

Citizens Advice Mid Lincolnshire

Boston Big Local Report – APRIL – JUNE 2018

The project worker continues to see clients on a regular basis and this quarter we have seen 10 clients. All of the clients below have attended from PE21 postcode areas. A number of these have attended for further help.

As a result of added value to the project we have assisted a further 138 people from within the postcode area covered by Boston Big Local.

The case studies below show a snapshot of the clients helped and the help received from this project.

Case study 1 PE21 8

Client is married and lives in rented accommodation. He does not work due to having an accident the previous year. Client's wife also does not work due to illness. Client is deaf which has entitled him to Disability Living Allowance. This is client's only income as the couple have been living off their savings for the last year. However the savings have run out.

Client has recently been contacted by a debt management company regarding an energy debt at an old property. The outstanding debt amount is £266.69. The client has no other debts. Client is very concerned as not able to make the payment due to low income. The client was also unsure of how the debt had accrued as had been paying for the energy monthly. The client did not feel able to contact the debt management company for himself due to his hearing difficulties. His wife also did not feel confident to make the call.

The BBL adviser contacted the debt management company and established that the debt had accrued as the meter reading was an estimate. The adviser informed the client that he could negotiate a payment plan with the debt management company. The debt management company agreed to put the client's debt on hold for 30 days whilst the plan was put into place.

The BBL adviser explained to the client that before a payment plan could be put in place, it was important to maximise his income. The adviser therefore completed a benefit check which identified that the client could be entitled to other benefits such as pension credit, housing benefit and council tax reduction. The client was informed of how to apply for these benefits.

As the wife was also unemployed, she was offered a separate appointment to establish if she was entitled to a work replacement benefit.

The BBL adviser provided the client with details of how to prepare a budget based on his income and explained how to establish how much he should pay the creditor. The client was offered further help if required.

Case Study 2 PE21 8

Client does not work as suffers from depression and anxiety. He is in receipt of Employment Support Allowance, Housing Benefit and Council Tax Reduction. Client is single and lives in a room in a house of multiple occupation. He has a licensee tenancy. Prior to moving into the property, the client had been homeless.

Client had been issued with a notice to quit by his letting agent due to a fight that had taken place in the property. The client stated that he had been assaulted however the letting agent stated that the client had assaulted the other person and there had been witnesses.

The BBL adviser explained the eviction process and rights of licensee tenants to the client. The client was clear of the process and of the options available to him. The BBL adviser informed the client that due to his mental health conditions, he could be considered more vulnerable than others if he were to become homeless. He could therefore meet the criteria for priority need and could be eligible for emergency accommodation. The client was advised to visit the council to discuss this with them further.

The client was aware that he could return to Citizens Advice if he required further support.

Case study 3 PE21 8

Client is Polish and speaks very little English. She is single and lives with her two children (age 7 and 2) in rented accommodation. She works 37 hours per week and is in receipt of Tax Credits and Child Benefit. Client has recently separated from her husband who she states was very controlling and emotionally abusive.

Since the separation, the client has submitted an application for social housing. However at the time of the appointment, she had not heard back from the council. Client did not feel able to make contact with them for herself due to the language barrier.

The BBL adviser contacted the council on the clients behalf to confirm that the housing application was being processed. The council informed the adviser that applications were taking 6 to 8 weeks to process. The clients application should therefore be processed within the next few days.

The BBL adviser identified that the client was not receiving child maintenance from her ex-husband. The adviser provided the client with information about how to put child maintenance in place via child maintenance options.

Finally, the BBL adviser established that the client felt that she was still being controlled and emotionally abused by the ex-husband. This was having an impact on her emotional well-being. The BBL adviser informed the client that this could be seen as domestic abuse and that there were organisations who could provide her with specialist advice and support. The client agreed that the BBL adviser could refer her to Women's Aid. The referral was made during the advice appointment.

The client was informed that she should return to Citizens Advice if she required further assistance with the housing and child maintenance issues.

Case Study 4 PE21 8

Client is a widow. She has no dependent children, lives in council house.

Client works 30 hours a week at the moment on the national minimum wage (£7.83) and receives WTC.

She would like to know what benefits she will be entitled to if she reduced her working hours to 16-20 hours a week. Her current work involves lifting and she is finding it difficult at the moment. Client is currently on bereavement leave but will be going back to work in June. Client receives WTC.

Did a QBC to show her how much she would be earning if she reduced her hours and to show Client how much her income will be once the bereavement support comes to an end after 18 months.

BB Adviser informed cl. of the following

- Client Bereavement Support Payment is disregarded as income if she is getting Housing Benefit
- Bereavement Support Payment won't cause her to be affected by the Benefit Cap.
- Informed Client she needs to work at least 16 hours to receive WTC
- If a property is under-occupied following a recent death in the household, the size limit rules will not apply for twelve months

Client was happy with this information at the moment and is aware whilst every effort has been made to ensure the accuracy this is just estimation and could change depending on her circumstances. Client will contact us if she needs any further advice.

Case study 5 PE21 6

Client is single with no dependent children; she works 19 hours as a cleaner. Client earns £200-£300 every 2 weeks depending on overtime she gets now and again. Client is also in receipt of UC and £HB.

Client lives in a privately rented room since October 2014. She has a tenancy agreement (scanned) but did not pay a deposit when she moved in.

Due to overcrowding and issues with the other tenants she has complained to landlord. However nothing has been done. She would like to move out and would like help filling in the form to bid for a flat with Boston Home Choice.

Informed Client if her application is accepted, she'll go on to a waiting list of people who need a council home. The council will then prioritise applications based on who needs a home most urgently. The council's allocations scheme will give details of who gets priority for homes in the area.

Made it clear to Client even she gets on the waiting list there's no guarantee she'll get a home.

Helped Client to fill the form (copy scanned). Client has all the documents required and copies were taken (scanned). Client was happy with all the help she was given and is aware she could contact us if she needs further advice.

Case study 6 PE21 6

Client is single, lives with her boyfriend in a privately rented accommodation.

Client believes she has been underpaid holiday pay from her previous employer and would like some help calculating what she is owed.

Client had a contract (scanned) but it does not specify how many hours she should work a week. She says she worked overtime most of the time but they were never paid.

Client started working for her previous employer through a recruitment agency on 29th March. Calculated her holiday entitlement from her payslips.

Checked on the www.gov.uk and calculated the holiday pay. Client is still owed a total of £60.22 (£244.72-184.50).

Helped Client to write a letter to the agency (see scanned copy) and she will deliver it to the agency herself. Client will wait to the end of this month to see if they will pay her. Client is aware she may come back for further help if needed.

Asked the RE question and Client there was no disclosure.

Case Study 7 PE21 8

Client is single, he lives alone in his property which he owns outright. He is in receipt of state pension. He does not get any benefits.

Client would like help in switching his current tariff which comes to an end on 31st August. Client is a customer of EDF for both gas and electricity. He is on a tariff called Blue+Price protection Aug 19 V12. He pays by DD quarterly.(see bill scanned). Client does not have a computer and is not able to do anything online, he is aware he might pay more because it's paper billing.

The BBL Adviser contacted EDF on the advisers number (08000150533) and spoke to Charlotte who confirmed Client is due change of tariff and she is able to do it on phone. Client has now been put on a new tariff called Blue+Price protection Jul 19 from today because it will actually be cheaper for him to start straight away. Client will now be required to pay £40 on electricity and £42 on gas quarterly, a total of £82 by DD. This was based on estimated meter readings. Client has also been put down for the smart meter installation list so EDF will contact him when they are installing the smart meter in his area.

BBL Adviser signed Cl. up to the Priority Services Register (PSR) so he gets extra support from his provider.

Client was very happy with all the help he was given. He asked if there was any payment he could give so informed him our services were free and confidential. He will also go home and call EDF with the meter readings for this month and will be doing it every month now.

Case Study 8 PE21 8

Client lives with partner with her 2 daughters 6 and 15 months (with her current partner).

Client is currently not working as she had to give up her work after she had her second daughter. Client's partner works and has a relatively high household income so she cannot claim for any benefits.

Client divorced her ex-husband 3 years ago and a court order was arranged for maintenance to be paid for their now 6 years daughter of £450 a month. On occasions Client's ex-husband doesn't pay, or threatens to stop paying. Cl. would like to know what she can do to stop this behaviour. At the moment he lives in Australia and a Reciprocal Enforcement of Maintenance Orders (REMO) has been arranged.

Client has sent an email to the Lincoln court (Julie) about her situation about a week ago but she has not had a response yet. Suggested that she should wait another week and then contact them again if she has not heard from them again.

BBL adviser informed client that as he has not stopped paying the maintenance it is difficult to take any action. Enforcement action can be taken if the ex-partner doesn't pay any child maintenance they owe.

Informed Client she can also ask the court to change an existing child maintenance decision or make a new one. The court maintenance states there should be an annual review but nothing has been done so far, because she is worried that he will continue harassing to take it away. Client is aware to enforce, change or make a decision depends on where your ex-partner lives and where your original decision was made.

Client does not have any debts she is worried about and is aware she may contact us if she had needs any further advice about child maintenance.