

## **Grant Aid Sub-Committee – 26 November 2012**

Case Studies to illustrate the broad range of problems and types of clients assisted.

### **CASE STUDY 1**

Client with mental health issues – small debt £1745 struggling to cope & relying on food parcels –Debt Relief Order debt now written off.

### **CASE STUDY 2**

A self employed man on a low wage & his disabled partner who have accumulated huge debts of £353,000.They have now gone bankrupt, their debts have been written off & they are now homeless.

### **CASE STUDY 3**

A Polish family who speak very little English who have been trying for 3 years to sort out their Child Benefits & getting nowhere - they came to us, we have a Polish advisor who was able to take on the case which was very complex .

After 3 months of telephone calls & letters on the clients behalf it was finally sorted & the client received a cheque for £24k for Child Benefit backdated to 2009 - in addition they will receive an additional £10k pa benefits which will make a huge difference to their lives.

### **CASE STUDY 4**

This young mum was a victim of Domestic Violence and we prevented her from being evicted and also helped her gain additional benefits of almost £7k pa.

### **CASE STUDY 5**

A Single mum with £2k rent arrears & eviction being threatened – through negotiation with her landlord we were able to prevent eviction & also help her gain an additional £7k pa benefits.

## **CASE STUDY 6**

A schoolteacher who lost her job after 10 years – the school did not follow any redundancy procedures – we helped her at an Employment Tribunal which she won, she was awarded £38,000 which she was delighted with.

## **CASE STUDY 7**

Case 7 relates to a client who was swamped with debts of over £140,000 mainly as a result of gambling and he was being harassed by creditors which was causing him severe stress - we were able to negotiate nominal repayments of £1 per month to each creditor.

## **CASE STUDY 8**

A working couple both on good salaries who accumulated debts of over £113,000 and could not cope - they had 15 credit cards. Again we were able to negotiate with creditors on their behalf an affordable amount – they said it felt like a cloud had been lifted now their finances have been sorted.

## **CASE STUDY 1**

**Janet who has mental health issue was struggling with debt and relying on food parcels to survive when she turned to Citizens Advice Broxtowe for help.**

Janet aged 31 was referred to CAB by the Framework South Notts Tenancy Support Team. The main issue was that she was in receipt of Jobseekers Allowance and too many deductions were being taken from her benefits to repay a social fund loan, a TV Licence fine and Water rates arrears leaving her with £46 per week to live on.

The client who has severe mental health issues after fleeing domestic violence and has 3 children in care due to her inability to cope, she was relying on food parcels to survive. We assisted Janet in applying for a Debt Relief Order to write off her debts of £1,745.15. Now she is debt free she is feeling able to cope and her life is much less stressful.

## **CASE STUDY 2**

**Mr Jones & his partner approached the bureau for help as they had huge debts & did not know which way to turn. They were being harassed by creditors which was having a major impact on their health. Bankruptcy was the only realistic option available to them and their debts of £353,000 + are now written-off.**

Our clients came to the bureau as they were under a repayment plan with a pay plan to repay non priority debts, and were paying £100 per month which they were struggling to sustain. Even after getting this reduced to £16 per month, the clients still had a massive income shortfall of over £900 per month.

Mr Jones is self employed and is on a low wage of just over £1000 per month and his partner in receipt of Disability Living Allowance. Their huge debts which included mortgage arrears, secured loans, credit cards and catalogue debts. After much discussion and looking at all the personal circumstances it was decided that the best route for the client was Bankruptcy. They were not coping with all the phone calls and letters they were receiving from creditors and this was seriously affecting their health.

We assisted the clients with completing the bankruptcy application and debts of £191,237 have now been written off for Mr Jones and £162,693.03 for his partner making a combined total of £353,930.23 of debt written off. We are currently providing housing advice and support for these clients as they are now homeless.

## **CASE STUDY 3**

**Citizens Advice Broxtowe helped this young non English speaking Polish couple obtain a refund of £24,000 of child benefit & working tax credits they had been trying secure for 3 years.**

A non-English speaking Polish client with 4 children approach us for help in February this year as they were struggling to live on their total income of £210 per week. Due to language barriers they experienced difficulties in dealing with the various agencies regarding his benefit entitlements and came to the CAB for help, being aware that we had a Polish Adviser. They had been struggling for almost 3 years to sort out their child benefits.

Jan lives with his partner Maria in a council house with 4 children – 2 of whom joined the family in August 2011 - they could not come earlier as passports could not be obtained as their natural father is not traceable and in Polish law both parents have to sign the passport

application, this caused difficulty with the benefit claims with the case being passed to the "International and Complex Cases Department".

They were in receipt of Child Benefits for 2 children and applied for the other 2 children when they were in Poland - over 2 years ago. Their WTC and CTC entitlement was £541.41 per month however they were only in receipt of £210 per month – because only 2 of the children were being taken into account. - this caused them to fall into arrears with his rent and water rates.

Our Polish Advisor spoke several times to the clients MP who agreed to assist. After 3 months of telephone calls and letters by our advisor and the MP, the client finally received a successful outcome - over 2 years from the claims being submitted.

Maria came into the bureau recently and was over the moon that they had just received a cheque for £24,000 relating to the Child Benefit and Working Tax Credits backdated to Nov 2009. In addition they will be receiving an additional £10,000 of benefits on an annual basis.

Maria said "We are overwhelmed by the outcome and we can't thank CAB enough, it will make an enormous difference to our lives .We couldn't have achieved this without your help and intervention as our English language is not good and being able to see a Polish advisor who could act on our behalf has been just fantastic for us. Thanks again"!

## **CASE STUDY 4**

### **Citizens Advice Broxtowe prevented eviction and gained additional benefits of £6775 per year for this young mum who was a victim of Domestic Violence.**

Unemployed Jemma found herself struggling to make ends meet.

This mum-of-three had learning difficulties. Unable to read or write properly, she could not understand correspondence or complete forms. Previously, she had always been up-to-date with her rent and bills, thanks to her mum, who lived near to her council home. However, when Jemma exchanged her property to live with her new partner she had to face her finances alone.

With no support from her partner, she was without income. With no means of affording bus fare to seek out her mother's support, the situation spiralled out of control and Jemma sunk into a deep depression.

As Court proceedings were taken against her for rent arrears, her children were also removed into care. To make matters even worse, neighbours lodged 'anti-social behaviour' complaints and the finger pointed squarely at Jemma. However, when she revealed the facts to the Advisor at CAB it became clear that her abusive partner was causing much of the trouble and heartache. After obtaining police evidence about the complaints it transpired that Jemma was the victim and not the perpetrator –she was a victim of a violent relationship and she needed to find a way out.

Jemma says of that time, "My head was in bits. I had lost my kids and faced losing my home and needed help desperately. CAB showed me a way out of my situation. I left my home and stayed with a friend until I could get an injunction to remove my ex from the property."

Vulnerable, and unable to manage her affairs, Jemma was given advice on the problems she was facing and the Bureau prevented the threatened court action for unpaid property clearance charges by negotiation.

With advice and assistance, her benefits were reinstated and backdated which cleared her arrears. This resulted in an additional annual benefit of £6775. At the court hearing for the possession of her property, her case was struck out by the Judge.

## **CASE STUDY 5**

**Single mum June risked losing her home until she found out that she wasn't claiming all she was entitled to. Citizens Advice Broxtowe prevented June from losing her home and also helped her claim an additional £7017 of annual benefits.**

When her 16 year old daughter confessed that she was pregnant, June knew she had to be strong but inside, the single mum-of-three began to wonder how she was going to cope.

June and her family lived in privately rented accommodation and when her ex-husband moved in for a while it meant her Housing Benefit was cancelled. That's when her money troubles really began and, with no emotional or financial support, the arrears began to mount up.

Finally, the relationship ended for good and her ex moved out, but she was now left to face some £2,000 in rent arrears and the threat of eviction. June approached Citizens Advice Broxtowe for help and it soon became clear that she was not claiming all her relevant benefits. Initially, the eviction was suspended due to outstanding repairs on the property and, finally, through our negotiations with the landlord,

June's eviction was prevented and additional yearly benefits of £7017 are now paid to her. The Local Housing Allowance was put in place, being paid straight to her landlord and any backdated payments were used to pay off arrears. Council tax benefit has also been put in place and repairs have started on her property.

June tells us, "I had so much happening in my life at the time I didn't know which way to turn. The changes have meant everything to us because I don't have to worry anymore. I can concentrate on being a grandma!"

## **CASE STUDY 6**

**When schoolteacher Saira's livelihood was abruptly ended when her employment opportunities wrongly denied Citizens Advice Broxtowe supported her through an employment tribunal which resulted in her being awarded a massive £38,000 which made a huge difference to her life.**

Teacher Saira had worked at the same Independent School for some nine years. However, in September just a week before she was preparing to start back for the new term, she received a call from her employer to say that the job she loved so much no longer existed. Saira's problems deepened when she realised that no redundancy procedures had been followed by the school... she was told that she would not be receiving any redundancy or notice pay.

A shocked Saira was left reeling, especially so, after she discovered that several vacant teaching positions at the attached primary school had been offered to her similarly redundant colleagues - all of which happened to be male teachers and the same race as

the Head Teachers and Governors of the school. She also found out that any remaining positions had been given to the Head Teacher's daughter and family friend. Not once had her old school been in touch about these opportunities.

Saira says, "I was so upset, I was more experienced and better qualified than any of the applicants but was not even offered the opportunity to apply." She continues, "Bearing in mind I'd shown my bosses almost a decade of dedication, I'd expected the least they could do was to follow the right redundancy procedures."

Finding her treatment unacceptable, Saira decided to approach CAB who listened to her circumstances, and finally brought some clarity and closure towards the problem. With our help Saira successfully took the case to an employment tribunal, where she was able to get her rights to redundancy/notice pay enforced.

In addition, she was successful in her race discrimination claim against the school over the issue of suitable alternative employment. The respondent's defence was struck out and Saira was awarded a massive £38,000. Saira said "This has made a huge difference to my life and I can't thank CAB enough"

## **CASE STUDY 7**

**Michael was swamped by huge debts of £141,000 and suffering from severe stress as he was being continually harassed by his creditors and he didn't know which way to turn. Citizens Advice Broxtowe were able to negotiate a repayment plan with all of his creditors.**

Michael contacted us after his Business had failed and was unable to find work and he had multiple debts totalling almost £141,000 most of which related to gambling. He had 12 credit cards and 5 unsecured loans. Michael who speaks very little English was struggling to cope with the stress levels as he was continually being harassed by creditors, and he felt he had no where to turn for help.

Looking at all the circumstances it would seem that Bankruptcy was the only way forward for him but there are obstacles in the way i.e. he couldn't afford the fees, plus he has recently re-married and his new wife did not know anything about his debts so he didn't want to go down this route.

We were able to negotiate nominal repayments of £1 per month per creditor for Michael which he makes via his daughter each month. The creditors no longer harass him or make threatening telephone calls, this has reduced the stress and anxiety he was suffering.

## **CASE STUDY 8**

**David and Mary who have 2 teenage children were both employed and earning good salaries but approached CAB when they had become swamped with debts of over £113,000 and they could not see a way forward. Citizens Advice Broxtowe were able to negotiate an affordable repayment plan with all the creditor.**

David and Mary who owned their own house had been relying on credit cards to fund their lifestyle at first and then when it became evident that they were in financial difficulty they started to obtain more cards to try and get them out of a financial mess. They had 15 credit cards, and 2 loans and their debts totalled £113,844.

We were able to negotiate a repayment plan based on pro rata payments using their excess capital per month which they are managing to stick to. Mary said “Getting help from CAB has helped enormously –the pressure was unbearable and I was unable to sleep at night, I feel so much better now that our finances are being sorted, it's like a cloud being lifted

- All names changed.