

Citizens Advice Denbighshire

Annual Report 2019/20

**cyngor ar
bopeth**

**citizens
advice**

**Sir Ddinbych
Denbighshire**

September 29th 2020



**A big THANK YOU to all our
volunteers, you are the
backbone of our
organisation. Without you, quite
simply, there would not be a
Citizens Advice.**



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Chair's Report

2019/20 has been a far cry from our normal business model. We were operating normally until March 2020 when the COVID-19 pandemic turned everything topsy-turvy and forced a major change to our operations. We had a face-to-face service which was used for 70% of our clients. Within a few days we had re-engineered this into a 100% digital service. This was a phenomenal piece of work and could not have been done without the willing cooperation of our staff and volunteers. Thank you to all of you.

The strong financial position at the end of 19/20 enabled us to meet the challenges ahead and ensured we could continue our services and retain our current staffing levels.

Finally, we were pleased to recruit 2 new trustees in the year, Mrs Victoria Massey and Mrs Charlotte Howard.

Alastair Morgan Trustee Board Chair

Chief Executive's Report

An unprecedented response in an unprecedented time. That is how I'd sum up our reaction to the crisis situation brought about by the Coronavirus (COVID-19) pandemic.

Up until March this year, I would have been reflecting, in this column, upon the last year, as a sound, consistent and productive year. We have kept and won contracts due to our excellent performance, management and governance.

Then came March and the pandemic. What we have achieved is quite remarkable and should be recognised. We changed a predominantly office based, in person service to an entirely remote service in a week. All this was done without any additional resources. Our staff and volunteers stepped up in the crisis; offering to use their own IT equipment, offering their "free" minutes packages on home phones and mobiles, learning in hours how to use a remote telephone platform.

It wasn't easy and it's not a permanent solution, when we can, we will resume our in-person

service alongside a digital and telephone service.

Our excellent Adviceline telephone team have led the way for us to be able to offer a full and comprehensive telephone advice service, the team have been providing a pan-Wales service for over 10 years!

Our clients have felt no disruption or reduction in our services. We have reached out further into our communities, ensuring the most vulnerable are supported. We are working with our key partners, Denbighshire County Council, DWP, Welsh Government and our third sector network to ensure people have the advice they need, when and how they need it.

We can be rightly proud of what we have achieved - we have been helping people in crisis for over 80 years.

Lesley Powell CEO



Information Assurance:

Citizens Advice Denbighshire is committed to the management of information risk and a summary of key points and controls is available upon request from the CEO.

Our impact in 2019/20



£1.48m

of backdated
benefits was
received by
clients



276

clients raised
out of fuel
poverty



9 out of 10

clients said our
welfare benefit
service
improved their
quality of life



4077

clients came
to us for help
with benefit
issues

We helped 5860 clients with 8478 enquiries

£10.95m

**of benefit and tax credit gains
for our clients**

**To August 2020 we advised 1079
clients directly affected by COVID-
19**





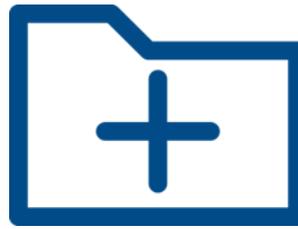
88%

of debt clients said that following the debt advice process made a lot of difference to their peace of mind



32%

by value, of debt handled was priority debt, which can lead to loss of essential items, home or freedom if not addressed



1157

debt clients supported through 2019/20



37

per 10,000 adults entered insolvency in Denbighshire in 2019, higher than the England & Wales rate of 25

£11m

of debt handled on behalf of clients in 2019/20

For every **£1** invested in Citizens Advice Denbighshire we returned:

£2.38 in fiscal benefits

£16.47 in public value

£21.95 to our clients



Denbighshire School Uniform Recycle

Sally Holland, the Children's Commissioner for Wales has taken an active interest in our Denbighshire School Uniform Exchange for several years. Discussions last year between the Commissioner's team and ourselves highlighted the financial and emotional pressure felt by young people and their parents caused by the annual prom events.

In February this year, the Commissioner visited Denbigh High School to meet with the School Council, to talk about the importance of recycling and reducing waste and financial awareness. In conjunction with her visit with the school council, we had set up a "pop up prom wear" shop for a day, in a vacant shop in Denbigh, kindly donated by the owners. Prom wear had been generously donated by the community, following a Facebook "shout out" and the shop was full of beautiful dresses and smart suits. These were "gifted" to pupils who came to the shop.



Dr Steffan Evans from the Bevan Foundation (Policy and Research) came to the pop-up shop in Ruthin last year and met with parents to talk to them about their experiences of the Free School Meal and School Uniform Grant Schemes. Their responses and insights helped to form the Bevan Foundation Report "Lifting children out of poverty the role of the Welsh Benefit System." The report looks at how Welsh Government support schemes such as Free School Meals can better assist families on low income.

We actively promote take up of all the low-income family support schemes and offer each family a "financial health check" looking to increase income and reduce expenditure. The campaigning and research element of the School Uniform Recycle Scheme is equally important to the support we provide to families, it is through this ancillary work that we have a real opportunity to speak on behalf of Denbighshire families.

This year we had anticipated delivering the scheme in much the same way as last year, which had been successful - various shops across the whole district. Obviously as we started to approach the summer term time it was apparent that we would have to do this differently. We decided to offer an "online shopping" facility, promoted through Facebook and to provide "open air" markets with our partners Denbigh Town Carnival Team led by Catherine Roberts and our colleagues from the South Denbighshire Community Partnership, Corwen and Pengwern Community Centre.

The online shopping aspect has gone so well, we have decided to keep this going next year, hopefully with our shops open too.

We have been able to provide families with school uniform vouchers with grants from the Community Foundation Wales, Denbigh & Rhyl Town Councils and Ruthin Rotary Club, an invaluable support for families at a difficult time.



Eat Well, Cook Slow

Eat Well and Cook Slow was delivered to 160 Denbighshire families in partnership with Denbighshire County Council who provided funding and referrals to the project. We acknowledge the support of other agencies in the provision of food and other support to the project including, The Ask Centre Rhyl, South Denbighshire Community Partnership and Vale of Clwyd Food Bank.

Families were contacted between May and September 2020, each have received a slow cooker, recipes and food and have additionally undergone an assessment of additional advice and support needs. This report will evidence a range of support given to the families but by way of example we have identified £125k in additional benefit entitlements and £375k of debt in which regard we are engaging further with families to provide advice.

All of the families were already being helped by support workers, but the project demonstrates the value of partnership working and targeted engagement with ready access to specialist advice

Slow Cooker Feedback

The Denbighshire Slow cooker project was very successful in terms of numbers, we also received many grateful comments from participating clients. A small selection are below:

“We were extremely grateful to have had the opportunity to get involved, nice things like this don't usually happen for us and it's really changed our lives. Our children have even had fun helping to prepare meals with the slow cooker. It's an amazing feeling.”

“Great, have enjoyed watching the videos and learning new recipes. Like we weren't the only people going through the hardship. We spend more time together preparing the food. It was really good, love the slow cooker! It is a good project for large families that there are people that can help”

“I would just like to thank you for doing this project, on a tight budget its quite hard being able to purchase useful electrical items, I don't have friends or family here they're in England and when I told them we had this opportunity they were amazed, we didn't get any support with anything before we moved here 2 years ago but the support and opportunities we have had now living here has really helped more than you'll ever know, so thank you so much for giving us this gift to provide better for my children.”

<h3>Eat Well, Cook Slow</h3> <p>Hi, we are really pleased that you are involved with our Eat Well, Cook Slow Project. Citizens Advice Denbighshire is working together with Denbighshire County Council. Our aim is to promote healthy eating and energy efficiency, we hope that you will enjoy it and maybe save some money too!</p> <p>This booklet contains three slow cooker recipes for you to try, the recipes are adaptable and you can change the ingredients to suit you and your family. We have included a box of vegetables that you can use for the first soup recipe, and where possible an extra food gift for you which has very kindly been provided by: South Denbighshire Community Partnership, Vale of Clwyd Foodbank or the Ask Centre in Rhyl, depending where you live.</p> <p>We have a video of Sarah, the Chef from The Grouse Inn in Carnog, preparing the recipes so that you can see how she does it. The first recipe can be found here: https://www.youtube.com/watch?v=15Vx-flec&amp;feature=youtu.be or searching for 'Eat Well, Cook Slow' on YouTube and selecting videos posted by the 'Citizens Advice Denbighshire - Eat Well, Cook Slow' channel. Other videos will be added soon.</p> <p>Many thanks to Sarah, and The Grouse Inn, for stepping in and providing the recipes and video demonstrations for us. Also, to South Denbighshire Community Partnership, Vale of Clwyd Foodbank and the Ask Centre in Rhyl for their support and the gift of additional food.</p> <p>Thank You!</p> <p>If you want to contact us about the project please phone: Citizens Advice Denbighshire on 01745 816087 or email us: Denbigh@cab.co.uk</p> <p>We hope that you have fun, enjoy cooking the meals and using your slow cooker.</p>	<h3>Slow Cooker Vegetable Soup</h3> <p>A healthy, but warm and hearty vegetable soup. In around 10 minutes, you can chop the vegetables and fill up your slow cooker. You can also substitute in whatever frozen or fresh vegetables you have on hand.</p> <p>Prep Time 10 minutes Cook Time 6 hours on high or 3 hours on low Serves 6 to 8 people</p> <p>Ingredients</p> <ul style="list-style-type: none">225g peeled carrots, cut into 2.5cm rings110g celery cut into 2.5 cm pieces110g green beans cut into 2.5 cm lengths225g trimmed and washed leeks, cut into 2.5 cm lengths225g peeled potato, cut into 2.5 cm pieces1 small onion, peeled and roughly chopped1 litre (2 pints) vegetable stock (2 stock cubes in boiling water to dissolve)1 x 400g tin chopped tomatoes2 x tablespoon tomato paste4 x cloves garlic, minced or 2 teaspoons garlic puree1 teaspoon smoked paprika1 teaspoon dried mixed herbs2 bay leaves (optional)salt and freshly milled black pepper to taste
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Your Place or Ours

This Big Lottery funded project based in the Corwen and Edeyrnion area of South Denbighshire is now in its third year. The project, led by South Denbighshire Community Partnership (SDCP) from their premises at Canolfan Ni, Corwen, continues to deliver strong outcomes for the local Community

We must congratulate our partners for the energy they have brought to community development activity in the area. Following their success a further application was made to Big Lottery and funding has now been secured until 2024 to extend the delivery area across the Dee Valley to Llangollen enabling us to further develop advice services and volunteer activity across South Denbighshire.



SDCP Chief Officer Margaret Sutherland said: “This partnership has come about from the support we have received from the Big Lottery Fund because CAD were an integral part of the bid that we made for funds to fight rural isolation and rural poverty.

“We are working to reduce fuel poverty through the Corwen Energy Local Scheme

and we also work with CAD on their school uniform recycling and on helping people reduce their energy costs and on debt.

“This is helping people in very difficult circumstances, many of them very worried about debt but the key thing is many of them were eligible for these benefits but they just weren’t claiming them.”

“What we’ve been able to do is to bring the expertise of CAD to Corwen with their local officer Kirsten Sedgwick where previously they had had to go to Ruthin and she has been able to help them with making claims online.

“Some people have been owed over £10,000 and in one case it was £24,000 in back-dated claims and 70 per cent of that money will be spent locally.”

Social Value Cymru

In 2018, along with SDPC we secured training and support from Social Value Cymru and Mantell Gwynedd to measure the Social Return on Investment (SROI) on the Your Place or Ours project.

Graham Kendall and Yveline Hands have received training and have worked with partners and stakeholders to measure the SROI on the project for the first two years of its activity. Aside from developing our ability to demonstrate what we do as an organisation, this meets a commitment to Big Lottery to enhance our demonstration of the project’s impact and value for money.

The SROI report demonstrated that the project generated over £2M in social value in its first two years and that for each £1 invested £6.01 of value was created

Denbighshire County Council

Homelessness Prevention Team

The Welsh Government set up the Homelessness Action Group to recommend the steps needed to end homelessness in Wales and this project materialised as a result of collaboration between Denbighshire County Council (DCC) and Citizens Advice Denbighshire. This project has been running for over a year and is recognised by both partners to be highly successful and invaluable.

DCC took the step to co-locate the Homeless Prevention Team (HPT) in the ASK Centre, Rhyl working alongside CAD thereby ensuring clients receive a complete wrap around service in one location, bringing together help and support in one place.

Clients who are homeless, or are at risk of homelessness, are triaged by DCC HPT team, their needs are assessed and a same day referral is made to our caseworker Jinny.

Jinny makes a full assessment of the client's financial situation:

- Offers benefit and Income maximisation advice
- Identifies any unclaimed benefits
- Completes an Emergency DAF/DHP
- Provides energy/water advice information and tariff setting
- Makes a Help to Claim (UC)
- Identifies any issues of debt: works to reduce /suspend deductions deals with other debt issues, so that people don't miss rent payments
- Liaises with HPT on the client's progress
- Maintains regular contact with clients
- Works with tenants in the private rented sector to deal with landlord problems, including challenging rent rises, dealing with disrepair, and security of tenure and possession proceedings - eviction from the private rented sector is a leading cause of homelessness.
- helps people who are in arrears with their rent or mortgage to prevent them facing eviction
- improves financial capability so that people can manage their money better

- Explains the rights and responsibilities of tenants and landlords so that people can keep hold of a tenancy once they get it
- Helps people make applications for social housing or look for accommodation elsewhere

The results have shown that this approach works with notable successes, increased footfall, increased client engagement and improved client outcomes with financial stability significantly improved.

Externally this innovative project has been recognised by Citizens Advice Cymru and is featured in a presentation at the TSPC Housing and Local Government ministerial meeting with Julie James.

This project has continued unabated during the pandemic and its relevance and need will be at the forefront of service provision as we transition into the autumn and winter months.

A client told us;

"During this time though, I have no money spare and bank overdrafts are mounting up.

Jinny Tilston has been helping me to apply to get a new washing machine. My present machine is 10 years old and has stopped working. This was getting me down as I can't afford laundrette bills.

The first application was rejected, and I was beginning to lose hope. Jinny persevered and helped me apply for another grant. She spent ages talking to me and helping me, and I think she did a lot behind the scenes too. She had to phone them and chase up the application. I think others would have given up, but she is totally dedicated.

I wanted to write to say how much I appreciate Jinny's help at this time. I've had a call to say that a new washing machine will be delivered next week, and it's all thanks to Jinny."

Key to Advice

The project is primarily to provide advice and support for Denbighshire County Council tenants on an individual basis to help alleviate money and debt issues and provide greater financial capability including energy advice.

We work directly with the DCC Housing Team, tenants are referred to or can self refer to our team. Once we engage with the tenant, we can provide a full and comprehensive advice support package, looking at the household income. We explore ways to increase the tenant's income by applying for unclaimed benefits, credits or grants. Work together to reduce expenditure e.g negotiate debt repayments and at the same time look to see how the household can best manage the money they have coming in. Alongside this we review the household energy expenditure and see if there are economies to be made by, for example, changing energy behaviours.

This partnership has had a substantial impact for some households, improving the household financial resilience and enabling those tenancies to be sustainable.

This partnership will have an increased relevance as forbearance measures end and households need to manage significant income shocks.



Rhuddlan Floods

In February 2020 Storm Ciara hit the UK with heavy rain and strong winds. Residents in Denbighshire were affected by River Elwy flooding, more than 50 people were evacuated from their homes.

The Welsh Government set up an Emergency Flood Relief Scheme in response, which provided immediate financial support to people whose homes had suffered flood damage as an impact of the storms in February. Emergency Assistance Payments (EAP) from the Discretionary Assistance Fund (DAF) could be issued to residents whose homes were affected. These payments provided up to £500 for those with insurance and £1000 for those who were not insured.

Denbighshire County Council (DCC) wanted to ensure that all residents eligible were aware of the scheme and could have assistance to make an application if required. We worked with DCC, they referred residents to CAD via the refernet system. Our experienced caseworkers then contacted the residents, explained about the DAF payments, discussed eligibility, and offered assistance to make the application.

A total of 30 clients were referred to CAD. The successful applications provided the Denbighshire residents with £20,000 between them. In addition, CAD offered all residents a full benefit check, energy advice and income maximisation resulting in an extra £17,900 of additional benefits being awarded and clients also receiving housing, financial capability and employment advice.

Partnership Working

RCS

RCS are based in Rhyl and provide support services to people who live in Denbighshire, Conwy, Gwynedd and Ynys Môn, or have a working link with one of the counties. They aim to help people in work to stay in work or to return to work sooner following an absence. RCS also help people who have been off work for up to 12 months who want help to get back to work. There are many barriers that prevent people from working or returning to work, poor mental health, worries over debt, concerns that they may be worse off financially, may struggle with caring responsibilities, not knowing their employment rights if they've had a change in their own or their family's circumstances, to name but a few. RCS refer clients to CAD who are the lead on the project, and we refer on to the other LCAs involved as appropriate.

This project has seen clients that would not normally contact their LCA being referred for assistance and has also fostered good working relationships between the LCA's involved. Another benefit has been that CAD staff attended Wellbeing for Work training provided by RCS earlier this year.

RCS says;

"Working with Citizens Advice has been hugely beneficial for RCS as an organisation and our clients alike.

We have been able to fast track our clients who in turn have benefitted from income maximization and general advice which relieves stress and anxiety."

YP1D Young People First in Denbighshire (YP1D)

This project is aimed at vulnerable young people and their families living in Denbighshire. CAD have partnered with Denbigh Youth Project, West Rhyl Young People's Project, Conwy and Denbighshire Mental Health Advocacy Services, (who provide a youth advocate). We receive referrals from Denbighshire County Council Families First Team and work together with families and young people, tailoring support to ensure the needs of the whole family are met, not just individual needs. CAD's support can be for the parents or a child/ teenager, in fact we can receive separate referrals for both. 214 families and young people were assisted by CAD under this project during 2019- 2020. They received benefit and debt advice as well as employment, education and housing advice. We work with our partners to provide support to these families and young people which means that the most vulnerable children and teenagers are in a better position going forward, better able to cope and achieve their full potential.

We ran 4 individual events with two in Rhyl, one in Corwen and another in Betws G.G. We invited 100 people to attend the events. Those that attended were given energy advice along with a slow cooker (both energy efficient and delicious to use!) and we had cooking demonstrations at all events.

On the horizon.....

We are continually looking to develop our provision for clients and we're pleased to let you know of some of the new projects coming our way this Autumn.

- An out of hours debt advice service
- A north Wales wide Litigant in Person support service, helping people to proceed with legal claims
- Additional funding to extend our telephone advice
- An increase to the Help to Claim Universal Credit support

Exciting times ahead!

Working Denbighshire

We have been working with Denbighshire County Council's Working Denbighshire providing advice for their clients. One of the barriers that people face when they have been out of work for some time is relinquishing their benefits, they need to know what the financial benefit of returning to work can be and the impact returning to work can have on the whole household. CAD has provided 133 clients with support under this project, 94 of those received back to work employment advice.

Carers Wellbeing Project (CWP)

North East Wales Carers Information Services (NEWCIS) received Big Lottery funding to provide services for carers across Flintshire and Denbighshire which included direct referrals to Citizens Advice for their clients. We helped these clients navigate the often complicated benefit system, ensuring that carers were aware of their rights and entitlements to benefits, their employment rights as a carer and assisting with financial hardship often exacerbated by a caring role. Over the 2019-2020 year CAD assisted 108 CWP clients, achieving over £121k of benefit gains for them and assisting them with over £25k of debt.



Nest say:

"As one of our primary partners Nest works closely with Citizens Advice Denbighshire and recognises the importance their energy advice has on resident's health and wellbeing. Nest will offer continued support to them in helping lower fuel poverty in Denbighshire."

Good Things Foundation

We are funded by Good Things Foundation to provide a face to face assisted digital support service for people who would otherwise be excluded from accessing these services. CAD has mainly used this service to assist our clients to make online applications for benefit appeals, which can include, Employment and Support Allowance, Personal Independence Payment and Universal Credits. We are also able to support people to make online applications for civil money claims, divorce, probate, and help with fees. Between April 2019 and March 2020, we assisted 68 people to lodge their benefit appeal using the online forms.



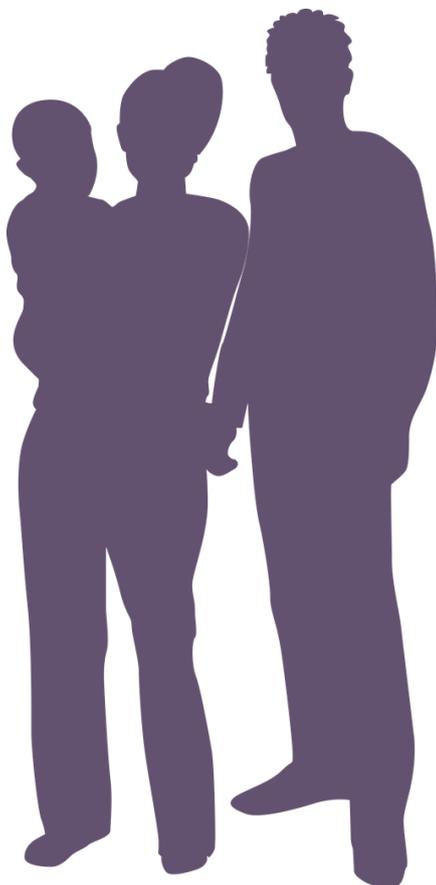
Outgoing President of Rhyl Rotary, Rotarian Gareth Davies chose some local charities to donate to as part of his year. This year, one of his selected charities was Citizens Advice Rhyl. Gareth met with manager Sue Parry to hand over a £500 cheque for the service. He discussed our service with Rhyl and the adaptations we made to continue our service through lockdown.

Kate's Story

Kate, aged 19, and Tom, aged 22, were living in temporary accommodation with their two children aged 3 and 1. The couple were receiving Universal Credit and Kate had Personal Independence Payment, due to poor mental health, Tom received Carers Allowance for looking after her. Both children have disabilities, the youngest received Disability Living Allowance, the eldest was awaiting a diagnosis.

The couple were struggling to cope with caring for the children and were also in financial difficulties, exacerbating the family's already difficult situation.

They attended Citizens Advice Denbighshire to request a foodbank voucher, the accommodation they were living in only had a kettle and they had borrowed money to buy a small fridge and microwave. We established that the couple had non priority debt of approx. £6360 and priority debt of approx. £1450, The debts included: council tax: housing benefit overpayment: and former tenancy arrears, which were hampering their ability to secure new accommodation and to be



considered for social housing.

At the initial interview we arranged for 2 foodbank vouchers, one an emergency voucher, for them. We agreed to refer Kate and Tom to Denbighshire County Council's Homelessness Prevention Team and discussed

their debts with them, looking at ways to maximise their income.

We arranged appointments with both our money advice and welfare benefit teams.

We assisted them to make a claim for Child Disability Living Allowance for the eldest child and to help Kate to claim Carers Allowance for the youngest child. We also identified that Universal Credit were unaware that the youngest child received Disability Living Allowance and as a result, an additional disability premium was not included in their Universal Credit award; a note regarding this was added to their Universal Credit journal. Whilst they were being helped with their debts and benefits, we also applied to the Discretionary Assistance Fund and secured white goods & furnishings, clothing vouchers and an emergency cash payment.

Through our interventions the family's income increased by over £300 per week, they received backdated benefits of Universal Credit and Child Disability Living Allowance. These backdated awards enabled Kate and Tom to pay off a lot of their debts, including the priority debt, and they were able to arrange to repay their other debt. The increase in income meant that they were no longer eligible for, or needed, a Debt Relief Order.

Denbighshire County Council's Single Access Route to Housing were informed that the rent arrears had been paid and the family were able to move up the housing register.

Overall, Kate and Tom are in a much better position financially than when we first met them. When they do secure more permanent accommodation for themselves and the children, they will be able to afford their rent and weekly bills due to the increased income and because they're no longer hampered by debt.

National Projects

Advicelink

Last year, Welsh Government streamlined its tackling poverty funding streams into one fund - Single Advice Fund. The contracts were put out to tender, Citizens Advice Cymru (CAC) were successful and awarded all regional contracts for both the remote and face to face services.

Citizens Advice Denbighshire has been subcontracted by CAC to deliver a face to face generalist advice and also a benefit and debt specialist advice service from 1 January 2020.

The aim of the fund - renamed Advicelink, is to ensure that a high quality advice service reaches those people most in need of social welfare advice services and it offers a positive contribution to help meet the ongoing increase in demand for access to advice services. This funding compliments but does not duplicate or replicate the valuable funding the local Citizens Advice service receives from the Local Authorities in Wales.

An important aspect of the funding is to improve partnership working across the third sector and to facilitate a streamlined referral system between agencies to improve the client's journey through the advice process.

We are part of the North Wales Advicelink team, working together with our colleagues in Citizens Advice, Shelter and SNAP Cymru to ensure people in North Wales have access to our services and referring and/or accepting referrals from organisations who work with the most vulnerable people in our community.

We host regular engagement events with partners, facilitating introductions to one another's agencies and establishing and reinforcing relationships.

This new approach to a joined up North Wales service is already demonstrating an improved service to our communities; clients are able to go through one "open door" and are seamlessly supported by various agencies.

Universal Credit

Since Universal Credit Full Service went live at Rhyl JCP, we have been proactive in developing our services to support Denbighshire citizens. We continue to sit on the Universal Credit Steering Group along with Denbighshire County Council, DWP representatives and Registered Social Landlords.

In April 2019 delivery under the DWP funded Help to Claim service commenced - the DWP fund us only to support clients to make their first claim (thereafter we will continue to advise and support them through our other services) and we consistently record the highest number of claims supported across the North and Mid Wales district.

Our success has enabled us to obtain further funding to increase the support which comprises co-location with the DWP and Local Authority colleagues at Rhyl JCP, our normal walk in services and telephone and webchat provision.

Co-located and in-person services were suspended in March 2020 but our ability to quickly switch to remote delivery enabled us to respond to the increased demand for advice caused by lock-down measures.

We are also the Job Centre District's **Help to Claim - Best Practice Lead** (the role occupied by Jabez Oakes). We gather and promote best practice around Help to Claim across the district and nationally. The position also involves research on Universal Credit related issues in which regard we work hard to influence policy and practice to improve things for claimants, clients or otherwise.

Supporting Clients

Gambling Support Service (GSS)

Citizens Advice Denbighshire's Gambling Support Service has been busy over the last year.

Below are just a few of the awareness events, presentations, and training that we have delivered:

We were present at 3 of the main university Freshers Fairs in September 2019, Aberystwyth, Glyndŵr and Bangor.

We have delivered Gamble Aware training, highlighting gambling harms to:

- North Wales Financial Capability and Wellbeing Forum
- CADMHAS
- DWP – Jobcentre staff throughout North Wales
- DVSC
- British Red Cross
- Vale of Clwyd Mind
- Veterans Wellbeing event – Dolgellau
- Welsh Women's Aid
- Denbighshire County Council
- Flintshire Flying Start and Llandrindod Wells Flying Start
- Betsi Cadwaladr Health Board Practitioners Network
- Flintshire Citizens Advice AGM
- Hafal
- Shelter Cymru
- North Denbighshire Domestic Abuse Service
- Unllais
- Gwynedd Citizens Advice
- Mid Wales Mind
- Internally to Citizens Advice Denbighshire staff and trainees

Ann Jones AM (Welsh Labour Co Operative Politician) visited the Denbigh Citizens Advice office and was extremely interested in the Gambling Support Service Project and enquired about training opportunities for her team.



The project was due to end in December 2020 but has been extended to the end of March 2021. Most GSS training and awareness events are being offered and delivered remotely at the moment via Zoom and Google Meet, this is going well, and training is starting to pick up again.

Did you know?

The estimated cost to Welsh public services from problem gamblers in 2018/2019 was **£40-£70 million**

14% of **11-16 year olds** in Great Britain have gambled in the past week. This is approximately **450,000 children**

More than **half** of adults in Wales participate in gambling.

Of Welsh residents aged 16+ years that spent money on gambling in the last year **40%** (excluding those only playing the National Lottery) were identified as 'at-risk' gamblers

Almost **1 in 5** adults gamble online

Energy

Rhyl Town Council

Rhyl Town Council have taken a proactive and progressive approach to combating fuel poverty and have funded a dedicated energy adviser in Rhyl. All Rhyl residents have immediate access to energy advice and in addition they can access further help on any other issue. The project has been particularly supportive to older residents, ensuring they are on the Priority Services Register, claim Warm Home Discounts and take up the available home improvement grants through the NEST scheme.

Last year we received 321 utility enquiries from Rhyl clients and identified over £650k of unclaimed benefits for those clients.

Liam lives in a privately rented flat in Rhyl with his two young children aged 9 and 6. He receives Universal Credit and pays for his electricity by prepayment meter. He contacted us as he struggles to keep his basement flat warm even in the Summer and was finding it hard to keep his meter topped up. The Rhyl Energy Adviser spoke to Liam about his housing situation and ascertained that Liam had a support worker and was registered on the waiting list for social housing.

Liam explained that the family had been spending more time in the flat during lockdown, which had exacerbated Liam's poor mental health and anxiety. The Energy Adviser was able to offer Liam full energy advice, including advice on energy saving measures. He identified that Liam would qualify for his supplier's warm home discount scheme and priority services register and assisted Liam to successfully apply for both. The warm home discount application means that Liam will receive £140 credited to his electricity meter during the Winter months. The Energy Adviser also carried out a benefit check and identified that Liam may be entitled to PIP due to his health conditions, (although Liam did not want to pursue this at the moment), and that Liam would qualify to receive CAD uniform voucher for both children. The Energy Adviser was able to provide Liam with a £49 pre-payment meter voucher, we have since been able to issue a further two vouchers to him.

Liam was extremely grateful for all the help he had received following his initial contact regarding topping up his meter, the uniform vouchers and the pre-payment meter vouchers have had an immediate positive effect for Liam. He hopes that new accommodation will be found for the family in the near future, in the meantime the support and assistance from CAD has made a huge difference to Liam and his children.

Energy Redress

We applied to the COVID-19 Crisis Fund, which is an emergency fund to support households in vulnerable situations during the COVID-19 outbreak to maintain adequate energy supplies for health and wellbeing and to avoid self disconnection. The fund recognises the additional burden the COVID-19 outbreak is having on vulnerable households, who may struggle to pay their fuel bills due to loss of income or increased fuel use. Energy suppliers may provide households with emergency credit on their prepayment meters or debt relief, but this will usually have to be repaid and could lead to an increase in energy debt and fuel poverty. There is a real fear of incurring debt could lead to an increase in self-disconnections or rationing of energy use, which can have a detrimental impact on health and wellbeing.

We were awarded 600 vouchers worth £49 each to distribute to households in vulnerable situations, who pay for their fuel on a prepayment meter, across Denbighshire from August this year till mid October.

Training

2019 – 2020 has been extremely busy with training, below are the courses that have been delivered and completed by staff and volunteers: -

- Fuel Debt in the community – Level 2 – Staff and volunteers
- Introduction to Policy in Practice – Webinar
- Rhyl City Strategy - Wellbeing for Work – All staff and volunteers
- Benefits in a time of coronavirus – Caseworkers
- Advice Line training – all volunteers
- Dementia Awareness – staff and volunteers
- Introduction to Webchat – some volunteers
- UC in depth – Staff
- PIP – Staff
- Gambling Awareness Training – staff and volunteers

Safeguarding

Changes to Welsh safeguarding guidance prompted a review of our Safeguarding Children and Adults at Risk policy. We also needed to incorporate English legislation and procedures due to our involvement in national telephone and webchat activity; and to consider the increased challenges of responding to safeguarding concerns using remote delivery channels. We are grateful to Paul Robinson for his input into developing an excellent set of policies and procedures.

We engaged The Athena Programme to deliver safeguarding training to staff, volunteers and trustees which was focussed very much on our own policy and procedures. This facilitated an independent expert review and endorsement of the policy and procedures which were further enhanced from points raised during delivery.

We would like to thank all trustees, staff and volunteers for the way they engaged with the training, it's remote delivery and for their contribution to this very important piece of work.

Working@CitizensAdvice

Working@CitizensAdvice is our Active Inclusion project that commenced on the 1st February 2020.

Working@CitizensAdvice is an employment programme that places participants at Citizens Advice sites in Denbighshire, Gwynedd, Conwy and Anglesey. Participants will be trained within their community, developing a range of work skills to secure sustained employment. We will develop community and environmental awareness, financial resilience and assist those who join the project to transition into sustained work. All participants will be employed for 16 weeks at minimum wage and will be supported to move into part/full time employment or to a volunteering position. We will employ some participants in the longer term and will engage with local businesses to secure employment for others.

Since April 2020, the project has been extremely successful even though it was running throughout the coronavirus pandemic. We have placed 5 participants in Denbighshire, 3 in Conwy, 2 in Gwynedd and 1 in Anglesey. We have secured paid employment for 3 participants and 2 have continued to volunteer with their respective Citizens Advice offices.

The project runs until May 2022, during this time 42 participants will achieve a recognised level 2 qualification. 60% will progress to employment and 33% to volunteering, they will be supported by volunteer mentors many of whom have come from similar projects.

£408k

is the monetary value of the time given by volunteers in our offices this year.

Thank you!

Research & Campaigns

Scams

Scams awareness fortnight this year was, by necessity, a digital campaign due to the COVID-19 lockdown. That this affected our campaign was appropriate as throughout the lockdown, scammers used COVID-19 to initially engage with victims including attempts to use the Test Trace Protect app as a reason to get personal, financial details. As in previous years, ongoing scam warnings are shared with residents through our Facebook page.



Fuel Bank

We have been working with the Vale of Clwyd Food bank for 2 years, delivering a restricted cash transfer scheme for residents on pre-payment meters to enable people in energy poverty to top-up their electricity and/or gas. Initially this scheme was piloted in Denbigh but due to its success it now covers Ruthin and the surrounding area too. This scheme complements the work of the Food Bank, in trying to resolve the problem which is causing food and fuel poverty.



Citizens Advice Denbighshire

Bevan Foundation



Throughout 2019/20, Citizens Advice Denbighshire engaged with Dr Steffan Evans of the Bevan Foundation on their exploration of childhood poverty and a Welsh Benefits System. Caseworkers, management and research & campaigns attended roundtable discussions of these issues. We were also able to provide opportunities for the Bevan Foundation to be able to engage directly with families at our Ruthin School Uniform Recycle event.

EU Settlement Scheme

We are involved in promoting the EU Citizens Rights Service, funded by the Welsh Government. This service supports EU, EEA and Swiss citizens with settled, pre-settled status applications and also offers access to wider advice services, including specialist advice. The deadline for citizens to apply for settled status is 31st June 2021 but we are encouraging applications by 31 December 2020 (the end of the transition period) when advice services close and citizens rights may change.



Citizens Advice Denbighshire would like to thank all their funders for their investment into our services and demonstrating their confidence in us by renewing funding and contracts.

Problems can make everyday life harder. Knowing how to take action isn't always obvious and solving problems can be about having access to the right skills. If left unsolved, these problems don't just affect individuals; they impact on local communities and at a national level.

Freeman Evans
St David's Day
Denbigh Charity



CYNGOR TREF RHUTHUN
RUTHIN TOWN COUNCIL

With your support we can help people solve their problems, we can improve their lives, their health, their financial situations and their relationships and their ability to solve similar problems in the future.



CYNGOR TREF Y
RHYL
TOWN COUNCIL

We are proud to work in partnership with Denbighshire County Council to deliver welfare benefits and money advice to the people of Denbighshire.



BeGambleAware

