

Until there's a home for everyone

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

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

Tuesday, 16 October 2018

Overview of Shelter's Kings Lynn Debt Service

- **Locally tailored Welfare Benefits and Debt advice to residents of West Norfolk**
- **Nationally assured quality and expertise**
- **Adviser Alex Christian registered 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

Maximising Income

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

What else we do in Norfolk

- **Our direct services are designed to advise, guide and support people with all types of housing needs**
- **Specialist Advice Service Housing, Debt and Welfare advice**
- **Norwich Pathways Support for people experiencing homelessness and multiple complex needs, delivered together with a consortium of local partners**
- **Legal Advice Service - Legal advice available by telephone, email or face-to-face, including legal aid, representation in court and claims against landlords**
- **Social Prescribing Service Support to improve the wellbeing of users of our advice services, for residents of the Norwich and Broadland CCG GP surgeries**
- **Information and Resources**

People came to us with the following problems:

- **43% of people had issues with their tenancy or landlord**
- **22% of people needed assistance with homelessness**
- **45% of people needed to find somewhere to live**
- **44% of people had financial issues**
- **48% of people were facing eviction**

How clients can access the service

- **Face to Face**
- **Telephone**
- **Email**
- **Skype**
- **Online Webchat**
- **NCAN Referral Network**



Shelters 'no wrong door' approach

Headline Information Year One

- Cases opened 127
- Debt reduction £485,995.65
- Additional Benefits £28,259.90

Headline Information Year Two

- Cases opened 102
- Debt Reduction £221,577.74 (so far)
- Debt Relief Orders in pipeline - 20 plus with estimated value of over £200,000.00 plus £120,000.00 in bankruptcies

Financial Information Year 2

- **35 cases where debt was written off/cleared**
- **This amounts to £227,540.76**
- **Averaging at £9,101.63 per case**
- **60 cases closed**

Where we have reduced monthly outgoings

- **35 Debt Relief Orders**
- **4 Referrals for IVA's**
- **2 Bankruptcies**
- **20 Council Tax issues**
- **11 Housing Benefits issues**

Additional benefits or income gained

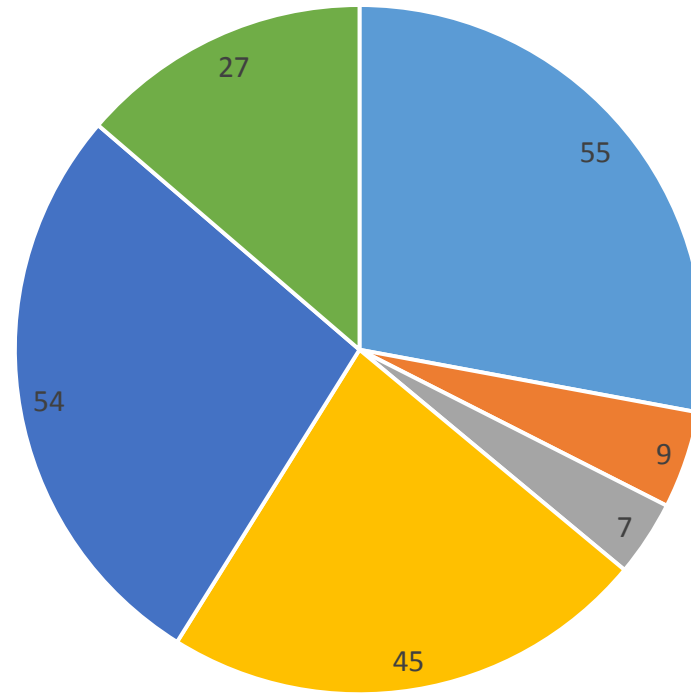
- **10 closed cases**
- **Totalling c£58,000**
- **Averaged at £5,800 each case**

Total financial gain of closed cases

- **£485,995.65 for the Year 1 Cases that have all now been completed**
- **£221,577.74 for Year 2 Cases but with many more to be completed of over £200,000.00**

Where the cases came from in 2018

Referrals



■ CAB ■ KL & WN DC ■ DWP ■ Self referral ■ Stonham ■ Other

What's coming up?

- **DROs totalling over £200,000.00**
- **4 Bankruptcy cases totalling £120,000.00**
- **5 Discretionary HB applications**
- **UC roll out for all claimants 17th October**
- **New appointments booking 2 - 3 weeks in advance due to demand**

Changing Landscape

- **No shows – clients not turning up for appointments**
- **High levels of complicated multiple debt cases requiring intensive ongoing casework**
- **The New Horizons Support Workers taking on the less complex cases**
- **Reduction in PBS referrals from DWP due to single claimants having being migrated to UC**

Plans for year 3

- **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**
- **Continue working with DWP on UC claimants**

Case Studies

- Case 1

Client was referred by Citizens Advice after presenting with unsecured non-priority debt totalling circa £17k. The majority of the debt (£10,500) was generated on a single evening. Client had been experiencing depression and anxiety for some time and then started experiencing suicidal thoughts. He took the decision, before attempting to take his own life, to use the remaining credit on his credit cards to make a series of horse racing bets online.

Client lives with his parents and works for his father part time earning £100-£150 per week so had no realistic means of making repayments towards his debts. Client contacted his GP the day after his episode and was given new medication and felt he was coping better.

Under normal circumstances debts accrued through gambling are not covered by Insolvency, but in this case it can be argued that the debts were the result of mental illness, and that the client was not fully aware of the consequences of his actions. It was therefore decided, given the likelihood of other options having a successful outcome, to present a Debt Relief Order to the client as the optimum strategy.

Case Studies

- **Case 2**

Client was referred through the Norfolk Home-Shield Initiative for debt and housing advice. Client works in an admin capacity full time for a local holiday lets company. Client rents privately and had been struggling for some time to keep up with essential expenditure.

In June client experienced a Psychotic Break which resulted in her visiting France and jumping out of a second-floor hotel room window. Client sustained relatively minor injuries considering, but has been signed off work by her GP for some time. Client is only entitled to Statutory Sick Pay of £90pw, which has resulted in a budget that was already under pressure becoming unmanageable, and the client has fallen behind with all of her financial commitments, including her rent. Her landlord has now given the client a Section 21 notice which our legal team are advising her on.

Regarding her income, we have assisted the client in applying for all benefit income she is entitled to, and applied for a discretionary housing payment (DHP) through the Council. Re debts, client has been advised of her options which include nominal offers or a Debt Relief Order (DRO). In the meantime, we have asked the clients creditors to hold enforcement action and freeze interest accruing.

Any questions?

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Thank you

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