

Case Studies

Ebor Gardens Advice Centre

Case Study 1

We recently had clients visit our emergency drop in service due to the threat of eviction. They had reduced benefits for a prolonged period due to the provision of misinformation from various agencies.

The debt adviser helped the client working with them and preparing them for a hearing that resulted in the eviction being suspended. The debt adviser also identified that they needed benefit advice in addition to debt advice and the clients were referred to the Benefit Buddy (BB) service.

BB's helped the clients apply for ESA and PIP. They also requested that the benefits be backdated as far as possible. The BB also requested advance payments due to the clients' circumstances. The culmination of all this help and support was that they have received almost £1100 in back paid benefits in their account. This was all down to the BB service and money advice service working together for the betterment of the client.

Case study 2

The debt advisers at Ebor Gardens Advice Centre (EGAC) have also been helping a client through the Money Buddy (MB) and debt advice service. When the client first presented for help, their family circumstances were very poor with virtually no access to money. Through signposting to external organisations and working with projects within EGAC the client was given temporary recourse to public funds which meant she was entitled to almost £1300 per month in benefits and we worked with utilities to ensure continued access to gas and electric. This also included an application for the British Gas Energy Trust who awarded £1200 to clear arrears. This is a major gain as they usually only award approx. £750 towards arrears.

Advice Consortium

Case Study 3

Client has physical health conditions and is in receipt of Employment and Support Allowance (ESA) and Housing Benefit (HB). He lives alone in a private tenancy.

The Enquiry: The client wanted to know about Personal Independence Payment (PIP) to boost his income.

The client also had to pay a large TV License bill to avoid court action, so he needed help obtaining food.

The Advice: The client was told about eligibility for PIP and he was signposted to the PIP claim line, to help him improve his income.

The client was referred for a food parcel to help him until his next ESA payment.

The client was also made aware of the Money Advice Team services in case he needs them in the future.

The Outcome: The client felt that the service had been useful and addressed his issues/given him some direction to improve his situation.

Case Study 4

The Client: Client is too ill to work due suffering from a mental health condition and Asperger's syndrome. She claims Employment and Support Allowance, Housing Benefit and Council Tax Reduction.

The Enquiry: Client's therapist called to book client an appointment because she had applied for Personal Independence Payment (PIP) and was declined. Client's mandatory reconsideration was also declined.

The Advice: Advised client they can appeal within one month of the MR. We advised her of the appeal process in detail.

We identified PIP assessment descriptors that the client might satisfy, the client had evidence from her Psychotherapist and her GP that we believed supported her case.

Because the client lacked capacity to help herself we wrote an appeal letter on her behalf and included the supporting evidence.

We gave her support up to the appeal hearing, the client's therapist attended the hearing with her

The Outcome: Client's appeal was upheld and she was awarded PIP Daily Living standard rate and Mobility standard rate.

Case Study 5

The Client: Client is married and her husband works full time, their home is a mortgaged property. She suffers from depression and other health conditions which mean she is unable to work. Client stated that her relationship with her husband had been very poor due to issues with their adopted daughter. They had not spoken to each other in months but just living together. Husband did not know about client's health issues or that she has been made redundant from her job.

The Enquiry: Client was made redundant in May 2016 due to health condition. She and her husband jointly own another house which they rent out. Her husband had been paying half the income tax for self-employment due from the rent. Client got behind with her tax returns for her half of the income.

Client has been very unwell and not even opened HMRC letters and only opened them in her first appointment with us. She had penalty fines of around £1300 for not completing and submitting self-assessment tax returns.

Client wanted help dealing with the Tax returns and penalty fines.

The Advice: Client's penalty fines for late tax return had been increasing due to on-going cumulative penalties. If she did not send in her tax return the fine could go up to £1600 even if she owed no tax. She had a right of appeal against the penalty charges but would need to show reasonable excuse for failing to submit her tax return on time.

Over several appointments I assisted the client to complete her tax returns, ensuring she took account of reduced income and claimed allowable expenses, and to compose an appeal letter explaining her difficult circumstances.

The Outcome: All of the client's fines have been removed by HMRC.

Leeds Credit Union working in partnership with Housing Leeds

Case Study 6

Miss Y and Mr X were referred by a support worker from Otley children's centre, they were experiencing financial difficulty due to Mr X spending most of their benefits on his drug habit, they were also being supported by social services as they had 2 children under 5, it soon became apparent that they were surviving on very little income as most of it was being used for Mr X habit. He was told that if he continued with his habit and didn't seek any help there was a risk of the children being placed on the Children's Register and they could be taken into care. Mr X agreed to place himself in a rehabilitation centre for a number of months to help him break his habit and went to St Georges Crypt to seek advice. Miss Y has now turned the family around, following a number of appointments to put things in place she has opened an account with Leeds Credit Union to have her benefits paid into and has also opened a Bill Paying account. The Money Management Officer helped Miss Y fill in a form for Housing Benefit and council tax support which was handed in the same day and was successful with her claim. Payments towards her rent arrears are being sent on a weekly basis along with council tax and water. Leeds credit union managed to stop the bailiffs going to her house for non-payment of TV licence and seizing her goods. The Money Management Officer was asked to attend the next meeting with her social worker to discuss the changes that have been put in place and show that by opening an account with Leeds City Credit Union and the support she has received has had such a positive outcome that in Miss Y's words has been "life changing" and is now looking forward to a more settled life, her rent and c tax arrears have been cleared.

Local Welfare Support Scheme

Case Study 7

We also had a young adult who was homeless and street sleeping with food on two occasions. We also worked with Gipsil to support this young man to work with him and get him some accommodation that would allow him to take his dog. Mr x was drug dependant and his mental health had become an issue.

Case study 8

Single parent with 7 children. DWP reduced her 'benefits' to recover repayment of HMRC overpayment. No requirement for DHP as max rent covered by HB. Also with disabled child in household with relevant income customer exempt from benefit cap.

Help we provided instead by personally contacting organisations on customer's behalf:

Local welfare support -	food parcel and token for utility meters
Frank Buttle trust -	brand new washing machine
British gas energy trust -	charitable payment of £1,356.00 credited to gas account to clear arrears

Welfare Rights Unit

Case Study 9

Case Study illustrating: Multiple Issues

The Client: Client is single man with learning difficulties – he is unable to read and has difficulty communicating. He was 64 at the time of the referral and living in a council flat.

The Enquiry:

Client was referred to us by Adult Social Care as he only had £5 has had no gas or electric for some time and was not coping. He had been in receipt of Disability Living Allowance and had received letters re the migration to PIP but as he did not deal with his post this had been cancelled as had his Housing Benefit and Council Tax Support. He was working on a friend's farm and they provided him with meals and washed his overalls but this was not a commercial agreement. His home was also very cluttered and dirty and his fridge and oven were unusable.

The Advice:

A call was made to the DWP for PIP and a claim for Guaranteed Pension Credit made as was a claim for Housing Benefit and Council Tax Support. At a later appointment, as the client had reached 65 a claim for Retirement Pension was also made and a meeting arranged with his Private Pension provider. A request was made to the local welfare support scheme initially for utility top up and a food voucher and at a later date following a deep clean of his property for a new fridge and cooker.

The Outcome:

This case has been very difficult for several reasons but in particular the client's inability to read his mail has resulted in the DWP closing his case on more than 1 occasion in fact the client's claim for PIP is still ongoing. The Welfare Rights Worker topped up the client's token meter to get his electric back on and did a shop for him to ensure he had some food. The client needed a new electric meter fitting and a request for a Water meter was made, as the client used very little water having made the decision not to have his gas re-connected, and these have now been installed. The Welfare Rights Team have tried to work collaboratively with the client's Housing Support Worker and Adult Social Care and although a deep clean of the client's home was carried out no support package is yet in place.

The client is no longer officially working but does still spend time on the farm as he enjoys being with the animals. His benefits are almost sorted and his flat is clean and he has electric so we are hopeful once he has the right support in place he will be more settled going forward.

Discretionary Housing Payment

Case study 10

Couple awarded 2-bed housing on basis that they could not share a room due to illness/disability. Property adapted for wet floor shower and ramp access. Details of medical condition not provided on the DHP form however a check to CIS (DWP system) confirmed to us that customer has Hughes' syndrome. Symptoms include balance problems, memory loss and fatigue and DWP notes show customer has been suffering from seizures. No qualifying income for second bedroom to be covered under HB regs and instead DHP awarded for the 14% reduction. Also we provided support for customer to claim PIP

Case study 11

Single parent with children under 2 years. Judicial review that benefit cap for this client group not lawful but DWP to appeal and instructed Councils to continue to apply benefit cap.

Customer has a five-month-old baby and two other pre-school children, and who was facing eviction at the end of this month due to the benefit cap. Customer was impacted by the benefit cap from 30 January 2017 when the £20k threshold first applied. Customer was unable to pay the first £50 principle we've had in force with our DHP policy since 2013. Customer contemplating moving her family to 1-bed flat or similar. Customer not confident at dealing with 'officialdom'. DHP review.. Outcome:

DHP award for the full shortfall from Jan 17 to April 17 and DHP underpayment cleared rent arrears that had built up during this time as customer struggling to pay from her own income. From April 17 DHP award on sliding scale. DHP of £23 pw from April to July. DHP of £10pw from July to Oct. Signposted for money management and debts.

Nb we have 230 single parents with children under 2 years who are claiming housing benefit and who are impacted by the benefit cap. Around half claim DHP. We are promoting DHP take-up for those that have not claimed DHP or have been refused DHP.

Case study 12

Customer is 64 and gets JSA of £159.35 pw which includes £73.10 for the JSA element and £86.25 for a pensioner premium. Housing benefit is £100.05 pw (LHA rate for 1-bed) and with JSA gives a total income of £259.40 per week. The benefit cap threshold for a single person is £257.69 pw so is over the threshold by £1.71 and HB reduced by £1.71 pw. DHP award of £1.71 for full year 17/18. Benefit cap applies to people aged between 16 and 64. When 65 yrs or claims state pension will be exempt from the benefit cap.

Case study 13

Single parent with 2 sons at school. 3-bed house but household size means only entitled to 2-bed so impacted by 14% reduction. DHP award of £11.50 pw (14% reduction) to Oct 17 when eldest son reaches 16yrs and will be entitled to own bedroom within the spare room subsidy rules and the 14% reduction will no longer apply.