

Citizens Advice Denbighshire

Annual Report 2016/17

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Sir Ddinbych
Denbighshire

September 22nd 2017

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Chair's Report

A lot of changes have taken place in the past year. These have included the move to new premises in Rhyl, the focussing on the Dee Valley from the Ruthin office, the new Citizens Advice Membership package, the trialling of a new Referrals system and the proposal to adopt Google Apps as our main IT base system.

We continue with our partnership with Citizens Advice Flintshire on the Frontline Advice Services Project and look forward to working together on the NEWCIS project in 17/18 to the benefit of all our clients.

We have spent a lot of time this year on helping clients with their Personal Independence Payments (PIP) as they transition away from Disability Living Allowance (DLA).

Citizens Advice Denbighshire has a strong community presence. This year we have extended that with greater focus on the Dee Valley clients. Our close

involvement with the local authority also strengthens our position in the local community.

We have had a number of changes to our Trustee Board. Beth Roberts and Dafydd Ifans stepped down this year for personal reasons. I would like to thank them both for all they have done by serving on the Board. We have also been fortunate to be able to co-opt new Trustees. Welcome to Alison Henshaw, Paul Robinson, Ann Dewberry and Nigel Nicholl.

On behalf of the Board I would like to thank all our Funders without whom we could not operate. Our volunteers and staff deserve our thanks for the hard work they have put in on all our activities. Rhyl volunteers and staff in particular deserve special thanks for overcoming all the problems with the move into the new Office.

Alastair Morgan Trustee Board Chair

Chief Executive's Report

Life would be so much easier with an orbuculum, or in other words more familiar – a crystal ball! As it is, without the means to directly see the future, my role demands that I “horizon scan” try to see what is coming towards our organisation and prepare us accordingly.

So we were well prepared for the welfare reform changes which most affected our clients this year: the transition from Personal Independence Payment (PIP) from Disability Living Allowance and the “Bedroom tax”. We are also preparing for the next significant welfare reform – Universal Credit.

In 16/17 we helped 1317 people with their PIP claims, we supported them from the initial claim right through to appeal, providing a home visiting service when needed.

We see the real impact government policies and legislation have on our clients, so this year we have been proactive in producing detailed reports which not only give the facts and figures of our client’s cases but also tell their stories. These reports are used to inform national government. As a partner organisation on Denbighshire County Councils Tackling Poverty Steering and Operational Groups we are able to work together to combat poverty on a county wide basis.

We are currently reviewing our Business Plan which will take us to 2021. We’ll be considering the future plans of Welsh and national Government, Denbighshire County Council, Citizens Advice and our own staff and volunteers insightful contributions made at the Conference in March in order to make sure this Plan meets the known and anticipated needs of our community.

Our team at Citizens Advice Denbighshire should be proud of the high quality service we provide, our standards are high and rigorously audited, our specialist advice in debt and welfare benefit is accredited by the Money advice Service, AQS, Financial Conduct Authority and Citizens Advice.

I never usually single out one person or one office, as our whole team equally deserves all the praise, however, I will this year. I’d like to thank Sue Parry and all her team in Rhyl for their determination to continue running our advice service in Rhyl during some challenging times whilst the renovation work was undertaken. Their spirit, cheerfulness and “let’s just get on with it” attitude was inspirational and I’d like to say again, Thank you!

Lesley Powell Chief Executive

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.

Local Offices

Ruthin & Dee Valley

I became Manager for Ruthin and Dee Valley in September 2016 and have found it very rewarding. One of the first things I wanted to do was improve the office layout: this done, we now have more room and the office is more accessible for our volunteers who work hard to assist clients with issues to improve their lives.

We have supported many people towards positive outcomes. Welfare Reform continues to impact and we have noticed an increase in referrals and in the number of clients using our local food bank, in which we are actively involved. We also work closely with the Carers Trust who refer clients with Dementia to us. We contact the families involved and make sure they are receiving the help and benefits to which they are entitled.

Many families are struggling and the number of Benefit Appeals is increasing. The time before applications are heard has increased from 6 to 7 months; many families are forced rely upon the food bank and any other interim support available whilst applications are in progress. Welfare Reform continues to cause problems and bring families into debt. We are committed to helping our clients to get through these difficulties.

Client Story



"I haven't been in such a good place for a long time"

Danielle, our client, has a severe congenital neurological condition and lives in supported housing. She was in receipt of Disability Living Allowance. On the transition to Personal Independence Payment her award was revoked. Danielle came to us for help appealing the decision and we assisted her with a tribunal submission. Her income was severely reduced by the DWP's decision and she was struggling to survive. We ensured she had foodbank vouchers many times whilst she waited for her appeal and, as she required additional support, we took her there on several occasions.

We felt she needed extra support as she has such a complex condition. We got in touch with her support worker and extra care was put in place for her.

Danielle was awarded the Enhanced rates of both components of Personal Independence Payment at the tribunal, which along with the Severe Disability Premium led to a back payment of over £7k and increased her weekly income by nearly £140.

I have spoken to our MPs and we are involving them in helping our clients (their constituents), particularly those transitioning from Disability Living Allowance to Personal Independence Payment. any report difficulty in dealing with CAPITA, the assessment agency, and / or are having their benefit revoked. Our outreaches in Llangollen and Corwen continue to provide an invaluable service enabling clients to access our services in the south of the County. We play an important part in these communities. Outreaches aside, we also draft an article in the monthly Dee Valley Newspaper to bring issues to the attention of the community. We have recently been involved with South Denbighshire Community Partnership in an application to Big Lottery for funding to help rural communities. I am pleased to report that this application was successful and will enable us to further expand our advice services.

Our volunteers give a considerable amount of their own time to us: they are dedicated, committed and professional and we now have a strong force in Ruthin and the Dee Valley. We have recently recruited more volunteers who are progressing well and we look forward to them qualifying as advisers. I feel privileged to work alongside such hardworking dedicated people who are eager to take on new training to improve their skills in support of our clients.

Eleri Jones Ruthin & Dee Valley Manager

Rhyl & Prestatyn

It has been all systems go with building work at Rhyl office over the last eight months and needless to say it has been "interesting" to say the least.

However, staff and volunteers have donned their hard hats and high visibility jackets stoically getting on with delivering service to the community.

With the exception of the odd few days when we have had no power, no heating, no internet access, network failures, flooding and ceilings collapsing it has been business as usual throughout.

We have operated our drop in service and appointments as usual, from the United Reform Church, and to be honest, the clients haven't minded too much. In fact it's fair to say they have probably felt sorry for us at times, particular on very cold days when the only thing separating our reception from the pouring rain and howling wind has been a large piece of plastic sheeting.

In preparation for the big build we have extended our service at Prestatyn to include a Monday and opened an outreach service at Rhuddlan library every Thursday; both are extremely popular.

Client Story

"I cannot thank you enough for all of your help"

Gordon's friend approached us as he was concerned about his friend. We were able to locate Gordon and arranged a home visit.

We found Gordon had recently been diagnosed as terminally ill and had not been advised on his benefit entitlements following this. We were able to claim Attendance Allowance under 'Special Rules', which after being awarded allowed the Severe Disability Premium to be applied to his Pension Credit. We also applied for, and received, a Discretionary Housing Payment to help Gordon with a significant top-up to his rent. Gordon was struggling financially so foodbank vouchers were issued during the waiting period for these new claims.

Gordon received Energy Advice and a Washing Machine from the Cosy Cymru scheme which helped him with his condition. We also found that client had significant debts to HMRC, we contacted them on his behalf and they agreed not to pursue the debt given the circumstances.

To say that staff and volunteers have had to become innovative when assisting clients is an understatement. Everyone has truly gone the extra mile, rolling with the unforeseen, taking the trials and tribulations of building work and the project over running firmly on the chin.

It's a credit to our team that, while all the building work was going on around them, we managed to increase the amount of welfare benefit gains from the previous year, which again proves that with determination anything is possible.

We have moved into our lovely new offices and are really looking forward to seeing the building in its fully glory.

From my point of view as manager here, it was my aim to "stay put" during the building project but this was only an aim really; my staff and volunteers have made my aim a reality and for that my heartfelt thanks goes to every one of my foot soldiers who will be auditioning for the next series DIY SOS big build!

Sue Parry Rhyl Manager

Great experience supporting others in a supportive environment

Rhyl Volunteer

I came from a deprived background and feel very strongly about helping others less fortunate than me. Citizens Advice has allowed me to do this. They gave me the tools, the self-confidence and the self-belief to enable me to help others. I have to thank my managers for their belief in me and the fact that they pushed me beyond my comfort zone which was what I needed. I would strongly recommend volunteering for Citizens Advice it is very rewarding and fulfilling.

Rhyl Volunteer

Denbigh

This last year more than ever we have been aware of the problems facing families experiencing financial difficulties due to Welfare reform.

In addition to families in receipt of benefits we are also assisting more working families on low income who are having their income reduced further by cuts to child tax credits and employment issues including zero hour contracts.

The value of our volunteers work within our community cannot be overstated.

As an office we have joined colleagues throughout Wales to gather information and to challenge social policy.

Client Story

"Your help has made such a difference"

Lawrence and Maggie, an older couple, were struggling to make ends meet; they had a small occupational pension that took them out of guarantee pension credit which meant because of their savings, which were put aside for repairs to their property, they were liable for full council tax and were in fuel poverty. Lawrence was in receipt of disability benefits, although Maggie, who has health issues, had not considered claiming. We assisted her to complete an Attendance Allowance application which was successful and she was awarded the higher rate. We applied for the carer premium for each of them and this raised their weekly income by £277.90 and they had full council tax reduction.



In order to alleviate the difficulties of families we continue to promote and improve our school uniform recycling project. This project is becoming more and more popular as parents appreciate the difference this can make to overstretched budgets. It also ensures that no child is disadvantaged by being unable to access prescribed school uniform.

We see the challenges for the year ahead are to ensure we are equipped with tools and information to deliver the first class service our clients have come to expect of us.

Winnie Lawson Denbigh Manager

I have found that, above all, volunteers for Citizens Advice are valued and supported and therefore develop. We seldom leave without thanks from the Advice Session Supervisor; I have seen many volunteers grow in confidence and skills to the point where they have been able to move on to employment, having previously struggled.

Alan Denbigh Volunteer

Volunteering for Citizens Advice arguably presents unique challenges, opportunities and rewards in the volunteering environment. However those challenges and opportunities can come with inevitable pressures when dealing with clients and the support of the local manager is crucial in enabling the volunteer to effectively perform their role. We are very fortunate in that regard to have a manager in Winnie who does just that.

Nick Denbigh Volunteer

Training Team

There was considerable change this year following the retirement of Ann Dewberry who has run a tight ship for many years. Thankfully we have an experienced training officer in Roy and strong systems were in place so we have carried on as before and we very much feel that we continue to meet the recruitment and training demands of the District.

Our transition to the revised adviser learning programme has helped things along with the introduction of greater flexibility, this has created its own challenges but in the main we think we have got decisions right. Certainly, we continue to have a very strong team of volunteers who serve our clients very well.

During the year we recruited 17 new volunteers and of those we have retained 11. In all we lost 9 volunteers in the year and are pleased to report that 4 of those went into paid employment.

Volunteer recruitment and training aside our key activities have been on ensuring that our workforce's needs are established and met. Aside from the ongoing "business as usual" delivery, we have focussed on energy training and on the Financial Conduct Authority's requirements to ensure that all staff and volunteers are suitably equipped to deliver money advice. We now have a fully accredited Money Advice Team.

Digital Inclusion

9 members of Citizens Advice Denbighshire participated in the Digital Communities Wales 2-day course on Digital Inclusion. We were awarded our digital inclusion charter at our 2015/16 AGM by Craig Hughes.



Throughout the year we have supported people with online benefit claims and used that opportunity to discuss other digital services with them.

£440k

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

THANK YOU!

Annual Conference

Our Annual conference on 29th March this year was attended by over 70 staff and volunteers. Geoff Davies (Lead Officer- Community Housing, Denbighshire County Council) came to talk to us about the Single Access Route to Housing (SARTH). Ryan (Client Liaison Officer for The Illegal Money Lending Team Wales) spoke to us about loan sharks in Wales. David Kenyon (Head of Business Development for Supporting Justice), came to talk about the Citizens Advice Witness Service.



Following the talks, rather than internal presentations, we split into groups for workshops focusing on future delivery. The results were collected and analysed. These will be used to inform future internal policy and our Business Development Plan.

Changes already enacted included standardising client information forms across all sites and email access for all volunteers.

Bid Development

We have experienced some highs and some lows in our applications but that is only to be expected in a world where competition for funding is so fierce. It has nevertheless been disappointing to have made three unsuccessful applications for funding to Citizens Advice, particularly in one case where we were already delivering successfully on a project.

We have had good outcomes from applications for funding for energy related advice and see this as an opportunity for further funding in the immediate future.

We were extremely pleased to be one of twenty five LCA nationally to have been given funding from Martin Lewis to pilot innovative services with a view to national replication. Our "Family Matters" project has now commenced and will run for 12 months delivering holistic advice to families following referrals from Betsi Cadwaladr University Health Board's midwifery, home visiting and school visiting service. We see health related partnerships as a clear opportunity for delivery of advice services in the future.

We successfully applied for European funding through WCVA for an employment project (see box below) where we are now providing subsidised and supported employment opportunities. Our "Advice Works" project provides supported employment opportunities to participants and we are pleased to report that the project is running successfully with real benefit to the participants and the organisation.

We were one of five LCA to be selected for involvement in a project to design delivery of advice to support transitions in later life. This proved invaluable in recent work with South Denbighshire Community Partnership based in Corwen with whom we have submitted an application to Big Lottery to work in rural communities in South Denbighshire. We are pleased to report that this bid has been successful and will extend our advice services in Corwen and to the surrounding villages.

Graham Kendall Bid Development Manager

Pension Wise

2016/17 was a very challenging year for the Pension Wise service. Our Guider resource was reduced to the equivalent of one full-time with Martin Williams and Iwan Jones sharing this role.

During the year they delivered 422 guidance appointments across North East Wales. We were the best performing Delivery Centre in Wales but that doesn't tell the whole story: 250 of those appointments took place in the first 9 months with an astonishing 172 being completed between January and March 2017; a national advertising campaign having, at last, generated real demand for the service.

Iwan and Martin are to be commended particularly for their performance in that latter quarter, indeed into April 2017; it having been announced that the number of Delivery Centres were to be reduced and their future as Guiders was uncertain. We applied to run the new all Wales delivery centre but were unsuccessful. Thankfully, Iwan and Martin retained their positions and we wish them success in their continuing role as guiders employed by the Wales delivery centre.

Clearing the Road

Citizens Advice Denbighshire were asked, as part of a national campaign, to conduct surveys with clients focusing on barriers to work, and whether we helped to alleviate those barriers, throughout June 2016.

The Money Advice Team conducted interviews during advice sessions and nearly 50 clients took part. The national project was ultimately cancelled but we were able to use the data for a localised report. The report, Clearing the Road, highlighted the barriers our clients and local population face in finding employment & the impact of unemployment. Finding solutions for clients, and other Denbighshire residents, who were unemployed led us to apply to the Active Inclusion Fund for our Advice Works project.

Research & Campaigns

National Campaigns

We took part in several national campaigns in 2016/17

Council Tax in Wales - We contributed evidence to a Citizens Advice Cymru report 'Fairness for all' regarding Council Tax collection practices. We were selected as the example of good working practice between local Citizens Advice and the local authority regarding council tax debt collection. Lesley and Paul also went down to the Senedd for the launch of the report.



Big Energy Saving Week - We held a Big Energy Road Show in Prestatyn Bowling Centre, Ruthin Library and Llangollen Library. We worked closely with Denbighshire County Council, A&M Solutions and NWEAC. There was assistance available in a multitude of forms from energy saving measures that can improve the energy efficiency of the house and access to funding. We gave advice on reducing energy bills, warm home discounts, cold weather payments and other benefits. We also took details of those who wished to be contacted for a benefits check and contacted them after the event. We saw dozens of people at the events and we were able to give advice on income maximisation and fuel poverty reduction.



Welfare Reform and Working Families –

Through summer and early autumn, we interviewed 175 clients on the effects of Welfare Reform on Working Families. The interviews were used to gather data but due to the questions asked, they also helped to alert Denbighshire residents who may be unaware about upcoming changes to the benefits system that they may be worse off in the future.

This fed into a national survey of 2000 people. We used the data we'd gathered to produce a localised report which we sent to various external organisations and the local authority.

Local Campaigns

Denbigh School Uniform Recycle

The Denbigh School Uniform Recycle in Summer 2016 and February 2017 was very successful with a number of parents being able to collect full school uniforms for their children. Grants were also provided during the summer for families on low-incomes with children moving into High School who would not qualify for free school meals and therefore the local authority grant.

During the February event we had the use of empty premises on Denbigh High Street which increased the uptake of uniforms.



Reports

We produced multiple reports during 2016/17 covering a wide range of subjects

Clearing the road - A report on barriers to employment and our clients' views and experiences.

This report looks at the barriers to employment experienced by clients of Citizens Advice Denbighshire and the views of our clients about their experiences of the labour market. It also includes some recommendations for how we can support our clients better.

County Court Advocacy Service 2015/16 - Client profiles of those assisted.

This service provides advocacy to people involved in County Court proceedings. This report looks at the client profiles of those assisted by the service during 2015/16.

The Benefit Cap - A Snapshot of the impact of the Benefit cap.

This report looks at the impact of the benefit cap on 25 families in Denbighshire.

Clearing the road

A report about the barriers to employment and our clients' views and experiences.

Outcomes of Court Hearings 2015/16

This service assists people involved in County Court proceedings. This report looks at the outcomes of court hearings during 2015/16.

The effect of Welfare Reform on working people in Denbighshire

This report looks at the impact of welfare reform on working people in Denbighshire.

Homelessness in Denbighshire 2015/16 - By demographic

This report looks at homelessness in Denbighshire through 2015/16.

Denbigh School Uniform Recycle Impact Document

This report focuses on the effect of policy on school uniform procurement within Denbighshire and the impact of the Denbigh School Uniform Recycle.

County Court Advocacy

We looked at numbers and demographics of those assisted by our valuable county court advocacy service during 2015/16 with a follow-up report for 2016/17

The Benefit Cap

We looked at the early impact of the benefit cap on 25 families within Denbighshire and our response to those families affected.

The effect of Welfare Reform on working people in Denbighshire

Welfare Reform

This locally produced report was part of a national campaign focusing the effects of welfare reform on working people in Denbighshire

Homelessness in Denbighshire

We produced a report looking at homelessness and threatened homelessness in Denbighshire through 2015/16. Data and graphs from this report were used to influence Denbighshire's homelessness strategy

Denbigh School Uniform Recycle Impact Document

This report focuses on the effect of policy on school uniform procurement within Denbighshire and the impact of the Denbigh School Uniform Recycle.

Copies of reports above and others are available upon request from denbigh@dcab.co.uk. Feedback, questions and suggestions can be sent to the above email address.

Client names are changed, and identifying characteristics omitted, for case studies to protect anonymity.

Citizens Advice Denbighshire will not provide raw data for any reason.

Quality Assurance & Benefits

We continue to score consistently high within the national monthly audit for the quality and accuracy of advice given to our clients. This means that Citizens Advice Denbighshire maintains its place amongst the highest achieving Local Citizens Advice throughout the country.

Through flexibility and willingness to adapt the benefits team met the ever changing challenges fuelled by Welfare Reform throughout 2016 - 17. Whilst projects such as the Welsh Government's Better Lives Better Health, Front Line Advice and Communities First continued to deliver over and above their targets, the team also successfully dealt with referrals under the Denbighshire County Council contract to provide residents with welfare rights advice. Our energy team, working alongside the benefits team, succeeded in making its mark throughout Denbighshire by tackling fuel poverty through income maximisation, identifying grants for households and tackling confusing and incorrect fuel bills which greatly exacerbate health conditions for the most vulnerable within our society.

Going forwards to next year, we have already secured two additional benefits projects and, as our energy team's success achieve increasing recognition both locally and nationally, two additional energy projects.

John Roberts Quality of Advice & Benefit Service Manager

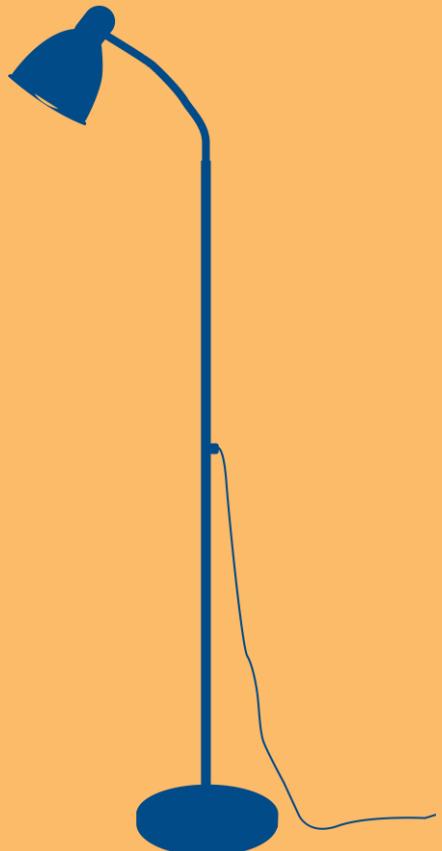
Our staff and volunteers have enabled us to score the highest possible score of Green on our Quality of Advice KPI throughout 2016/17

Thank You All!

Client Story

"I never would have known it wasn't right!"

Tracey was referred to from a local organisation for help because she was struggling to meet her fuel bills. Her anxiety and depression were becoming further exacerbated as on top of her mobility difficulties and recent onset of Bell's palsy, she was now reluctant to leave her home. On carrying out an analysis of Tracey's benefits, our energy adviser asked one of our benefits team to look into Tracey's Employment & Support Allowance claim as she only received £73 each week and was still in the assessment phase 12 months after her initial claim. It was found that her claim had been incorrectly processed by the DWP and our intervention resulted in her correct weekly award of £135 and a back payment of nearly £4,500. Whilst her benefits were sorted out, after checking her current tariff our energy adviser ensured she was placed on her supplier's priority service register and warm home discount scheme, and that she received a slow cooker which would allow her to cook nutritious meals economically. Tracey's story is just of many clients overwhelmed with gratitude for our help.



Money Advice Team

The Money Advice team has been recognised professionally again for its advice, after winning the prestigious Institute of Money Advisers (IMA) UK "Debt team of the year" award in 2014 our Money Advice Manager, Paul Roberts, has been selected by the IMA as runner up for UK "Money Adviser of the year" in 2017.

We have been involved in the co-design of the UK's largest "What Works" project funded by the Money Advice Service, this "Money Talks" project is delivered across 3 counties in North-East Wales and is aimed at clients faced with key life events such as bereavement, serious illness and job loss. We have also delivered "Let's Talk About Money" sessions to Denbighshire County Council employees throughout the year which have received positive feedback.

We have been involved in the co-design of Citizens Advice's exciting new Debt Management Service that will roll out nationwide later this year. We are the chair of the North Wales Money Advice Group which develops professional standards in Money Advice agencies and have recently been appointed as Chair of the North Wales Financial Capability Forum to co-ordinate the work of agencies working with people on low incomes.

It has been so rewarding to work with the Big Lottery Fund; its 3 year funding, which ended in January, helped us build financially resilient communities through debt and preventative money advice.

Delivering positive outcomes for a client is the overarching aim of the team; successes in 2015/2016 have included:

Challenging an Insolvency Practitioner, that had evicted a client from his home, for a £100,000 bankruptcy debt said to be owed to HMRC. We challenged liability for the debt, with the assistance of a local accountancy firm, and the debt was quashed in full; the client will be discharged from bankruptcy as he has no other debts. In addition to regaining ownership of his home, we also helped him claim backdated State Pension of £16,000, increased his income by £177pw from various sources and also a refund from the Insolvency Practitioner of £55,000 from other assets it had already sold before we became involved.

Assisting a couple with a possession hearing, filed at Prestatyn Justice Centre, which arose from an endowment mortgage shortfall of £6,000. An arrangement had been in place for 3 years and the clients had made every scheduled payment. There was considerable equity in the property but the lender would not negotiate outside of court. We felt that court action was punitive and complained to the Financial Ombudsman Service about this.

The possession hearing was adjourned for 30 days due to the complaint. We were able to get a further adjournment by agreeing to a Time Order. This was a test case according to the Specialist Support Team, who we had referred to for advice. The complaint and the Time Order meant that the lender agreed to stay any further proceedings at this time. The complaint is ongoing but there is no immediate threat of the client losing their home.

A client had debts totalling £21,500. She had been advised to go bankrupt by another charity and was adamant that she did not wish to consider this option. She had taken early retirement due to ill health 10 years ago and there was no chance of her being able to work again. Her income was just sufficient to meet her essential expenditure and she had no surplus available to pay her debts.

She had previously been making reduced payments to her creditors for 5-6 years through a debt management plan and had no assets. We negotiated with her creditors and debts totalling £15,243.44 were written off. Subsequently we discovered that the client had various PPI policies on credit cards that she was not aware of.

We managed to re-claim £8900 for the client and again, we were able to successfully negotiate with her remaining creditors to accept short settlement. The client was left with £2,000 to replace her ageing car that she relies on due to her health conditions and living in a rural area. She has since been awarded PIP and is able to live the rest of her life debt free.



£1m

in backdated
benefits gained for
clients



360

households were
lifted out of fuel
poverty



2 out of 3

clients said our
Welfare Rights
service improved
their quality of life



2210

clients came to us
with benefit
issues

We helped 7054 clients with 8901 enquiries

£7.4m of benefit and tax credit gains

84%

of welfare
benefit appeals
and reviews were
successful

65

clients facing
repossession
received help
from us in court

£36,000

consumer issue
resolved for Rhyl
client



75%

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



29%

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



811

debt clients seen by a specialist caseworker during 2016/17



26.0

per 10,000 adults entered insolvency in Denbighshire in 2016, much higher than the England & Wales rate of 19.7

£9m of debt handled by us in 2016/17

"Today, we see so many clients with too much month left at the end of their money, they simply cannot make the money stretch until their next income payment arrives."



3 out of 5

of our debt clients in 2016/17 had at least one priority debt