

Case Studies provided by Citizen Advice Offices

Case Study- Sam's Story

Advice - Foodbank

Sam is a 70-year-old single male who was living in a 2 bed privately rented flat. He is in receipt of State Pension, Housing Benefit and Council Tax Support. He has mobility issues caused by arthritis but has not recently consulted his GP and only takes over the counter pain medication as required. He uses crutches to aid his mobility. Sam receives no support to help maintain his home or personal care. He had approached staff at his local foodbank in July 2021 as he has been told in a letter from his landlord's representative that they were giving 6 months' notice for him to quit his private rented property. He had received the letter in March 2021 but had done nothing about it until now. He did not have the correspondence in his possession so that it could be verified as accurate. Support worker at the foodbank had obtained a council housing application and asked the Citizens Advice Adviser at the drop-in session, with the client present to give permission, to assist with the application.

How did we help?

- Client brought the Section 21 Form 6a Housing Notice – seeking possession of a property let on an Assured Shorthold Tenancy for adviser to check its validity.
- The Form 6a was valid so adviser telephoned the local council Homelessness Officer to discuss submitting a housing application and the circumstances of the client.
- Adviser submitted a housing application to the council.
- Council confirmed receipt of the housing application but said that Sam would be accepted onto the housing list depending on his being assessed and awarded a full care package. This was because of the circumstances that led to the notice to quit being issued.
- Support worker at the foodbank where the CA drop-in sessions are based, after discussion with the CA adviser, requested an Adult Social Care Assessment with the client's permission.
- Adviser met with the client, support worker, and Social Worker to discuss progress with the housing application and complete the social care needs assessment to determine the support the client would need to maintain his home, health, and tenancy after moving.
- Adviser updated the Homelessness Officer that the client would be awarded a substantial care package including support to maintain his tenancy.

- The council informed the adviser that there was a tenancy vacancy in the local area with Guinness Homes. Adviser completed additional forms and income and expenditure sheets to support a housing application to Guinness Homes. However, the property that was offered did not meet the needs of the client due to issues with access.
- The Social Worker finalised the social care assessment and asked the adviser to complete a DDF application for floor coverings, furniture, and sundry household items as the condition of the client's current belongings were unfit to take with him into another property. Adviser completed the DDF application with Sam.
- Social Worker felt from the findings of the assessment that the client would be eligible for Attendance Allowance. This had already been identified by the Citizens Advice adviser, but the client had asked for the application to be delayed. Adviser after speaking with the client completed and submitted an AA application.
- Adviser liaised with several agencies including support worker, Adult Social Care, the council, Guinness Homes, DWP, BDC Benefits and Leonard Cheshire to secure the following outcomes:

Outcomes achieved for the client:

- Tenancy of a 2 bedroomed level access bungalow in the local area.
- Care package including two visits a day, support with medication, meals, shopping, and personal care.
- DDF Exceptional Pressure Grant awarded - £2107.00
- Attendance Allowance – Lower Rate £60.00 per week ongoing
- Pension Credit Severe Disability Premium - £67.30 per week ongoing

Client feedback:

Sam is delighted with the outcomes achieved on his behalf by CA. He continues to come into the drop-in sessions on a regular basis to say he cannot thank us enough for everything.

Case Study- Joe's Story

Advice - Foodbank

Background:

Joe is a single person and lives in a one-bedroom council flat. He moved into this flat in November 2021 after being homeless for several years. Joe has asthma, COPD, anxiety, depression, and mental health issues. He is claiming basic Universal Credit on the basis of being a Jobseeker but does not appear to be fit for work. There appear to be several deductions from benefit for advance payments and historic debts. This means that Joe is constantly struggling financially and that has led him to require assistance from the foodbank on several occasions. Joe pays for energy by prepayment meter and only has a limited amount of credit left.

How did we help?

Joe was referred for an energy voucher from Marches Energy so he could continue to access gas and electricity. He was also advised about securing emergency funds from Derbyshire Discretionary Fund and the household support fund.

The adviser informed Joe that the deductions from benefit were excessive and that he was entitled to ask for a smaller deduction. This would be on the basis of financial hardship as the amount his Universal Credit is being reduced to means he doesn't have enough money to live on.

The adviser informed Joe that he should consider claiming Universal Credit on the basis of limited capability for work rather than as a Jobseeker.

Joe was advised that he should claim Personal Independence payments. Personal Independence Payment (PIP) is extra money to help you with everyday life if you've an illness, disability, or mental health condition.

Outcomes of Advice

- Reduced deductions from benefit so more money to live on
- Increased entitlement to benefit, estimated annual financial gains of £8468
- Emergency financial support to maintain energy supply
- Reduced stress and better wellbeing

Case Study- Judith`s Story

Advice - Foodbank

Background:

Judith attended the Community Café for advice. She was retired and her husband had some disabilities. They were finding it difficult to make financial ends meet and they had been paying their rent using their savings and relying on the food bank. Judith said that their savings were going down and they were worried about how they were going to pay the Council Tax. Their only income was retirement pension and her husband's ESA. Judith said that her mental health was being affected by the situation they were in.

How did we help?

A full benefit check was carried out and we identified that her husband may be able to apply for Personal Independence Payments, Judith would qualify for Attendance Allowance (AA) and with this they would be entitled to Council Tax Reduction. Judith was assisted in initiating the claims for AA and PIP as well as CTR and appointments were booked to provide ongoing support to complete the application forms. Judith was awarded high-rate AA but her husband's application for PIP was rejected. The advisor was able to help them to challenge this decision and have it changed without the need and associated stress of going through the appeal process. Both Judith and her husband were able to apply for Carers Allowance which then enabled them to qualify for a Universal Credit payment.

Outcomes of Advice

- Attendance Allowance **£4,659 per year**
- Personal Independence Payment **£3,120 per year**
- Universal Credit **£456 per year**
- Council Tax Reduction **£1,060 per year**
- **Total £9,295 better off per year**

Most importantly Judith and her husband no longer need to worry about how they will cope financially. This is vitally important because of the general rise in living costs that families are now facing. There will be less pressure on Judith's mental health, and they will no longer need to rely on the foodbank as a means of supporting their income.

Case Study- Mike's Story

Advice - Foodbank

Background

Mike is married and lives with his wife and twin sons who are both aged 14, Mike was originally met during an outreach event where an adviser made contact when the client was visiting his local foodbank. Upon further discussion the reason Mike had been visiting the local foodbank was due to financial difficulties because of his lowered income due to a loss of work, his wife was working but has several health conditions which limited her capability for work. After speaking with Mike and informing him of the work we do he was happy to be booked in for an appointment to speak with one of our advisers to investigate his current income and consider how this could be maximised.

How did we help?

We did a benefit check for Mike. Based on his current entitlement it was highlighted that he had a potential for Universal Credit at a rate of £673 per month, made up of Standard Allowance for a couple, Childcare Elements, and potential for Lower Capability of Work-Related Activities. We advised Mike how to make the claim and he was confident to do so.

The benefit check also highlighted that Mike had a potential for further Council Tax Support at a rate of £48.84 per month. This will leave him with £17.05 per week to pay.

We advised the client that he had the potential for Severn Trent's Big Difference Scheme which could give him up to 90% discount on his water charges.

We gave Mike advice on how his wife could apply for Personal Independence Payments as it was highlighted during the discussion that his wife would have the potential to apply on her own behalf for her health conditions. Mike was encouraged to return for further support with completion of the claim form.

We also advised Mike of potential energy saving measures as well as a potential switch that could save money. Mike was assisted to use Citizen's Advice price comparison tool to compare prices for gas and electricity. Based on an estimated usage of £84 per month, the adviser found the cheapest supplier would be Utility Warehouse saving an estimated £8.08 per month.

Mike was given Carbon Monoxide advice; the adviser highlighted the dangers of Carbon Monoxide gas especially during winter months when heating is switched on and windows are closed. Mike was eligible to be provided a free Carbon Monoxide Detector and leaflet which would normally cost approx. £10-£20.

Outcomes of advice

- The family received a benefit check which highlighted a potential increase in his Universal Credit, and guidance was given on how to make the claim.
- Mike stated he was going to apply for Council Tax Support via the online application process.

- Mike was given the number of Severn Trent Water Authority to apply for the Big Difference scheme himself.
- Mike was assisted to use Citizen's Advice price comparison tool to compare prices for gas and electricity. He was given details of the available tariffs to take away and consider.
- A carbon monoxide detector kit worth £10-£20

Total financial outcome: Benefit amount gained £8652; Energy savings gained £96.96.

Client Feedback

Mike said he was very grateful for the information and support given to him. He said that he understood his benefit entitlement now and felt confident with the advice provided and felt less worried about his finances as the adviser had found new sources of income. Mike told us that with Citizens Advice's help he felt less reliant on foodbanks but appreciated the work that they do to support the local community.