visiting the client it was established she had taken the two bedroom flat as she hoped to be able to dialyse at home before too long – she was travelling twice a week to Sheffield for treatment. It was established the client also had council tax arrears and fuel debts. At no time had the client been advised about Discretionary Housing Payments (DHP).

Contact was made with the Housing Officer with a request to withdraw the possession hearing pending an application for DHP but this was refused as the client was on an introductory tenancy. However, it was agreed that Rykneld Homes would agree to an adjournment pending the award of the DHP.

A DHP application was submitted, with a request for a speedy decision. This was processed within two days and backdated to the start of the tenancy. This left the client owing £132.76 water. At the forthcoming hearing the District Judge gave a two week adjournment for the arrears to be cleared or possession would be given to the landlord.

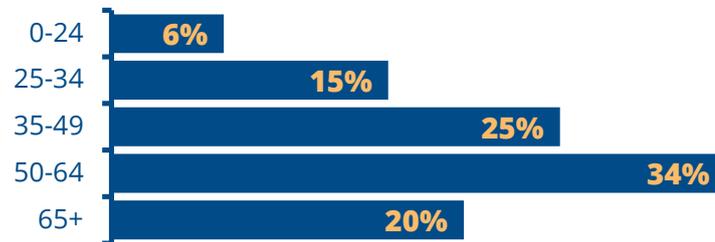
An application was made to the Eliza Creswell Memorial Fund, a local charity, to ask if they would pay the water arrears to protect the client's tenancy. A decision was made the next day and a cheque brought to the bureau for the client to take to the local housing office.

Arrangements were made for the council tax arrears to be deducted direct from ESA and a referral was made to the Home Improvement Co-ordinator and Joint Environmental Health officer for both North East Derbyshire District Council and Bolsover District Council. He assisted the client with an application to the British Gas Energy Trust Fund who paid off the arrears and arrangements were made for the client to pay her utility bills by meter.

At the court hearing, possession proceedings were withdrawn. An order for costs was given against the client – she was to pay £3.70 per week. Since the hearing the client has maintained payments for water and the court costs.

The Local People We Help

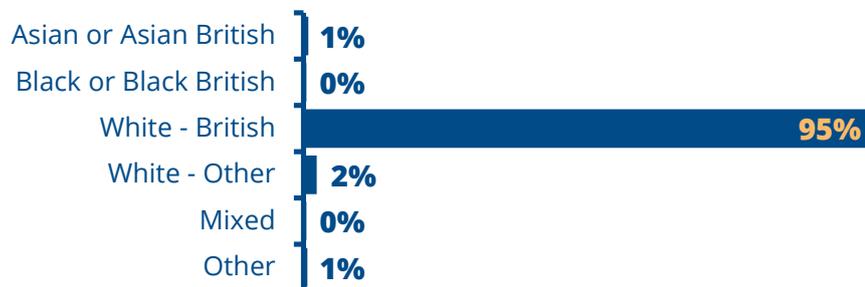
Age Range



Gender



Ethnicity



Disability



Local Case Study

Luis and his wife Eileen were referred to CAB via his GP. Luis, aged 54 had been diagnosed with heart failure. He was the main earner in the household but was now unable to work and his contract of employment was promptly terminated. Eileen worked part time and was paid the National Minimum Wage. They lived in Local Authority housing and had two spare bedrooms. Eileen felt that she couldn't look for more work as Luis needed her at home to provide care.

Luis had numerous debts including credit cards, loans and a catalogue which totalled £12,500. He was unable to make any of the contractual payments following stopping work and the stress and pressure from his creditors was not helping his heart condition. He became very depressed due to his devastating diagnosis and the financial implications.

We advised Luis to claim Contribution Based Employment and Support Allowance and Personal Independence Payments. We also assisted with a claim for housing and council tax benefit. Housing Benefit was awarded but due to the two spare bedrooms his entitlement was reduced by 25% (bedroom tax).

Luis was referred to our in-house specialist debt team who were able to set up a Debt Relief Order for him thus writing off his whole debt giving him a fresh start, and removing the stress and pressure from his creditors.

It took a while for Luis to be assessed for PIP and due to the bedroom tax he continued to struggle financially, so we referred him to the local food bank which supplied food for 10 consecutive weeks until his benefits were put into place. We also supported Luis to obtain a (Discretionary Housing Payment) to help him pay his rent which was awarded at £22 per week.

Luis was awarded the enhanced mobility and standard daily living components for PIP but for ESA he was put into the Work Related Activity Group which he and his GP disagreed with. We assisted Luis with an appeal and at tribunal where we represented him he was awarded the Support Group of ESA which meant that his entitlement did not end after 365 days and he did not have to partake in work related activity as well as a slight increase in ESA payment.

As he was awarded PIP we assisted Luis to apply for a blue badge for parking, gave him information regarding the Motability scheme and Eileen claimed Carers Allowance for looking after him.

Outcomes:

Debt written off £12,500

PIP £111.20 per week

ESA £108.15 per week

Carers Allowance £61.35 per week

Housing benefit £16 per week

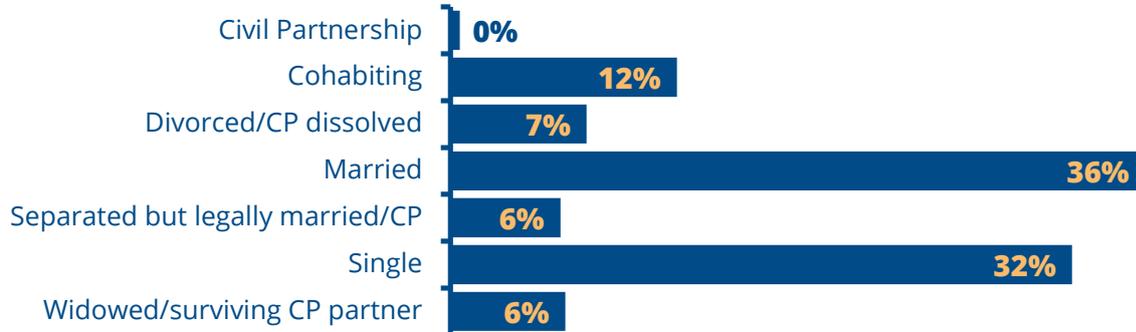
Council tax benefit £15 per week

Discretionary Housing Payment £22 per week

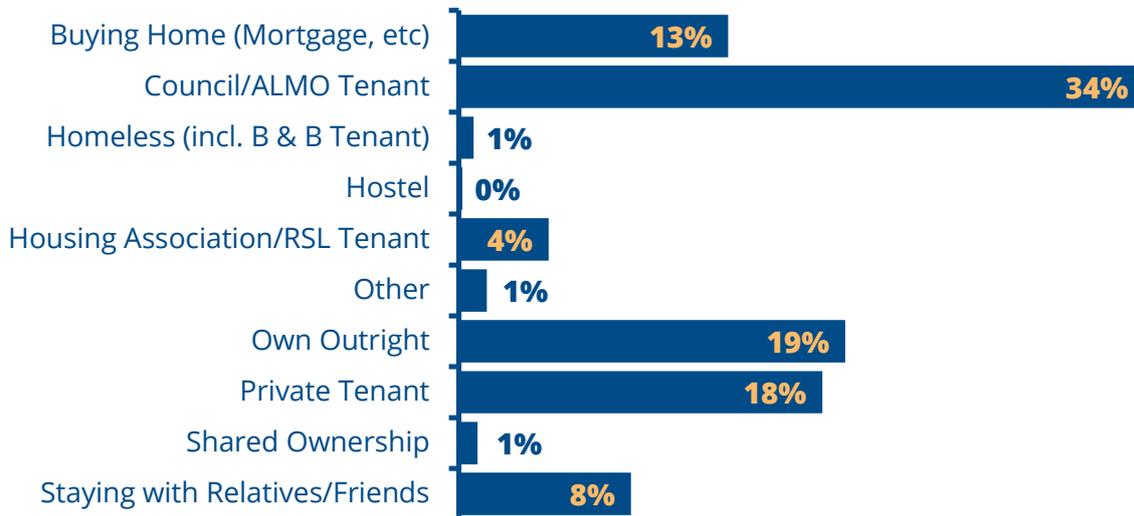
Ten weeks supply of food (food bank referral)

The Local People We Help

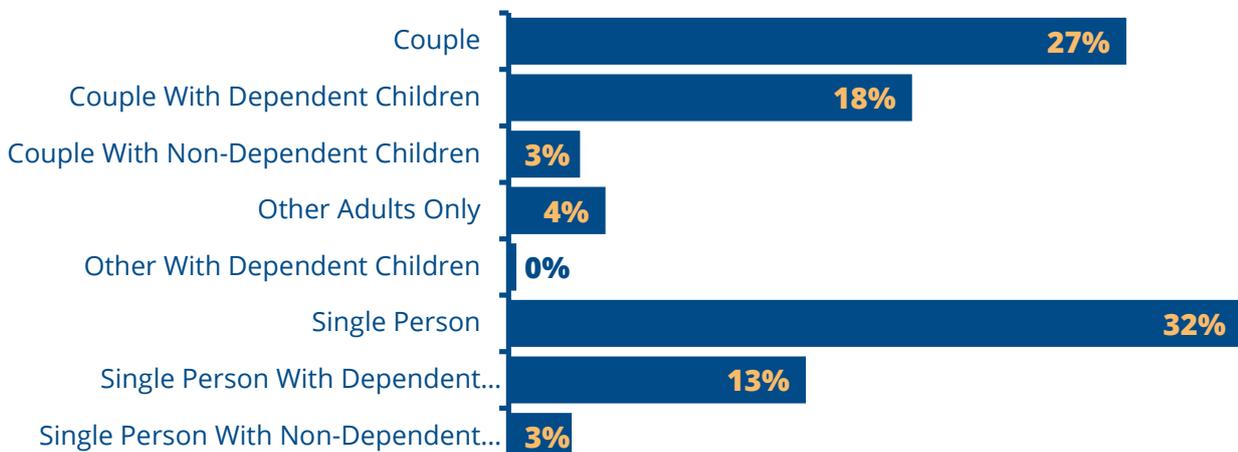
Marital Status



Housing Tenure



Household Type



Local Case Study

Gary was due to be evicted for rent arrears within a few days, meaning he would be homeless. He said that he could not cope with his life any longer. Not being able to work due to ill health and marriage breakdown he started to fall into arrears on his household bills. Being a proud man and not knowing what benefits he was entitled to, his doctor referred him to the GP outreach worker based at his surgery.

Gary's presenting problems included:

- He had no income
- He had not eaten for days
- Court proceeding had been commenced for possession of his property. Gary was a local authority introductory tenant and so had little security. This meant we had no legal grounds to defend his case. Prior to getting this flat he had slept in his van for 18 months after his marriage broke down and he had to leave the family home and his two children.
- Gary's van had been seized by DVLA and impounded. He couldn't afford to tax it after he paid £1,800 to have the van repaired. He was not able to work after this happened being a self-employed plasterer. He said that this was the final incident that tipped him over the edge and he started to have suicidal thoughts.
- His ground floor flat is mouldy and impacting on his health. He was having difficulty breathing and has constants colds.
- His mobile phone was due to be disconnected
- He doesn't have a cooker
- He does not have a television licence.
- He suffers from a number of health issues depression, anxiety and panic attacks. He has mobility issues. Muscle spasms, sciatica, and cramps in his legs.

We assisted Gary with contacting a food bank; a food parcel was delivered that day.

We helped with making successful applications for Housing Benefit, Council Tax Reduction and Employment Support Allowance. We also requested a backdate of benefit.

The backdated Housing Benefit helped to clear half his rent arrears as he received over £1,000 backdated payment. Likewise his backdated ESA claim, which he intends to use to clear his council tax arrears with purchase a washing machine.

We went with Gary to the court hearing and presented his case, the District Judge made an Order that his case be adjourned for 28 days, based on the fact that we had applied for Housing Benefit and a referral had been made to the Royal British Legion.

We approached a local supermarket who donated a mobile phone so that we could be in contact with Gary and a £10 voucher for credit.

We assisted him with reporting his damp problem to the relevant department.

The Royal British Legion agreed to pay the rest of his rent arrears; pay for a television licence; arrange for the delivery of a cooker; and also provided a £30 food shopping voucher.

Unfortunately, Gary's van has been auctioned; this action had been taken before we became involved. Gary was very upset that this had happened as he hoped to return to work at some point, and the van had all his tools inside and his trading logo. We contacted with his local MP who agreed to take the complaint up on his behalf.

Gary's situation is not unique; many of the clients that we see are faced with a crisis and do not seek help before things get out of control. Citizens Advice being present in GP surgeries is a life line, and in Gary's case saved his life.

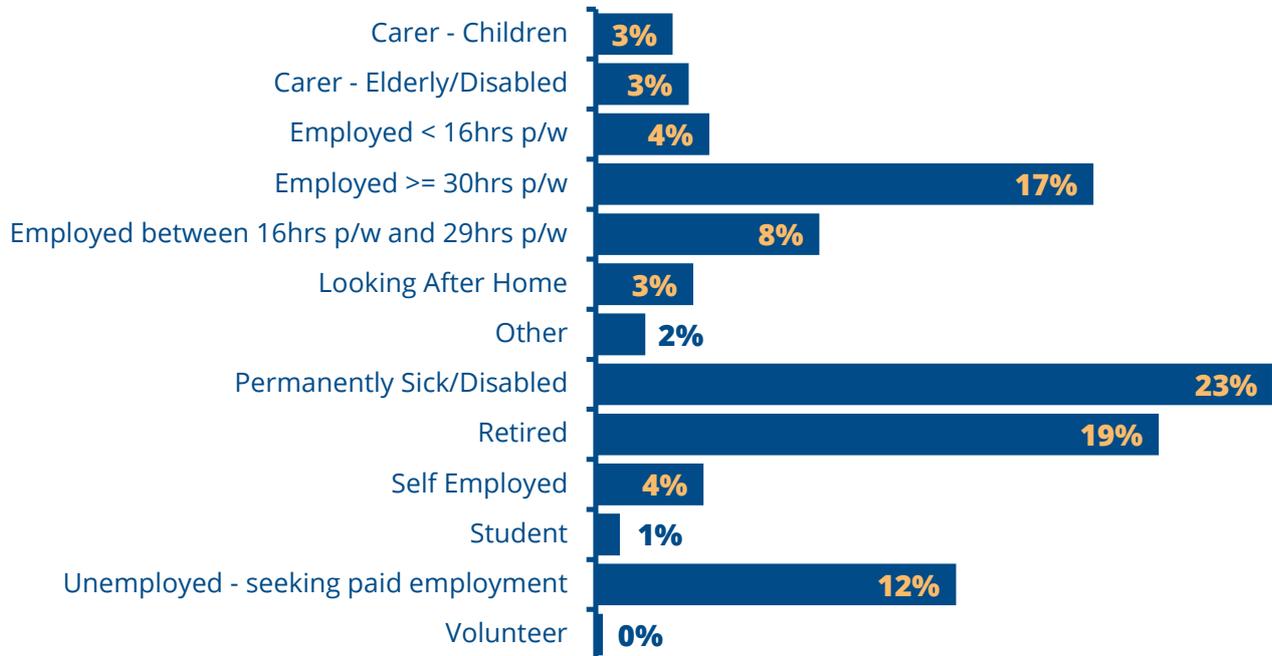
In summary, Gary has said that since the involvement of NEDCAB and other agencies like the Local Authority, charities etc. He has been empowered to make his own choices. We have listened, and taken away some of his frustrations and feelings of hopelessness. He can now see a future and his confidence in society has been restored.

Outcomes:

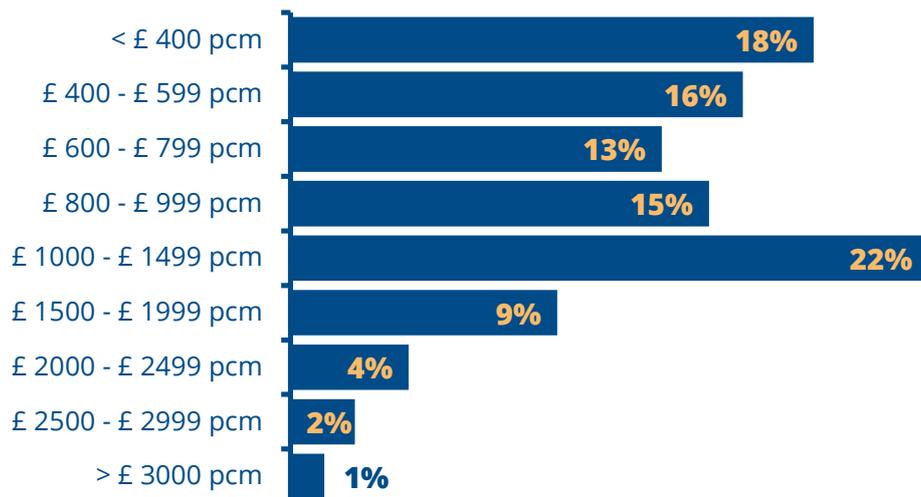
- Food parcel
- New Mobile phone provided with £10 top up
- New cooker provided
- Possession prevented
- ESA weekly income £72.40
- Housing benefit weekly income £83.00
- Council tax benefit weekly income £15.00
- Lump sum backdate: £2,044.80
- Empowered to deal with housing issue
- Potential suicide prevention

The Local People We Help

Occupation



Income Profile



Project Work

Our theme for this year's Annual Review is **ADVICE IS GOOD FOR YOU**

Our project work reinforces this statement

Our **Long Term Conditions Project** delivered in partnership with our colleagues at Citizens Advice Chesterfield provides specialist support with welfare benefit problems for people with long term or life threatening illnesses which complements our **GP and Families** Projects. The project is funded via the Big Lottery.



A recent independent evaluation of the project stated. "The impact of the project is very significant."

92% of users felt that the project had made a lot or some difference to their self-confidence, with 70% saying it had made a lot of difference. 95% of users felt that the project had improved their health and wellbeing a lot or to some degree with 66% saying that it had made a lot of difference.

The project has also been well received by health professionals with one GP stating: "The ability to refer to CAB and have their input meant that I had more clinical time to see patients. If the service had not been there I would have spent time researching about how service users could best address their circumstances. This would have taken away clinical time."

Our **Derbyshire Scamwatch Project** also helps address the impact of scams. According to research by Bournemouth University: "scams can cause long lasting or permanent damage to an individual's health and quality of life. Many victims experience injury to their confidence and trust, and some victims are left with the psychological effects of stress, anxiety, fear, depression and shame"



Part of our work on this project is speaking to large groups of people and feedback from one of our events concluded that 85% of those attending felt they were more confident that they could recognise a scam in the future. Our aim is to repeat these events to increase the number of people able to confidently recognise a scam.

This project is funded by the Derbyshire Police and Crime Commissioner and delivered in partnership with Derbyshire Trading Standards and Age UK Derby and Derbyshire.

Determinants of Health



How your local Citizens Advice can help

<p>Work Environment</p> <ul style="list-style-type: none"> • Rights at Work • Changes to terms & conditions • Maximising income • Managing money and debt • Variable hours & zero hour's contracts • Stress, health & safety at work • Balancing Care, Life and work responsibilities • Maternity and Paternity Rights • Discrimination • Sickness and Work 	<p>Unemployment</p> <ul style="list-style-type: none"> • Employment Rights when work ends • Benefit Advice and increasing income • Income Tax refunds • Challenging Sanctions • Money Advice and Debt • Access to Job Search • Financial help upon starting back at work 	<p>Housing Advice</p> <ul style="list-style-type: none"> • Poor Housing Conditions • Insecure unaffordable housing • Harassment from Landlord • Problems with Energy costs and keeping warm • Overcrowding • Bedroom Tax • Neighbour problems • Homelessness • Housing Options • Financial help towards the cost of Rent
<p>Relationships (Social Networks)</p> <ul style="list-style-type: none"> • Relationships and Marriage • Financial help raising Children • Domestic Abuse • Separation and Housing • Ending a Relationship • Disputes over Children • Grandparents Rights • Bereavement • Accessing legal help and legal aid services 	<p>Education</p> <ul style="list-style-type: none"> • Volunteering Opportunities • Training • Choice of School/problems at School • Costs of education: help for parents of schoolchildren • Financial help for Students 16 and over in further education 	<p>Health</p> <ul style="list-style-type: none"> • Adjusting to onset of long term illness/disability • Support around Community Care • Information & Advice around Health Care Services • Accessing Services • Financial help towards cost of prescriptions, glasses and dental treatment

“Inequalities are a matter of life and death”

‘Fair Society Healthy Lives’ (The Marmot Review)

Research and Campaigns

Throughout the year we have been monitoring experiences from our clients that fit with our priorities for campaigning.

We examined the practices of Job Centre Plus. We had seen a pattern of single parents being asked to attend a work focused interview. While their children are under the age of five there is no need for them to be actively seeking work. However, when their child reaches the age of three they can be called for an interview periodically. We noticed people being called frequently. We also noticed this pattern with carers who similarly can expect to be called for a review of circumstances periodically; again this review was called for frequently. Clients told us that they feared their benefits would be stopped if they did not attend. Although clients will retain their right to benefit the subliminal message is that they should seek employment.

We joined forces with Citizens Advice Chesterfield to monitor the difficulties with obtaining medical evidence to support clients' appeals at Tribunals. We work in GP practices and have good relationships with the health professionals but there is an increasing reluctance to provide evidence, or, if it is obtained, there is a charge. Clients on already compromised incomes cannot afford this.

We have also looked at water charges. We feel it is inequitable that people living in identical properties are charged differing amounts for water by their landlord.

Increasingly people have to apply for benefits online. We are concerned that many people will not be able to participate in this, either because they are not computer literate or they simply have no access to the internet.

All of the above concerns were fed into Citizens Advice reporting system.

We also joined with our national association to campaign for the halt of the Full Service roll out of Universal Credit. We wrote and spoke to Lee Rowley MP about our concerns.

We called for three issues to be addressed.

- People are waiting up to 12 weeks to receive their first UC payment.
- UC is too complicated and people are struggling to use it.
- People are not getting the help they need when the system fails them.

We participated in Scam Awareness month in July.

- We contacted all Derbyshire pharmacies about bogus miracle cure marketing scams.
- We gave an interview to Peak FM which was streamed throughout the month.
- We appeared on the local TV news programme Calendar about Scams and older people.

Volunteering is good for you

Does volunteering improve health?

With busy lives, it can be hard to find time to volunteer.

However, volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even greater for you, the volunteer. Volunteering and helping others can help you reduce stress, combat depression, keep you mentally stimulated, and provide a sense of purpose. While it's true that the more you volunteer, the more benefits you'll experience, volunteering doesn't have to involve a long-term commitment or take a huge amount of time out of your busy day. Giving in even simple ways can help others and improve your health and happiness.

Volunteering is good for your mind and body

Volunteering provides many benefits to both mental and physical health.

Volunteering helps counteract the effects of stress, anger, and anxiety

The social contact aspect of helping and working with others can have a profound effect on your overall psychological well-being. Nothing relieves stress better than a meaningful connection to another person.

Volunteering combats depression

Volunteering keeps you in regular contact with others and helps you develop a solid support system, which in turn protects you against depression.

Volunteering makes you happy

By measuring hormones and brain activity, researchers have discovered that being helpful to others delivers immense pleasure. Human beings are hard-wired to give to others. The more we give, the happier we feel.

Volunteering increases self-confidence

You are doing good for others and the community, which provides a natural sense of accomplishment. Your role as a volunteer can also give you a sense of pride and identity. And the better you feel about yourself, the more likely you are to have a positive view of your life and future goals.

Volunteering helps you stay physically healthy

Studies have found that those who volunteer have a lower mortality rate than those who do not. Older volunteers tend to walk more, find it easier to cope with everyday tasks, are less likely to develop high blood pressure, and have better thinking skills. Volunteering can also lessen symptoms of chronic pain and reduce the risk of heart disease.

But don't just take our word for it. Here is an account from one of our volunteers:

"Twenty years ago, I was medically retired from my job and with my youngest child about to enter the school system I was wondering what to do with my life. After years spent raising three children to school age where the most tasking questions asked of me were of the type "What does a cow say mummy?", I was desperately looking for something new to occupy my mind. I was unfit for full time work; in fact with my medical condition. I doubt that I would ever have found work of any sort. Whilst sinking ever deeper into the frustration of not being employed I happened to come across an advert in the local press stating that CA was seeking volunteers to help in their local office. I read the advert many times then decided why not, they can only say no. I applied and was accepted. I initially thought that a year to find what it was all about would be enough to get the old grey matter ticking over again.

When I started everything was written down by hand. There were no computers. Case records were paper based and research materials were kept in a black cabinet stuffed full of paper!

I had wanted something to do that was both interesting and challenging. These I got by the shed load and even after twenty years I still find everything interesting and challenging. To see, and be part of, how CA has evolved though the introduction of computers and other aids has been fascinating. The most rewarding part of the twenty years has been being able to help vulnerable people through difficult times. I have enjoyed being an Adviser, Caseworker, Session Supervisor and finally helping trainee advisers, many of whom have gone onto permanent employment themselves within Citizens Advice.

I, personally, have benefitted greatly from support I have received from Citizens Advice with regard to my own health issues. The many courses that I have been able to attend over the years have also benefitted me a great deal. The most outstanding part of my association with Citizens Advice however, has been the many wonderfully dedicated people that I have worked with and the many lasting friendships that have formed. It is surprising how helping others, even by just listening, can be very uplifting.

Yes, a twenty year experience that will live fondly in my mind for the rest of my life."

"Before your help I was very stressed and anxious which makes me feel sick and have headaches. Your support worker made me feel more confident that things would be all right"

"The outcome of the tribunal was in my favour. I do not have to worry so much about money. I feel this is helpful for my wellbeing and mental health"

You can access our services

At our assessment centre
1 Bridge Street, Clay Cross (by the Bus Stop)

Mon - Fri 10am - 2pm

Or at a large number of outreach locations
including most GP Practices and Children's Centres

By telephone 0300 456 8347 Mon - Fri 10am - 2pm



See our website for full details of all our services

www.nedcab.org.uk



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www.facebook.com/NEDCAB

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