

Tara contacted us herself after seeing our promotional material regarding advice for families. She had received a possession order to leave her local authority property due to rent arrears of £1,585. She rang us on the actual day the possession order instructed her to leave by (possession granted in court 14 days prior to this).

Tara is a single parent with 3 young children. She separated from her partner in the previous year due to domestic violence. Since the separation her finances spiralled out of control which left her too scared to contact any of her creditors including the local authority who she rented from. She was in hospital giving birth to her youngest child the date that the original court possession hearing took place. She filed no defence therefore the court automatically granted possession to the landlord. When we first met with Tara she was very tearful and regretful of her actions (or lack of actions in her case).

Tara was in receipt of income support, housing benefit and council tax support. She received child benefit and child tax credits for 2 of the 3 children. Tara had a shortfall in her housing benefit due to bedroom under-occupancy (bedroom tax) which is mainly why her arrears accrued.

Other debts included council tax arrears and a budgeting loan (DWP social fund). The budgeting loan was deducted from her Income Support leaving her with less disposable income. The Local Authority had a liability order for council tax arrears through the magistrate's court for last year's bill and this was also deducted from her Income Support.

Upon making contact with us Tara was immediately referred to a debt specialist at the bureau. The debt case worker was able to liaise with the local authority and it was confirmed that an eviction warrant had been applied for (a warrant allowing a bailiff to evict). However the CAB worker was able to persuade the local authority to agree that Tara could remain in the property providing her rent is covered and she pays £3.65 towards the rent arrears each week. As the eviction warrant was already served the CAB worker had to apply to the court to get a hearing. At the court hearing the above arrangement was formally agreed and the possession was suspended.

We encouraged Tara to apply for child benefit and child tax credits for her youngest child increasing her benefit entitlement by £76.83 extra per week and as her property was no longer under-occupied upon notifying the local authority that child benefit is in payment she received full housing benefit leaving her with just the arrears to concentrate on.

The CAB worker also negotiated with the Local Authority an affordable payment plan to pay her council tax arrears for this year to prevent another liability order and potential bailiff action. We also got the DWP to reduce the amount deducted from her income support to pay the budgeting loan leaving her with some more disposable income. We provided Tara with information on claiming child maintenance from the non-resident parent as this extra income will have no effect on her benefits improving her financial circumstances significantly if the application is successful.

Providing Tara continues to pay the agreed amount on the rent arrears each month she will be protected from possession action, however prior to contacting CAB she was in danger of losing the family home as well as bailiff action for council tax arrears. She felt that she could not have dealt with this by herself and so was grateful for our assistance in the matter.

#### **Outcomes:**

- **Child benefit and child tax credits: £76.83 per week**
- **Housing benefit: £14.30 per week**
- **Potential financial gain from child maintenance**
- **£1,670 debt managed**
- **Eviction avoided**
- **Further court and bailiff action avoided for council tax**



## in Childrens Centres

Becky was an emergency appointment at the Children's Centre after she and her four children had been thrown out of their property which she shared with her husband (the children's father). The property was owned by her father in law.

Becky and the four children were living at her parent's property. On arrival at the appointment it was clear that Becky and her children were distressed with recent events and Becky was unsure which way to turn. Becky was being supported by the Children's Centre who were making appropriate referrals for help.

Our advisor was able to ascertain from Becky her current situation and that there was no current risk of violence to either herself or the children. We contacted the Local Authorities homelessness service, as even though Becky and the children were staying at her parents it was not practical that they continue to stay there due to overcrowding, therefore Becky should be treated as homeless. The homelessness service agreed to work with Becky to assist her with the application process for a housing association property, they discussed the possibility of providing emergency accommodation if Becky wanted it.

We also provided advice in respect of Becky's options in the private rental market.

We completed a benefit check for Becky as a single claimant and advised her of her entitlement and how to claim. Becky was potentially eligible to tax credits amounting to **£211.87pw**, Housing Benefit **£47.78pw** and Council Tax Reduction **£7.64**.

We suggested Becky obtain independent legal advice, it was possible that she could be entitled to legal aid based on her circumstances. Becky was advised that she should speak with a solicitor to see whether she had any financial entitlements or housing rights against the property. Becky booked an appointment to see a solicitor.

We provided details for child maintenance options.

We ensured that Becky felt supported and offered details of organisations and charities who could offer support to her and the children.

Becky thanked the advisor for their help and stated that she originally had no idea what to do in this situation but now felt she had the information available to move forward.

This case was an example of the Children's Centre staff and Derbyshire Districts Citizens Advice Bureau working together to help a client facing an emergency situation. Together we were able to effectively assist with the priorities and give Becky the information she needed to take next steps to improve her situation.

### **Benefit Gain:-**

- **Housing Benefit: £47.78pw**
- **Tax Credits: £211.87**
- **Council Tax Reduction: £7.64pw**



## in Childrens Centres

Tammy was referred to us from the MAT team. She is a housing association tenant and due to rent arrears the landlord had secured a suspended possession on the property in 2013. Tammy had an agreement with the court to pay her rent and arrears but due to disruption caused by domestic violence from her ex- partner (now in prison for assaulting her) she had not kept to the arrangement and the housing association applied for an eviction order.

Tammy had other debts including £12,000 owing to the DWP following benefit fraud (again caused by the disruption of her violence ex) and council tax arrears, water arrears, 2 catalogue debts and a debt to a door step lender.

Tammy's income was benefits only.

Tammy was referred by the CAB Children's Centre worker to a debt specialist within the bureau. The debt worker negotiated with the housing association and they agreed that Tammy could remain in the property however for this to be formalised the CAB worker requested a court hearing. At the court hearing the District Judge agreed to again formally suspend possession.

The CAB worker explained to Tammy that she had been very close to losing her property and it is important that she pays the agreed amount on the rent arrears in order for the possession to remain suspended.

After discussing all suitable options for dealing with debt the CAB worker set up a debt management plan for Tammy to pay an agreed amount per month to each creditor. This prevented bailiff action from the Local Authority for council tax and enabled Tammy to budget and pay her creditors, leaving her with enough money to live on. The CAB worker also successfully applied for a Severn Trent Trust Fund grant to clear her outstanding water arrears reducing her overall debt and leaving her with just her future water bills to concentrate on.

During our time working with Tammy her violent ex-partner was released from prison. We supported Tammy with a referral to Women's Aid for support.

### **Outcomes:**

- **Eviction avoided**
- **£18,400 debt managed**
- **Charity grant of £567**
- **Support for dealing with domestic violence**



## in Childrens Centres

Sarah is 27 years old, with one child aged 2 months. Both Sarah and her husband are employed full time, prior to this both were long term unemployed.

On contacting us for advice Sarah was 4 months into her maternity leave and did not intend to return to work. She had spoken to her employer who advised her that her maternity pay may have to be repaid if she did not return to work.

Sarah confirmed that she was receiving Statutory Maternity and expected this for the rest of her leave (6 weeks at 90% of her basic pay and 33 weeks at the flat rate of SMP). To the best of Sarah's knowledge she has never received and was not entitled to receive any contractual maternity pay. Her contract of employment confirmed this.

Sarah was concerned about the future as she felt that she would not be able to continue doing her job (which was shift work) but financially she felt obliged to return or resign now if needing to repay her maternity pay.

The Children's Centre CAB case worker advised Sarah that:

- Unless she has received some contractual maternity pay she would not have to make any repayments.
- Entitled to receive pay in lieu of the holidays she has accrued whilst on maternity leave.
- How and when to submit her notice to terminate her contract of employment.
- Entitlement to a £500 Sure Start Maternity Grant, however she only has one month left to claim it (Sarah had attempted to claim before her baby was born but was not entitled as not then receiving a qualifying benefit).
- Should she find a more suitable job she should qualify for help with child care costs (invited her to return for a benefit check if wanting to return to work).

### Outcomes:

- **Empowered to make choices regarding family friendly work options**
- **Benefit grant of £500**



## in Childrens Centres

Lorraine, a single parent with an 11 year old child sought advice as her daughter Megan, was diagnosed with Sclerosis of the spine. Megan's back condition was deteriorating daily and pain was compromising her mobility. She was unable to attend school and required care during both the day and night due to severe pain. Megan was awaiting surgery at the children's hospital.

Lorraine was in receipt of employment and support allowance and disability living allowance herself due to mental health problems. Since Megan's diagnosis, Lorraine was struggling financially as her expenses had increased due to problems associated with providing care for a disabled child.

She was referred to CAB via the Children's Centre.

The CAB case worker was able to visit Lorraine and Megan at home. We assisted with a claim for disability living allowance for Megan. This was successful and Megan was awarded high rate mobility and high rate care. As on-going casework the CAB worker was then able to help Lorraine claim an increase in child tax credits (disabled child element) and to claim Carers Allowance for providing care for Megan which increased her benefit entitlement due to a carers premium. The extra money provided comfort and paid for the extras needed for Megan's disability.

During this time, Lorraine and Megan's father (unemployed) got back together and he moved back into the family home. The CAB worker was then able to calculate a complex benefit check for options available to them.

Following CAB's advice Megan's father ended his JSA claim and Lorraine made a joint claim of ESA for both of them. Megan's father made a claim for carers allowance for providing care and supervision for Lorraine, as a result of her mental health problems. This then enabled him to claim income support as a carer, which provided more income than Lorraine's ESA claim. Through accessing the CAB service the family were £306.61 better off per week.

### **Outcomes:**

- **DLA for Megan: £138.05 per week**
- **Increase in child tax credits: £83.51 per week**
- **Carers allowance gain (premiums): £68.40 per week**
- **Gain from claiming income support V ESA: £16.65 per week**
- **Total = £306.61 per week better off**



## in Childrens Centres

Sarah lives in private rented housing with her partner. They have a low income and are reliant upon Employment Support Allowance, disability benefits, Tax credits and other means tested benefits.

Sarah has recently given birth to her fourth child and is receiving significant support from the Children's Centre workers.

Sarah has a debt problem that is putting strain on a family life that is already challenging. She has been contacted by a bailiff acting for the Magistrates Court enforcing a fine for non payment of TV licence. There are also six other non-priority debts which mean that she owes £7000 in total. One of the debts, from an energy company, is disputed as Sarah thinks it is the responsibility of a previous occupant of her home.

Sarah cannot manage her financial problem; she is experiencing depression and has a learning disability. She has health concerns about her youngest child who has a brain injury and requires physiotherapy exercises to aid movement and development. Sarah and her youngest child have to attend regular hospital appointments.

CAB caseworkers have worked with Sarah to ease pressure by:

- Challenging the debt allegedly owed to the energy company
- Coming to affordable arrangements to make reduced payments to her creditors, including the bailiffs
- Assisting Sarah with a Carers Allowance claim
- Assisting with a Disability Living Allowance claim for her youngest child

**The help from the CAB means that the family is better able to financially manage and ensures that money worries are not adding to the challenges of family life**