

Boston Big Local Report

July 2018 – September 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 have attended for further help.

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

Client situation	PE21 8 Client is an English single lady with 1 dependent child (16 years). They live in privately rented accommodation
Advice area	Housing and Benefit
Brief description of problem	Client is moving to Spain and would like to know what will happen about the tenancy agreement she has for her flat which is still valid. Client has a fixed term assured shorthold tenancy agreement which ends on 06th April 2019. Client has contacted the agency who have informed her she has to pay £ 410 to cover admin fee and tenant replacement fee and on top of that she has to pay the September rent. Client has given the 1 month notice to leave the flat by 06th September. Client would like to know if this is correct and is there a way she could avoid paying it.
Brief description of advice given	Advised Client you can only end a fixed term assured shorthold tenancy before the end of term if you surrender your tenancy and the landlord accepts that surrender, or your tenancy agreement contains a break clause which allows you to end the tenancy early. Explained to Client if there is a break clause in your tenancy agreement that allows you to end the tenancy within the fixed term, you can give notice to your landlord to end the tenancy. The clause is likely to specify in what way you should give notice and the notice period required by your landlord. The clause may also specify that the tenancy can only end early if there are no rent arrears or other issues outstanding with your tenancy. Client's agreement does not contain a break clause so she will have to pay the fees. She has no arrears and is up to date with her rent.
Outcome (see above priorities)	The client paid the fees
Benefit reported by client	Reassurance that she was doing the right thing and so an improvement in mental wellbeing.



Client situation	PE21 6 Male, 61 He lives alone in a property that his father owns
Advice area	Benefit
Brief description of problem	He used to be a self employed joiner but had to stop work in June 2016 because of serious heart problems. He said he paid NI and tax. He was put on ESA on the assessment phase and got the basic payment of £73.10. After the medical assessment he was deemed fit for work and was put on JSA. He received this from June 2016 to March 2017. He appealed this and it went to court 29th May 2018 and this placed him on ESA in the support group but he has never received any money since then He has no income now. He sent a letter through Jobcentre on 3rd August but has not heard from them
Brief description of advice given	Contacted Jobcentre who explained they received the letter on 8th August so he should get a response in the next 3-5 working days. CI is aware he may contact us if he needs any further advice.
Outcome (see above priorities)	Maintain housing and claim benefits he is entitled to
Benefit reported by client	Improvement in mental wellbeing and receives the benefit he is entitled to



Client situation	PE1 8 Female age 26 Child aged 3, lives in council accommodation The client has no health issues and her partner is autistic and suffers from anxiety and has guidance from mental health and the client cares for him.
Advice area	Debt
Brief description of problem	The client is requesting help with their TV licence court demand of £370. Other agencies have unsuccessfully tried to negotiate with them and the full amount is demanded. The client has bought a new licence which she is paying for fortnightly.
Brief description of advice given	Contacted the court contact centre Client case has now been put on hold for 14 days and client has now been advised to send to the address on the Collectica letter, a proof of income and a utility bill with the reference number on it then they will arrange a repayment plan that is feasible. Client is aware if she does not do the above the case will be sent to bailiffs again where a another £235 will be added to the £445 debt and a further £110 for the compliance stage fee.
Outcome (see above priorities)	Arrears payment plan agreed and further bills prevented from building up
Benefit reported by client	Improvement in mental wellbeing and Financial Capability



Client situation	PE1 8 Female age 72 Client needs a carer during night as frequently has imbalanced sugar levels. Client is diabetic and also is concerned about a lump which could be malignant.
Advice area	Benefits
Brief description of problem	Client has a man who is lodging with her in order to provide help at night. As he works during the day client has a friend who she call on when help is required. Client was getting HB and CTR but these have been suspended as it is assumed she has a partner living with her. Client gets lower rate AA
Brief description of advice given	No non-dependant deduction should be made from the client's housing benefit if the client has been certified blind or severely sight impaired by a consultant ophthalmologist or is in receipt of attendance allowance. Explained to Client non-dependants in remunerative work(excluding those on PC) depends on the weekly income. Gave client the amounts to check as she is not aware how much exactly he earns as his hours depends on how much work the agency gives him. Advised Client if she cannot provide evidence of her non dependant's gross income, BBC must consider all the circumstances of the case before making the highest of the deductions. If you later provide evidence showing the deduction should have been lower, the authority should award you arrears of housing benefits, as you will have been underpaid.
Outcome (see above priorities)	Client is to go to Boston Borough Council to present her AA award letter and they will reinstate the HB and CTR.
Benefit reported by client	Improvement in mental wellbeing and financial situation



Client situation	PE1 8 Male, 75 Retired and lives on his own in his own property he is not in receipt of any benefits
Advice area	Energy
Brief description of problem	The client wanted to ask for help with getting the best price for his electricity and gas.
Brief description of advice given	Advised Client that it's usually best to choose a 'fixed' or 'capped' tariff if you don't mind signing a contract for a set period - usually 12 months. The cost of your energy won't go up for the length of your contract, so your bills only change if you use more or less energy, your bills will generally be the same each month if you pay by Direct Debit. Client would like to sign up to another 1 year tariff with EDF again as he has not had any problem with them.
Outcome (see above priorities)	Contacted EDF. Client has now been put on a new tariff called Blue+Price protection to start straight away. 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.
Benefit reported by client	Lower energy bills, relief that situation has been resolved



Client situation	PE21 8 Female, 35 Client lives with partner with her 2 daughters 6 and 15 months 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
Advice area	Maintenance issues
Brief description of problem	Client wants to know if she can stop her ex husband from harassing her and threatening her about stopping to pay for the child maintenance order. At the moment he lives in Australia and a Reciprocal Enforcement of Maintenance Orders (REMO) has been arranged.
Brief description of advice given	If you have an existing court order for child maintenance that you want to enforce in another country, you have to contact the court where it was made. Contact your local family court or her solicitor for her case. Client is aware she will have to incur a cost to get it sorted. Mentioned to Client as he has not stopped paying the maintenance it is difficult to take any action. You can ask the court for help if your ex-partner doesn't pay any child maintenance they owe you. This is known as taking 'enforcement action'. You can't enforce an arrangement you've made yourself - you need to make it legally binding first. 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.
Outcome (see above priorities)	Client was expecting this but just wanted to know if there is a way she could get help with it. Client was happy with the information she was provided with.
Benefit reported by client	Improvement in mental wellbeing



Client situation	PE21 8 Female, 25 CI lives in private accommodation with husband and her daughter and her two children, 8,3. CI and husband are joint tenants. Daughter contributes to rent. CI's husband is retired and is awaiting PC CI is not working at present because she was dismissed from her job when she was ill.
Advice area	Debt and benefit
Brief description of problem	They have received a letter from a Debt Management Services 30/4/18 saying they owe £266.69 to N power and this refers to their time in a property they were only in for a few months and paid by prepayment card. They have been waiting for a decision about CI's pension credit application which has not, as yet, been made. Their last contact with the Pension Service was about 3 weeks ago.
Brief description of advice given	Contacted the debt management company (01709 758494) and spoke to Liz who explained even if Clients were on a prepayment meters they could still owe some money for several reasons like the meter was estimated or the rates could have gone up but they were only paying for what they were consuming meaning they still incurred costs that they were not paying for. Liz has a letter to explain this and she will send it to the client's address. Client has now understood and would like to arrange a repayment plan to pay the debt but he would like time to sort out his finances because they do not have any income at the moment. The debt managers have agreed to put the debt on hold for 30 days as he sorts his finances. They should then contact them by 22 June and a feasible repayment plan will be arranged. Rang the Pension Service. She explained that Client's application had been assessed and PC awarded. Suggested that they review their HB and CTR award in the light of the PC award too.
Outcome (see above priorities)	CI would be receive £244.87pw. This would be paid every four weeks on a Thursday. Tomorrow CI would receive the backdated amount of £2448.70. They thought they will now be able to clear their debts.
Benefit reported by client	Debts to be repaid, able to stay in their home.



Client situation	PE21 8 Female, 52 Brazilian Lives in private rented accomodation with her husband and adult daughter and her 2 children aged 8 & 3. Husband is no longer working following an accident at work 5 months ago. he is not claiming any benefits as waiting for his pension which starts in Oct 2018. i asked if he was looking for work until then and he stated he was.
Advice area	Benefits
Brief description of problem	Husband is not seeking work and is just waiting for his pension. Thinks he enquired about JSA but was not eligible but knows that his NI contributions have been kept going. His pension kicks starts in October- not had a forecast yet Client came in to say they have contacted PC and they have been told they have to wait for another 2-4 weeks. Client is worried because they do not have any income and this might be longer than they anticipated.
Brief description of advice given	Informed Client they need to put in a claim for ESA, Housing Benefit and Council Tax.
Outcome (see above priorities)	Client says they are able to do themselves. They will come back if they need any help.
Benefit reported by client	Improvement in mental wellbeing.



Client situation	PE21 6 Female, 24
Advice area	Employment
Brief description of problem	Cl believes that the amount of income tax paid on her last months wages to be wrong. she normally pays around GBP16, but GBP60 was stopped from her wages, cl does not understand why, or know how to find out the reason for this.
Brief description of advice given	Suggested to cl that she ask her employer for this information. Also gave Client phone number for HMRC
Outcome (see above priorities)	Client confirmed her request had been actioned
Benefit reported by client	Improvement in mental wellbeing and money repaid