



Advice at the Heart of Your Community

Annual Review 2017-18

**citizens
advice**

**North East
Derbyshire**

From Our Chair

Whilst we have had another challenging year, I am pleased to report that the Bureau is in a healthy position. We have scored very well in our leadership assessment as well as our client and staff surveys. I cannot commend the staff too highly.

The theme of this year's review is "Advice at the heart of your community". This reflects that we make our advice available in 29 locations across North East Derbyshire and Bolsover Districts and also our commitment to make quality advice available to as many people as possible. Not surprisingly, although benefits, tax credits, Universal Credit and debt make up the majority of our enquiries, a quick look at our review reflects that last year we offered advice over at least 16 advice areas.

We dealt with 21,787 enquiries and a profile of the people requiring help with these problems can be found in the review. 95% of those people surveyed said that our service helped them find a way forward and 96% said they would recommend our service to others.

I am also delighted to be able to record that our advisers have helped claim over £2 million of benefits/tax credits and assisted in rescheduling almost £6 million of debt.

In conclusion, I wish to record the Board of Trustees thanks to all our staff, paid and unpaid, for all their work and commitment and a huge thank you to our funders for their generosity which makes all of this possible.

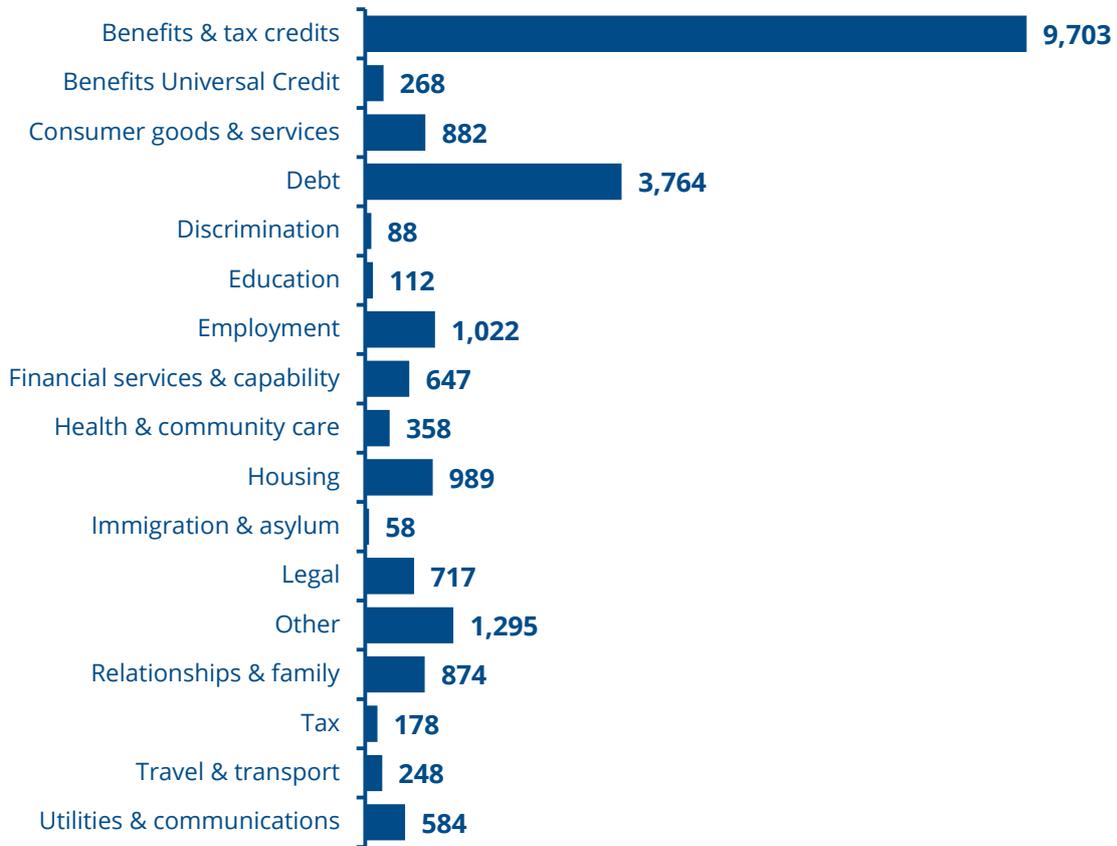


Graham Hawkins

Our Partners



The Problems Faced by our Communities



Thanks from our clients

You did a fantastic job of helping me appeal my claim for ESA and even though it took nearly nine months waiting for the appeal, I won it!

Thanks to everyone concerned in helping me!

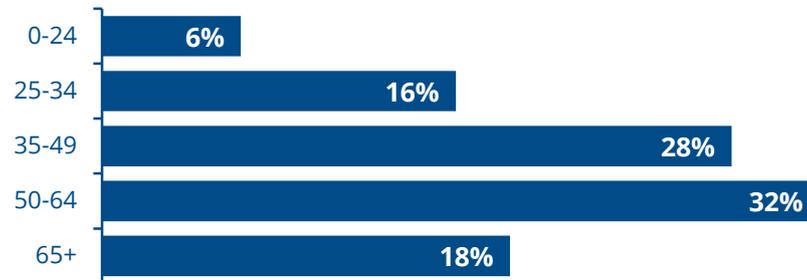
Thank you for all your help, you are very kind and understanding with my condition. I would definitely recommend you to everybody.

From the first phone call, you went out of your way to ensure I had the relevant information and gave me a quick appointment, which was informative and reassuring.

I believe funding is absolutely vital to keep these services for the public as it helps people like myself access information, advice and have representation. Without your help, I doubt I would have been successful with challenging my son's DLA decision.

The Local People We Help

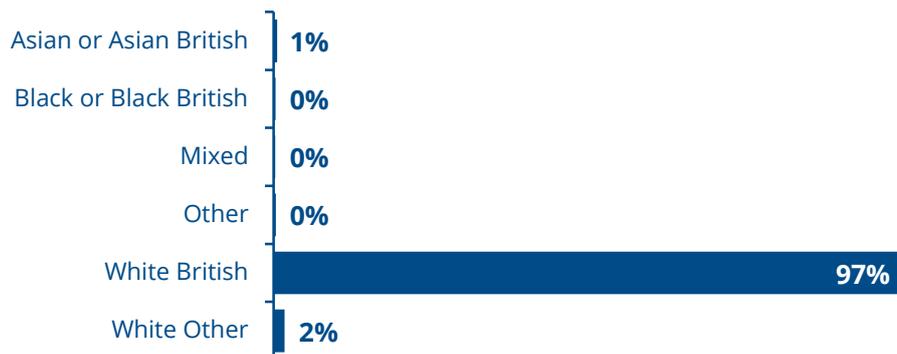
Age Range



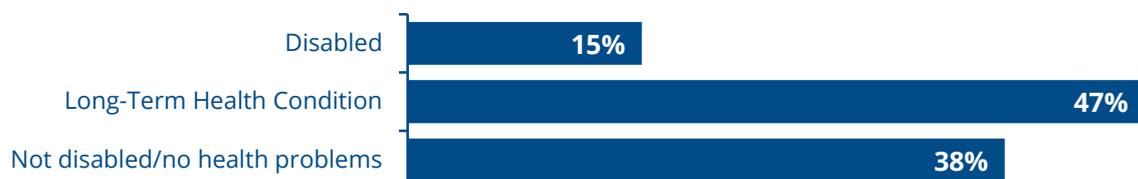
Gender



Ethnicity

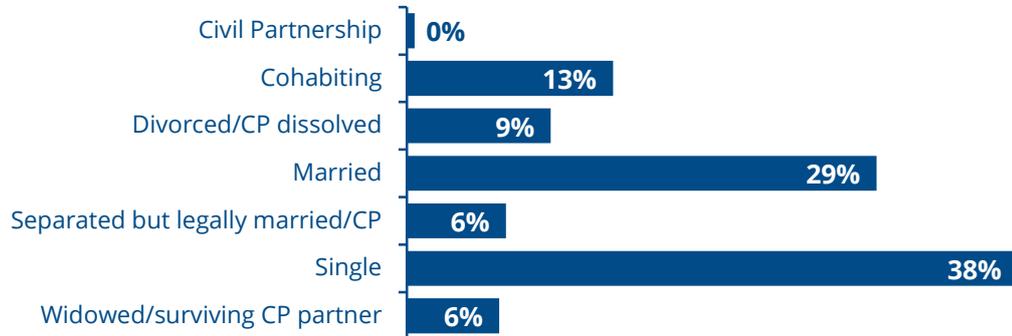


Disability

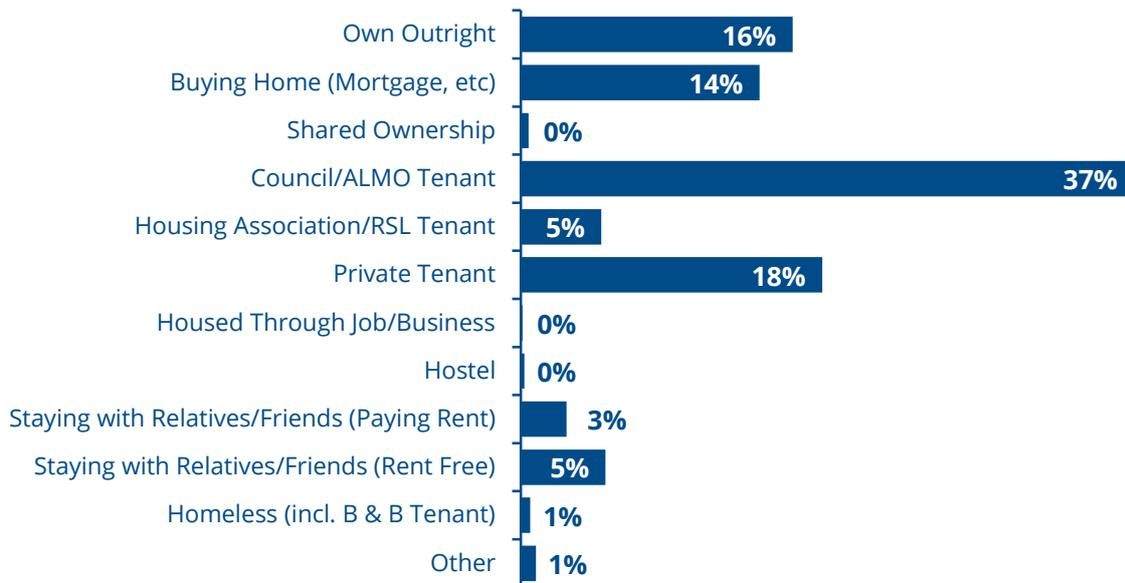


The Local People We Help

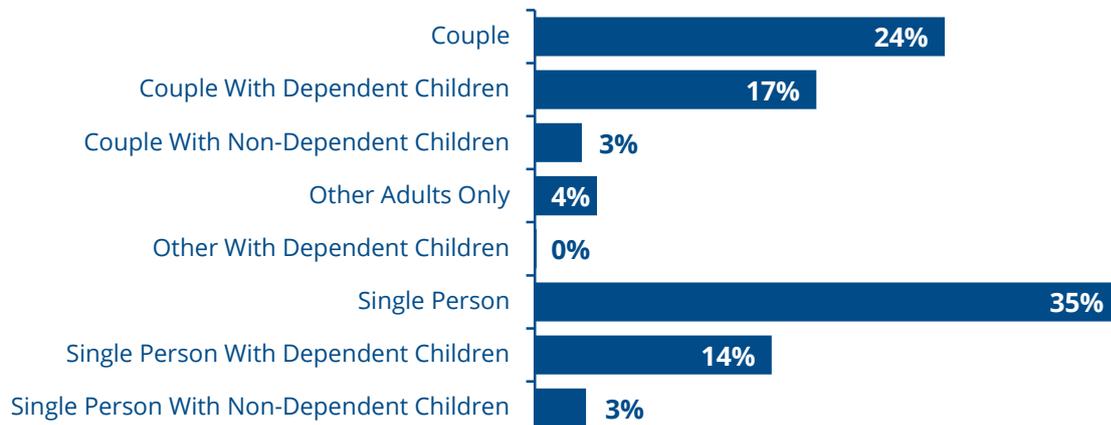
Marital Status



Housing Tenure

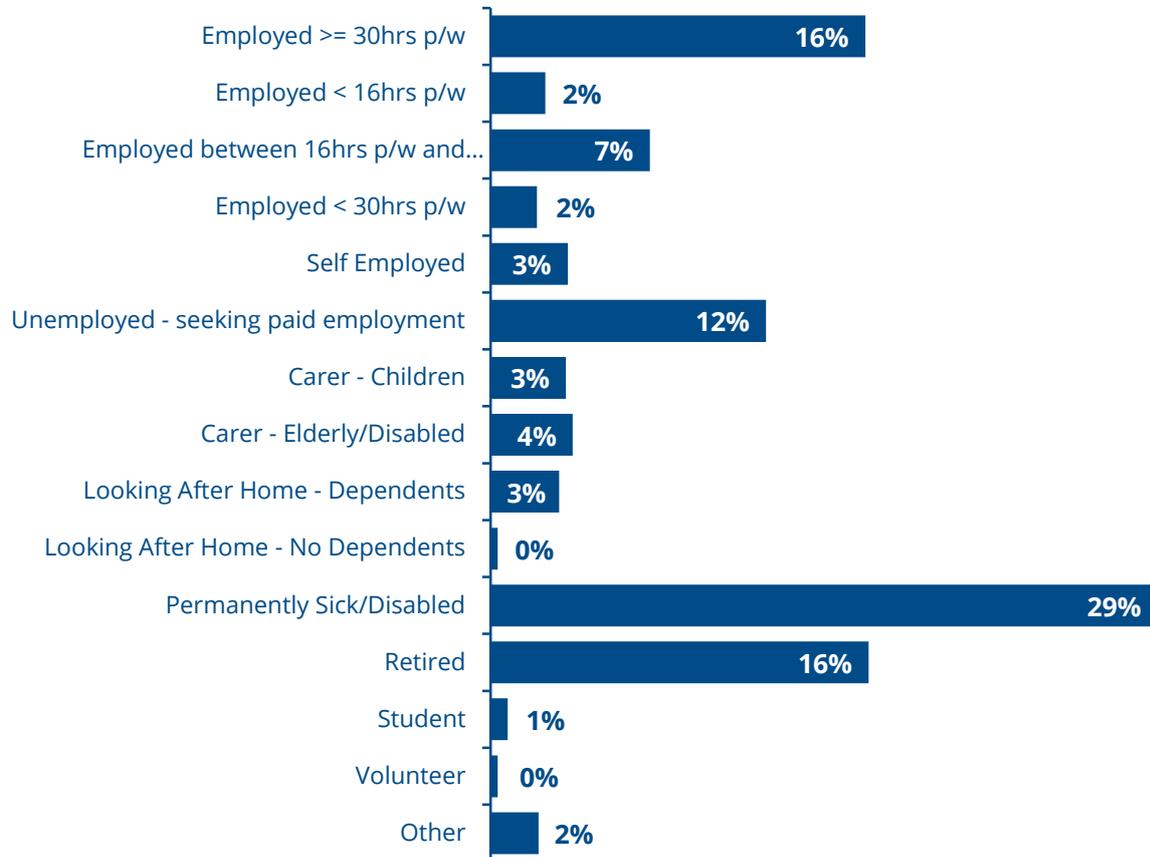


Household Type

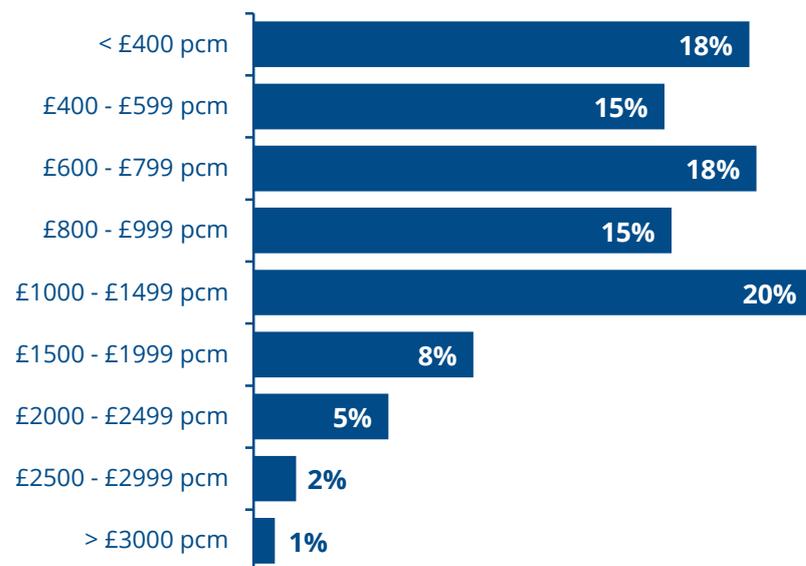


The Local People We Help

Occupation



Income Profile



Our Impact in 2017/18

Anyone can have a problem



Nearly 3 in 4

of our clients said their problem affected their lives, including causing anxiety and financial difficulty



Almost 5 times

as likely to be on a low-income, when comparing our local clients to the England and Wales population

Who we helped



21,787 issues

Dealt with locally face to face, and by phone



113,929 pages

Viewed by local people on our National Advice website

How we do this



29 locations

where we provide free and independent support



52

dedicated local staff and volunteers



£193,261

estimated worth of donated hours by our 31 volunteers

The Difference This Makes



85%

of our clients said their problem was solved



95%

of our clients reported our service helped them find a way forward



96%

Of our clients said they would recommend our service

All of this benefits individuals and society

Our Impact in 2017/18

Why we're needed

Life is complicated. Sometimes people encounter challenges and problems they don't know how to deal with, and they need help to overcome them.

We help people find a way forward

We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives.

One of our greatest strengths is the flexibility to deal with most issues people come to us with - like problem debt, consumer issues and negotiating changes to benefits eligibility.

We're here to help everyone who needs support. This includes some of those most in need - the clients we help locally are five times as likely to live on low income than an average member of the England and Wales population.

Through our daily interaction with clients, we have a credible understanding of local needs. We use this insight to tailor our services and improve policies and practices locally.

We provide advice in locations that matter most, such as GP surgeries.

Putting our clients' needs at the heart of decision-making means we also work in

partnership, making it easier for clients to access relevant services.

The difference this makes

Whoever you are, whatever your problem and however you access our service, we are just as likely to solve your problem.

85% said with our help their problem was now resolved.

96% say they would recommend our service.

Achieving these outcomes has a positive impact on our clients' lives and for society. It also prevents detriment occurring or escalating.



Due to our help locally

- **£2,168,495** benefits/tax credits have been successfully claimed
- **£5,921,619** debts have been rescheduled

Demonstrating that we are an essential local service, now and in the future.

Local Case Study

Grace attended an appointment at a GP outreach session because she had been asked to transfer from Disability Living Allowance (DLA) to Personal Independence Payment (PIP). Grace informed us that she was receiving the lower rate of the care component and high rate mobility; in addition Grace claims Contribution Based ESA and is in the Support Group.

Grace suffers from osteoarthritis, glaucoma and other conditions which impact on her daily life. Grace was finding that everyday tasks such as cooking, washing, and dressing herself were becoming increasingly difficult because of significant weakness in her muscles and she was relying more on support from family members to manage her daily life.

Grace had already made an effort to answer some of the questions and asked for help to check them and to help with the rest of the application as she was anxious about ensuring that her award continued.

We went through the PIP form with Grace and made suggestions on how to elaborate on points that she had made which needed further explanation to make it clearer how she is affected by her conditions.

Following the application and medical assessment Grace was awarded the enhanced rate of both the daily living and mobility components. Grace is not entitled to the severe disability premium for ESA because she is not in receipt of Income Related ESA but we advised that if she receives care from someone else they may be entitled to claim Carer's Allowance now that she has been awarded the daily living component of PIP.

Outcome

- Increase in award of £61.10 per week (£3,177.20 per annum)

Thanks from our clients

A massive thank you to you, as our complaint letter you sent to change the decision of us getting maternity grant has been accepted and we have now received £500 in the bank this morning.

Once again, thank you, we wouldn't have got the money if it wasn't down to you.

You at this office have always been very kind and helpful, more than one could hope.

Local Case Study

Zoe attended a GP outreach appointment for help to resolve an issue with a claim for Housing Benefit from Bolsover District Council. Zoe explained that she and her husband had a mortgaged property in joint names which they lived in as the marital home. Following a breakdown of the relationship in January, Zoe's husband left the home. Zoe moved out in June with the intention of selling the house.

Zoe moved into a private rented property and made a claim for Housing Benefit, she was initially awarded the full local housing allowance rate of £72.72 per week because she was in receipt of Income Related ESA (Support Group); due to her health issues Zoe was also in receipt of the enhanced rate of PIP for both components. At all times Zoe kept Bolsover District Council informed of the situation with her marital home.

In July, Zoe received a letter from Bolsover DC informing her that they had stopped her award of Housing Benefit because they considered that she was taking too long to dispose of the property and decided to treat it as capital.

Before approaching us, Zoe had been in contact with Bolsover DC a number of times to try to get her Housing Benefit reinstated but without success; she had provided all details about the house, the value and the steps taken to dispose of it and had receipts to prove her compliance with the council's requests.

The length of time without help to pay her rent was causing Zoe severe financial hardship, she was reliant on her mother to support with her rent payments but this was becoming unsustainable for her mother as well. In addition, our client was caused considerable anguish and anxiety over the situation.

Zoe explained that there had been a lot of delay in selling the property because her ex-husband had caused difficulties over the issue and had initially refused to co-operate with selling the house. When she attended the appointment in September the house had been sold subject to contracts for £115,000; the outstanding mortgage was £93,000 so the equity was £22,000 which was going to be split equally between both partners after costs of the sale.

We advised Zoe that for means tested benefits (including Housing Benefit) the value of a property is disregarded for 26 weeks if she has left the property following the relationship breakdown from the date she left. The property can be disregarded for a further 26 weeks if she is taking reasonable steps to either live in the property or dispose of it; this time limit can be extended further if she has evidence that she is taking steps to do so.

We did a benefit check which confirmed that if Zoe received the full £11,000 from the sale of the house (not counting fees) she would still be entitled to Income Related ESA and therefore would still be entitled to the full amount of the Local Housing Allowance.

In light of this, we advised Zoe that she should still be entitled to Housing Benefit. We made a call to Bolsover DC and were told that the issue was still with a decision maker and had not been resolved. We wrote to Bolsover DC on Zoe's behalf to request an urgent decision, we cited the regulations permitting the value of a property to be disregarded and asked for Housing Benefit to be re-instated.

Zoe was struggling to buy food due to the loss of Housing Benefit so we advised her about the Derbyshire Discretionary Fund and gave her the number to make a claim for an emergency cash payment.

A week after we sent the letter, Zoe called us to say that she has been awarded Housing Benefit fully backdated to when it was stopped in July but that the claim was suspended pending information on when the sale was expected to be completed from the solicitor; Zoe therefore received no payment of Housing Benefit. Zoe's solicitor was unable to provide information on when the sale would be completed.

Bolsover DC held our authority to act on Zoe's behalf so we called them to discuss the backdating of the Housing Benefit, we explained the hardship which was being caused and the adviser agreed to pass the case back to a senior case officer to see if the backdating could be released to ease the hardship.

A week later, we received a letter from the senior benefits officer to confirm that Housing Benefit had been awarded as long as Zoe was in receipt of Income Related ESA. We called Zoe who confirmed that she had received the backdated benefit. We advised her to keep Bolsover DC (and ESA) informed about the sale of the house but based on the information she provided, she should be eligible for Income Related ESA and therefore HB.

The backdated Housing Benefit enabled Zoe to repay the debt to her family and relieved a lot of stress for her. We advised Zoe that if she found she was struggling, to pay the shortfall between the Local Housing Allowance and her actual rent that she could apply for Discretionary Housing Payments to help but she stated that she would be able to manage with her other income now that Housing Benefit was in place.

Outcomes

- Backdated Housing Benefit: £1090
- Ongoing HB award: £72.72 per week (£3,781.44 per annum)

Research and Campaigns

This year has seen us placing a greater emphasis on Research and Campaigns work after a collective decision to work towards identifying and improving issues which affect our clients, and the wider population of North East Derbyshire and Bolsover.

We have attended a number of Citizens Advice Research and Campaigns forums throughout the year to share ideas with colleagues across the country about the problems having the most impact on our clients.

In order to focus our efforts we have decided to prioritise three areas:

- Universal Credit (UC)
- Problems with ESA and PIP Assessments
- Ongoing issues with debt

We continue to see issues around the roll out of Universal Credit Full Service, notably misinformation provided by Jobcentre staff to claimants. We have been able to pass on our findings to the Chief Executive to inform his discussions with Lee Rowley MP.

We are seeing an increasing number of issues with clients claiming UC who are facing possession or eviction proceedings due to rent arrears accrued through delays in payment of UC. Disturbingly, many of the cases come from social landlords and local authorities. Clients with mental health issues or who are digitally excluded are at a significant disadvantage with UC and we will continue to monitor issues relating to the roll out.

Since June, when UC was rolled out to most of North East Derbyshire, UC issues have increased every month. We have dealt with a total of 1,325 UC issues (as of 10th December) this year.

Since the Away Day in September there has been an increase in the number of evidence forms submitted by advisers, so we would like to take the opportunity to say thank you for this and encourage everyone to continue submitting them where you see issues affecting clients. All evidence forms help to build a picture of trends affecting people locally and nationally.

In October we joined with other Local Offices across the country to highlight the work we do in an average week; another thank you to everyone for taking part and submitting things to include.

Next year we will be looking to increase our Research and Campaigns work and get focus for the issues from local media to highlight what needs to be changed to benefit our clients.

Taking Our Work into the Communities

Through our projects we are able take our work into local communities.

GP Project

Funded by Derbyshire County Council (Public Health)

This project enables us to put advisers into 21 local GP Practices, users of these sessions are extremely pleased with the ease of access and local availability. Timely advice can also have a positive effect on someone's health.



Families Project

Funded by Derbyshire County Council (Public Health)

Like the GP Project, this takes our work into the communities targeting families, particularly those with young children. Help with Tax Credits, understanding the benefit system and child care costs are among the many issues that families struggle with.

Financial Inclusion Project

Funded via the Money Advice Service

We have a dedicated Money Advice Team who are all accredited by the Institute of Money Advisers. Debt is a major problem across our two Districts and our team works hard to find the best solution to relieve people of their worries and be able to move on via a relevant payment plan.

Derbyshire Scamwatch

Funded by the Derbyshire Police and Crime Commissioner

This project in particular is to make local people aware of the numerous scams that are prevalent across all our communities. We work closely with Trading Standards and where appropriate visit people who have been subjected to a scam.

Bolsover Information Desk

Funded by Bolsover District Council

This desk can be found in Bolsover Library and is available for basic information and provides access to our other advice sessions.



Outreach Sessions

These are mainly funded via our core funders North East Derbyshire District Council and Bolsover District Council

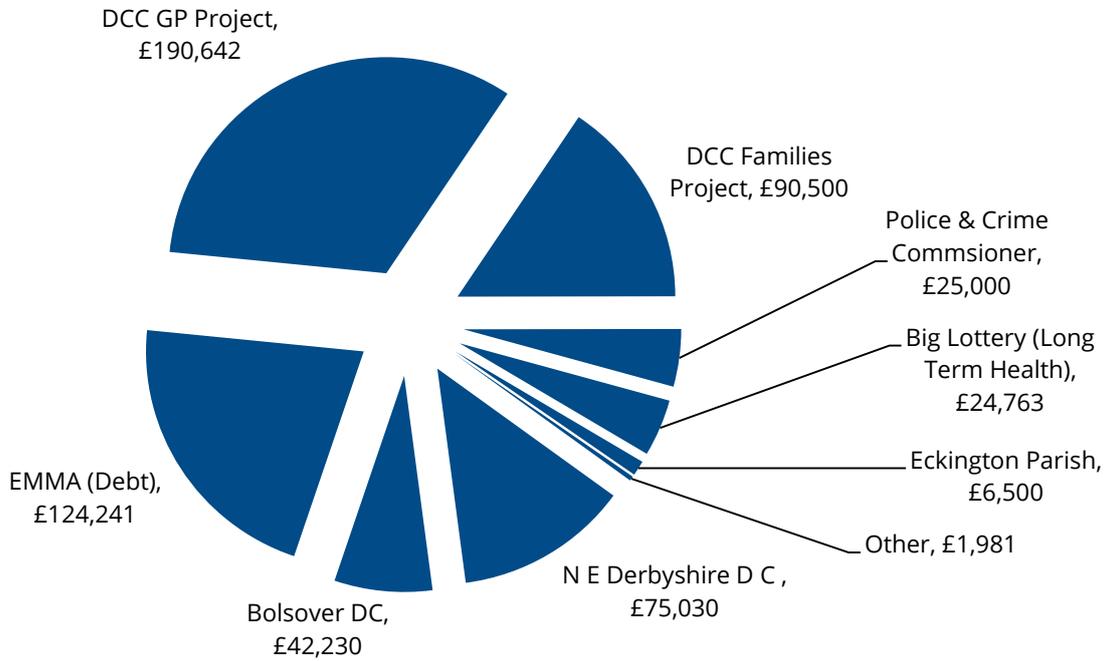
These sessions enable our advisers to carry out additional work in other community buildings such as libraries.

CAB Instant

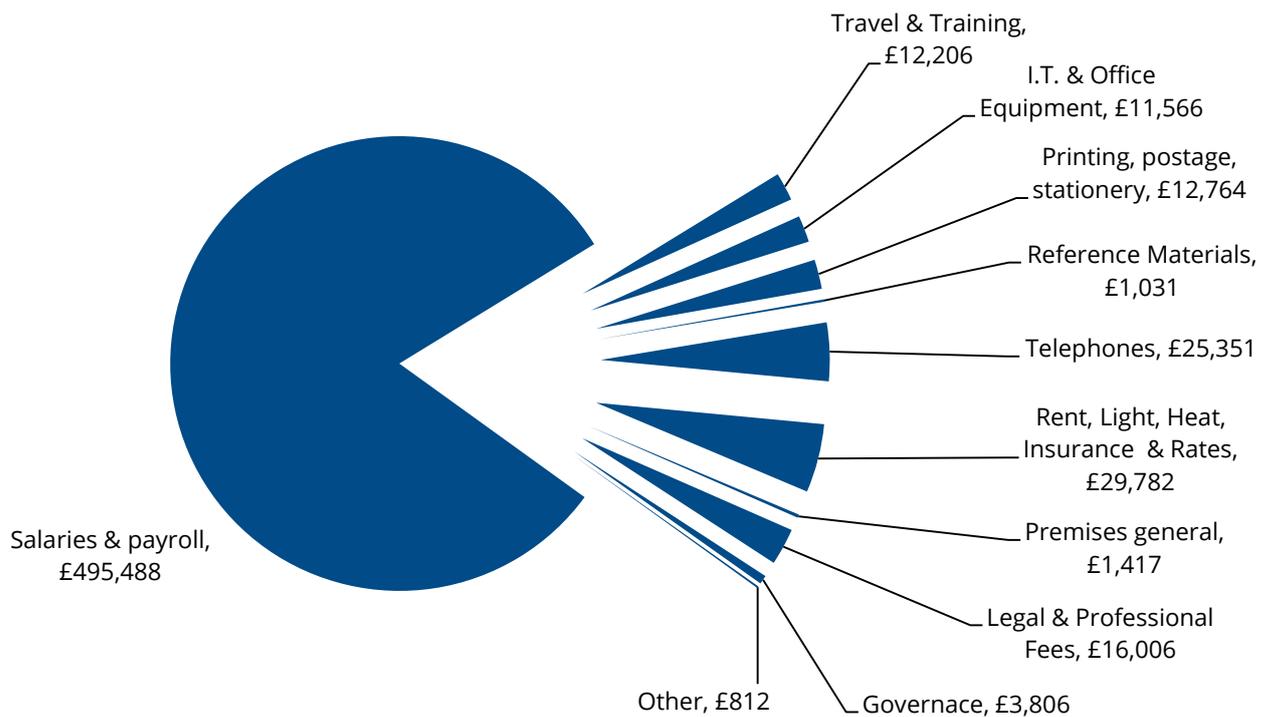
This is our main drop in centre in Clay Cross and is funded by North East Derbyshire District Council.

Financial Overview

Income



Expenditure



...and it's Goodbye From Me!

Nearly 30 years ago I happened upon a poster in my local library asking for volunteers at Citizens Advice. I thought to myself that would be a good thing to put on my CV, I had just finished a degree in Social Sciences and it seemed an appropriate opportunity. I also liked the idea of being useful and helping my community.

I was successful in my application and started volunteering at our Clay Cross office. The training was extensive and really enjoyable, part of which was sitting in with experienced advisers. I remember thinking I would never be able to be as competent as them.

After only a few weeks, a paid position became available, I applied and got the job! It meant that I had to undergo an accelerated training course in order to become qualified as quickly as possible. We were at the very beginning of giving advice in the community, with outreach sessions in community centres in Stonebroom, Arkwright and Holmewood.

I remember my first solo advice session was a baptism of fire. These were the days before mobile phones or computers were routine office equipment. We were not quite in black and white, but close!

The bureau went through many changes in those early years of my career (I didn't know it was a career then!). We developed specialities in Welfare Rights and Debt and also took cases to Employment Tribunals, they were nerve racking! Still it all provided a firm foundation for me to progress through to other roles (I still stress I didn't realise it was my career!).

Eventually I became Deputy Manager and at last, the penny dropped that this was indeed my career.

I can honestly say that I have never regretted applying to volunteer all those years ago. Every day has been varied, inspiring and fun. All of my colleagues are the hardest working, most passionate people you could have the pleasure of working with. Our clients are in turn very appreciative of our work. It is so rewarding to be part of an organisation that places itself at the heart of the community it serves.

Corinne Jesson

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

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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Registered office: 126 High Street, Clay Cross, Derbyshire, S45 9EE

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