

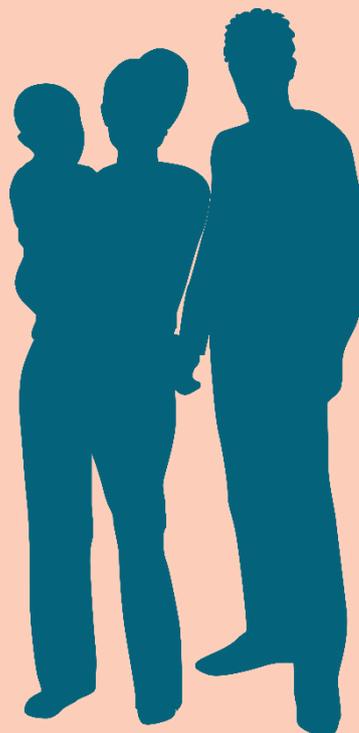
“Citizens Advice helped me through 5 weeks of Coronavirus turmoil”

Situation

“I didn’t know what to do at the end of February. I’d no support. I have three kids and thought OMG what can I do? My cupboards used to be full and the kids were fed. I’d no savings and thought how do I pay the rent? Having debt is horrible.”

Tom lives in 3-bedroom private rental accommodation paying £1150 per month. He has three children and shares 50% custody with his ex-wife who retains the children related benefit. He resigned from his last job as an adviser as the administration costs charged by his affiliated organisation exceeded his income when Coronavirus prevented normal business. Tom has no savings.

With debts of about £10,000, he was now unable to pay his bills as he found himself unexpectedly with no income and no employment due to Coronavirus. He had applied for Universal Credit but was refused due to receipt of his last income in April 20. He managed to agree 3 month payment holidays for his major debts and credit cards.



Action and Outcome

“Citizens Advice West Oxfordshire (CAWO) started to come up with solutions. The support was brilliant. They arranged a foodbank voucher. Witney Foodbank were incredible and even arranged gluten free food for me. I spoke to CAWO every week for five weeks. It was my lifeline and helped me get through five weeks of turmoil. Step by step, and week by week, things got a little better. They calmed me down and helped me get on top of what needed to be done next.”

CAWO carried out a full benefit check which confirmed Tom should be eligible for £1116/m Universal Credit (UC) including housing element. CAWO spoke to Job Centre Plus which led to a UC re-assessment and within a week Tom was paid the additional housing element of £703.

Tom was very short of food and suffers from a gluten allergy. CAWO arranged for him to attend the foodbank where a quantity of gluten free food was repeatedly made available.

CAWO supported the completion of the forms for Discretionary Housing Payment and Council Tax Reduction from West Oxfordshire District Council.

As Tom had been self-employed over the last three years. He was entitled to the Self Employed Income Support Scheme to help eligible people during the Coronavirus situation.

HMRC advised that he is eligible for a payment of £2547. CAWO advised Tom about the most appropriate way to split this income among his priority creditors including his rent arrears. Regarding employment, Tom had the option of returning to his previous employer. CAWO suggested he negotiate to reduce the administration costs which had caused him to resign. After a few weeks, Tom came to a satisfactory arrangement allowing him to resume working in early June 20.

Tom has also now settled with the help of ACAS in a claim against a new employment offer which stalled at lockdown. They are paying one week's salary which equates to £769 minus tax & national insurance for withdrawing a job offer.

Tom was very grateful for the help and support he received during a very difficult time when he was feeling very low and struggled with prioritising his issues. CAWO were able to provide both tangible and immediate support as well as a holistic approach to the full range of his difficulties.

“My life is back to normal. I have my old job back. I didn't expect that level of professionalism. CAWO gave me all the advice I needed and the kick up the backside to get on top on my debts.”