

Citizen's Advice Case Studies all from PE21 postcodes

Case Study

Client was referred to Boston Big Local from Fit For Your Future.

Client has a lot of debt issues and wanted help with these.

Client had a number of appointments to deal with all the issues with regards to this.

Client is in receipt of Employment and Support Allowance, Housing Benefit and a Council Tax Reduction.

A budgeting form was completed with Client and it showed a shortfall from income to expenditure. Client was advised to open a new basic bank account also to give up his car as he cannot afford it, as it is on HP. Client was sent a factsheet with regards to HP agreements from Debtline

Client also spent a lot of money on various websites, which he was also told would need to be stopped.

Client was referred to Affordable Warmth.

Client had spoken to some of his debtors to see if his outgoings could be reduced further

A debt appointment was booked for Client to deal with Bank overdrafts.

Client was also offered further support if necessary.

Case Study

Client attended appointment with a family Social Worker.

Client is Bulgarian so doesn't speak English. Big Word was used for interpretation.

An Initial assessment completed with Client.

The situation is very confusing as Client has not long lived in England; her husband has previously been claiming child benefit with another partner.

This was being investigated but Client was told that as long as Social Services wrote to Child Benefit then Client should receive this.

The Right to Reside and benefits were discussed with Client and Social worker.

Client will be entitled to Housing Benefit as long as her husband is working.

Client had been having difficulty paying rent due to no income, but this had been rectified as her husband has got temporary work.

The issue was very confused due to her husband claiming benefits and conflicting stories given.

Client's son has a number of disabilities and child Daily Living Allowance was explained, but at this time her son has not been in the country long enough for them to claim this.

The Social Worker will contact me for further info in the future if necessary.

Case Study

Client attended appointment as he wanted help with an employment issue. Client has been suspended from work whilst an alleged incident is being investigated. Client wanted to know if and what he should do. He has memory problems which he informed his employer, but he said they had claimed he had not to them. Client had brought a letter from his employer stating he was suspended with full pay and that he is not getting blamed. If they don't find him guilty of anything then he will be fully cleared. I explained to client that as they are following the correct procedure then all he can do is wait and explain his side of the story when asked. I printed out some information with regards to employment and dismissal procedures.

Client was made aware that they can get further support and a benefit check if necessary.

Case Study

Client was referred from Fit for Your future and attended for an initial assessment and wanted a benefit check as she is struggling to cope with her bills.

Client speaks Russian so a translator was present. Client works 20-30 hours per week; she lives with her 11 year old daughter and 20 year old son. Client is not in receipt of any benefits apart from child benefit. I completed a benefit check for client this showed an entitlement to Child and Working Tax credits, also a small amount of Housing Benefit.

Tax Credits were contacted and they agreed to send client an application form. Client is aware she can make a further appointment with me once she receives the paperwork.

Client's friend will help her apply for Housing Benefit but she was made aware that we can come back for help with this should she need it. She was also made aware that with both of these benefits she must make them aware of any changes in her income and hours worked.

Case Study

Client wanted help with a Council Tax bill he had received from a previous property. He had an agreement with the estate agents, in writing, saying that he would pay the tenant in the main property money for his bills. This would include his Council Tax.

He had now received bills from Boston Borough Council for Council Tax covering all the time he had lived there, as the Valuation Office had visited the property and they had decided this should be classed as a separate property. After asking for a reconsideration, I also assisted client in writing a letter of complaint to the estate agents, asking that they re-pay the client his money, as they had made the error and not him.

This process can take up to 6 weeks to progress due to having to give the Valuation Office time to investigate, plus giving the estate agents time to look into the matter.

I explained to client that we can apply to the Housing Ombudsman if he is not satisfied with the estate agents reply.

Case Study

Client wanted to know what he could do about a compensation claim due to a work injury. He brought a friend as an interpreter.

He has received notification that about his claim and he said this is much less than what he had been originally told. He wanted to make a complaint about this. After reading the letter his solicitors have advised him to take the settlement figure as his employer is willing to take the matter to court and he may lose all his compensation. It is much less than they originally quoted as his claim has been disputed. The solicitors also feel that his company has CCTV footage that might dispute his claim. I explained this to him and told him he needs to decide what is in his best interest.

There was also a letter from DWP with a total of benefits that would be repaid from his claim. This included Personal Independent Payment (PIP), after speaking to the client I found out the PIP was being paid for a heart condition, not his accident. I wrote a letter to the Department of Work and Pensions (DWP) asking them to revise their decision about including PIP in the settlement.

Case Study

Client wanted help to complete a Probate form.

She told me there were three beneficiaries to her grandmother's estate, and as they were all in agreement, felt they could deal with everything themselves.

I helped client complete the form using the guidance notes supplied.

Client was very happy with this and knows she can contact me if she needs anymore help.

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Client wanted to know what she can do as she was dismissed from her job, she had only been there a few weeks, but said her employer made sexual advances to her. She was dismissed after she spoke up about this. I told her she can claim unfair dismissal due to discrimination.

I printed out information about discrimination for her and also explained the process she would have to follow, including contacting ACAS first in order to proceed. I also made her aware of the charges involved.

I advised that if she was concerned about his behaviour she could report him to the Police.

She was happy with this and will contact me if she needs anymore help.

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Case Study

Single man, 30 years old. Diagnosed MH condition, currently supported by CPN. Working 15 hours a week over 2 days. Net income £117.75. Paid weekly. Living in Framework accommodation - pays top up of £60.00 pw. Moving into Waterloo

Housing property in next few weeks, needs full benefit check based on updated information. Rent stated as £74.00pw.

Full benefit check undertaken with client, options include client increasing his working hours to enable him to claim Working Tax Credit. Ongoing client.

Case Study

Single man, EEA national. Diagnosed with brain atrophy. Living with and supported by family. In receipt of ESA (contribution based) and PIP (standard daily living). Has received ESA50 to complete and requires advice about benefits following cessation of contribution based benefit in May 2017.

Full benefit check undertaken with client, discovered that client is still in the assessment phase of ESA despite the claim date of May 2016. Client should have been assessed for either WRAG or the Support Group and his ESA increased. Telephone call to DWP on client's behalf to discuss. Client's income will increase from £73.10 per week to include the WRAG component of £29.05 or Support group component of £36.20 per week. Requested backdating on client's behalf. Explained to client that if he is assessed as having limited capability for work related activity, his contribution based ESA can continue further than the initial 12 month period. Client has no other income. Ongoing client.

Case Study

Married lady aged 60. Husband claims SRP. Client has made a claim and received forms. Client was working until recently, receiving SSP. She has since received a SSP1 from her employer. Explained that she should now be claiming ESA.

Claiming procedure explained and telephone number given. Then moved on to question of PIP. Client has a diagnosis of liver disease but this was only diagnosed recently.

Explained criteria for PIP, client does not meet criteria at this stage, suggested therefore that she lets this claim go past return date and make fresh claim if she meets the criteria at the 3 month stage. Also spoke about the 9 month limit, client has been told she may need a liver transplant but this will not be considered until she has had the condition for 6 months. Agreed to send PIP descriptors in the post for client to look at and decide if she will meet the

criteria. If client makes further claim then explained that they need to be contacting office as soon as form received if she requires assistance.

Case Study

Client has mental health issues and has been on ESA since release from hospital/prison 9-10 years ago .Client wants assistance to complete ESA assessment from which has a deadline.

Client attended for appointment with Boston Big Local adviser. He had recently had a change of circs (partner released from prison and returned to home address) and ESA2 required to confirm the change.

Assisted with the paperwork. Form due to be returned post normal DWP date - tel call to DWP regarding delay. Client advised to take the completed paperwork into JCP and request that form returned via the internal post. Telephone call to DWP – Confirmation received that the payment due has been issued - £234 and will be in client's bank account.

Case Study

Couple with dependent children. Private tenant. EEA national. Client has received a council tax demand from Boston Borough Council (BBC). Client is disputing that he owes this debt.

Phone call to BCC to understand the situation and discuss options. Amounts currently outstanding, year 2015/16 £196.00; year 2016/17 £773.50. Client is currently in receipt of full CTS as unemployed. Debt is for previous tax years, previous arrangements have been set up, but client has failed to keep up with the repayments.

Client has agreed to fill in a financial statement of income with the council to sort this out and agree once again to a payment plan. Explained the consequences of non-payment of council tax, this is a priority debt and non-payment would result in a court summons, bailiffs and in extreme cases, prison.

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Case Study

CAML/ BBL

The issue the client came to CAML about

Cl and his partner are Polish by origin.

Cl and the partner made a joint application for CTC/WTC in 2016 and they were awarded CTC in the sum of £16.

Cl's partner was working 40 hours a week and earning £210 weekly, while Cl is working 37 and half hours a week earning £1125 monthly.

Cl's partner stopped working in 2016 because she has had a new Baby.

Cl said that when applied later in 2016 he stated (in error) that his partner was still working meanwhile she had stopped working since earlier in 2016.

Cl and his partner currently receive CB £20 weekly, maternity allowance and CTC £16 weekly.

Cl lives in a rented apartment with his partner and their daughter.

Cl pays private rent of £540 monthly, Council tax £103.

Cl doesn't have debt issues and doesn't have savings.

Cl is upset as to why he would not be awarded WTC, and wants to know if they would be entitled to more benefits.

How CAML assisted the client

Called HMRC. In their application, nothing was said about their work, Cl didn't state that either he or his partner works. HMRC requested all the information on Cl's work status, and with Cl's consent, provided this on phone. HMRC confirmed the WTC application would be considered and an Award notice be sent out to Cl. through post.

Completed a benefits check with cl, it showed that Cl's partner could get JSA and they may get HB and CTR.

Explained to Cl that JSA was benefit for unemployed people or people work few hours and client must be available for work. Advised that income based JSA is means tested.

What was the overall impact of the advice/help given by CAML on the client.

Cl will be better off.

Case Study**CAML / BBL****The issue the client came to CAML about**

Cl, polish, lives with partner and 5 mth old baby in private rented accommodation.

Partner works full time and Cl receives Mat pay and CB.

They are in the process of claiming CTC.

No debts.

Cl received a notice of fine for a motoring offence committed early in 2016 from Lincoln Mag Court (later in 2016).

She was required to pay £811 which included a fine of £660 for not giving information regarding the driver.

Cl says she sent off information and ID required and also she did not receive any information about court hearing only the resultant fine.

The owner of the car does not drive the car, the Cl insures, taxes and drives the car together with her partner.

The original paperwork was sent to owner, Cl filled in that she was driver, a second form was sent to her and she filled it in as the driver but received nothing further until the fine letter.

How CAML assisted the client

Rang Lincoln court and was told that CL had the right to make a Statutory Declaration in Court by swearing on oath that she had not received the documentation.

The court would then re hear the case.

Also asked if Cl could pay any subsequent fine in instalments and was told she could.

Rang the court re declaration and they filled in information over the phone and read CL a statement that she could be prosecuted for perjury if she lied under oath. Reinforced this information to ensure Cl was aware of the seriousness of the oath.

Court date was given late in 2016 in Lincoln and a letter will be sent to CL.

Interpreter will be provided at court.

Enforcement will be put on hold till court hearing and had already organised temporary hold for 3 weeks.

Informed CL that she cannot take child into court.

What was the overall impact of the advice/help given by CAML on the client?

Cl given very clear advice on her situation and supported to take action to deal with it.

Enforcement of the Fine on hold which gave reassurance to the client.

Cl knows what she has to do to resolve her situation.

Case Study

CAML / BBL

The issue the client came to CAML about

CI, polish, lives with fiancée and 3 year old child in private rented accommodation.

A second child is expected early in 2017.

CI receives CB and tax credits.

CI had an overpayment of HB and CTR due to undisclosed change of circumstances.

He initially owed £900 but has reduced this to £206.

He was paying £100 pm HB and £50 pm CTR but has missed 2 months payments.

CI has been earning less due to lack of hours but has now been successful in getting a full time job.

He will start next week and will work 40.25 hours @ £7.35 per hour.

He wanted help in trying to get a hold on his repayment to allow him to catch up and then he would recommence payments.

How CAML assisted the client

Rang BBC who agreed to suspend payments until late in the year at which point CI will need to contact them to rearrange payment.

Gave Return appointment slip so that we can help with that.

CI also expressed an interest in getting Energy help, told him that our energy adviser will be here so he will try and make an appointment.

Gave Energy Best Deal booklet so that he can look online in the meantime.

CI also asked for help to fill in Boston Homechoice Registration but he could not remember previous addresses and details of his rental history for past 5 years and that of his partner.

Completed in rough and he will try and fill in the gaps.

Had brief discussion about banding and way in which houses are bid for.

CI will return for further help if required.

What was the overall impact of the advice/help given by CAML on the client?

CI was helped to achieve the outcome he was looking for and supported to complete forms.

A meeting with the energy adviser may save him further money.

