

Until there's a home for everyone

Debt and Welfare Benefits service
King's Lynn and West Norfolk.

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Team Leader

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The Shelter logo is displayed in a large, white, sans-serif font against the red background.

Tuesday, 05 September 2017

Overview of Shelter's Service

- **Locally tailored Welfare Benefits and Debt advice to residents of West Norfolk**
- **Nationally assured quality and expertise**
- **Adviser Alex Christian recently registering as a DRO intermediary in July 2017**

Locally tailored advice

Direct Debt

- Financial Statements
- Negotiating payment plans, dealing with debt collectors or bailiffs
- 1 to 1 budgeting skills sessions
- Advice on Bankruptcy, Debt Relief Orders, voluntary arrangements and administration orders

Maximising Income

- Universal Credit
- Overpayment, underpayment & sanctions
- Work Programme Expectations
- Discretionary Housing Payments
- Income Maximisation
- Reviews, tribunals & appeals

How clients can access the service

- **Face to Face**
- **Telephone**
- **Email**
- **Skype**
- **Online webchat**



Shelters 'no wrong door' approach

Headline information year one

- **Cases referred – 167**
- **Advice given – 104**
- **Cases closed so far - 27**

Financial information

- **27 cases where debt was written off**
- **This amounts to £237,647**
- **Averaging at £7427 per case**

Where we have reduced monthly outgoings

- **7 cases in total**
- **Around £105 per month each**

Additional benefits or income gained

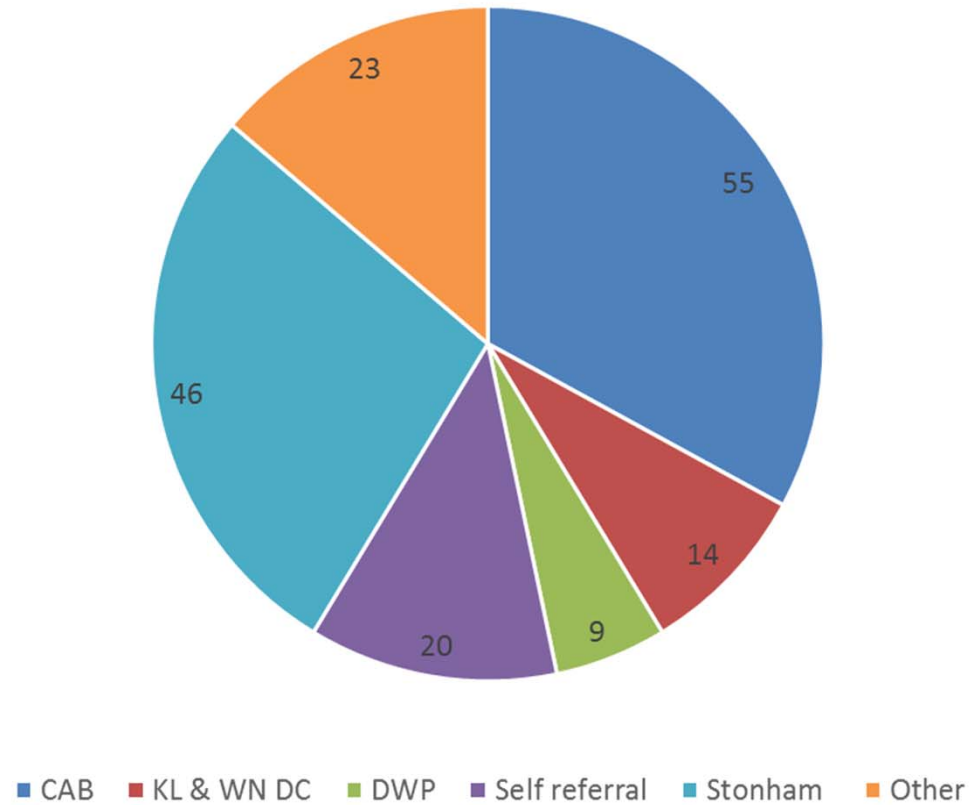
- **10 cases**
- **Totalling c£58k**
- **Averaged at £5.8K each case**

Total financial gain of closed cases

- **£327.9K**

Where the cases came from

Referrals



What's coming up?

- **20 DROs totalling around £120K**
- **2 Bankruptcy cases totalling £75K**
- **4 Discretionary HB applications**
- **Outcome of 4 welfare benefit appeals**
- **18 new appointments booked**

Challenges

- **No shows – clients not turning up for appointments**
- **High levels of complicated multiple debt cases requiring intensive ongoing casework**
- **Expectation from service users that we offer non legal aid housing advice services**

Plans for year 2

- **Maintain client outcomes that improve the life of service users**
- **Increase volunteering levels to support service**
- **Look at ways to reduce missed appointments**
- **Focussed marketing to ensure appropriate take up & referrals**

Case Study 1

Miss A contacted Shelter after the company who were looking after her debt management plan ceased to operate. Miss A had struggled for some time with serious ill health which included mental health issues.

Miss A originally incurred her debt due to working night shifts as a nursing officer, she found she had no time to shop and turned to catalogues to buy the things she needed. Miss A then suffered a stroke and was unable to continue working.

When Miss A contacted us she had debts just above £5,000. After going through her income and expenditure, it was clear that after deducting amounts for her reasonable living costs, she had very little surplus and it was apparent that her circumstances were unlikely to change for the better.

It was evident that Miss A might benefit from exploring a Debt Relief Order. She qualified with the criteria in that:-

- **Her unsecured debts were less than £20,000.**
- **She lived in rented accommodation and did not have assets, excluding her household items and personal belongings, that were worth more than £1,000.**
- **Her surplus after taking into account her reasonable outgoings was less than £50 per month.**

Case Study 2

- **Mr P and wife moved to the King's Lynn area 6 months ago from Essex. Mr P was forced to give up work in 2015 due to ill health (back problems) and decided to move to King's Lynn to be closer to their Daughter. Client was refused PIP in June scoring only 6 points. The cost of the move and more than 2 years of unemployment have caused Mr P debts to spiral now owing circa £12k on credit cards and a bank loan.**
- **Client has now applied for a DRO to clear the £12k debts and an appeal (with supporting evidence) has been submitted for his negative PIP decision which is now at the tribunal stage.**

Any questions?

Until there's a home for everyone

Thank you

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