



## **CLAS Annual Service Report**

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**Financial Year 2018/2019**

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# CLAS Annual Service Report 2018/2019

## Executive Summary

**CLAS** provides a front-line safety net to individuals and families facing unexpected financial difficulties and hardship. The scheme provides a range of financial supports from information and advice to discretionary assistance, including access to low cost re-used and refurbished household items, clothing and food vouchers.

CHS Group leads a partnership of local organisations<sup>1</sup> which deliver the Cambridgeshire Local Assistance Scheme (CLAS) on behalf of the County Council. CLAS provides information, advice and one-off practical support and assistance to households experiencing times of exceptional pressure. We have just completed a second year of delivery and are pleased to report that, in the two years, we have delivered at least £847k of savings to the County Council by taking a Think Communities approach<sup>2</sup>, which emphasises the importance of people, places and systems. This approach was adopted by public services in Cambridgeshire and Peterborough to build more resilient communities. Our take on it is:

**People:** Our experience has been that 'clients' respond to people rather than services and therefore the way we relate to them is crucial. All our delivery staff are inducted in asset-based approaches to problem solving which means they focus on what people are good at or motivated by rather than what's wrong. This emphasis on approach is fundamental to our success and extends to places and systems.

**Places:** We have set up Charities Networks in Wisbech, March and Cambridge to improve co-ordinated responses to households experiencing exceptional pressure. These networks produce remarkable results. Half of the people receiving support from CLAS are also supported by local faith groups, community organisations and voluntary organisations and this simply would not happen without a 'places' approach. We are looking to develop further networks in Huntingdonshire over the next year.

**Systems:** We recognise that addressing the complex issues around poverty requires the contribution of many different actors, and no one service, organisation or person can address the root causes on their own. Our sense was that to achieve change we needed to think systemically rather than about service delivery. We have brought together a range of like-minded organisations and delegated decision making to frontline staff in 21 different organisations across the County, each of whom brings knowledge, experience, networks and skills to the partnership. We share intelligence and problem solve together and, crucially, include the County Council in these conversations to avoid a 'them' and 'us' dynamic. This has led to better joining up of separate initiatives to try to solve poverty e.g. linking discretionary housing payments and social water tariffs, and to removing obstacles that get in the way of community organisations contributing locally. Learning is a key feature of our approach.

In addition, The Children's Society's recent report on Local Assistance Schemes<sup>3</sup> made 32 recommendations about what a model Scheme should look like. We already deliver 28 of those recommendations and a neighbouring Council has been to visit us to see how we do it. We plan to further strengthen CLAS by learning from a joint project sponsored by the Children's Society, the Local Government Association, Trussell Trust, the Church of England, Lloyds Bank Foundation for England and Wales and BBC Children in Need.

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<sup>1</sup> Core partners include: Cambridge CAB, Rural Cambs CAB, Cambridge Re-Use, Octavia's Furniture Project and Cambridgeshire Community Reuse and Recycling Network.

<sup>2</sup> <https://ccc-live.storage.googleapis.com/upload/www.cambridgeshire.gov.uk/council/communities-%26-localism/Think%20Communities%20Approach.pdf?inline=true>

<sup>3</sup> <https://www.childrensociety.org.uk/sites/default/files/not-making-ends-meet-2018.pdf>

## Performance

Table 1. provides a summary of the results this approach has produced over the last 2 years.

**Table 1. Summary of CLAS results for 2017/18 and 2018/19**

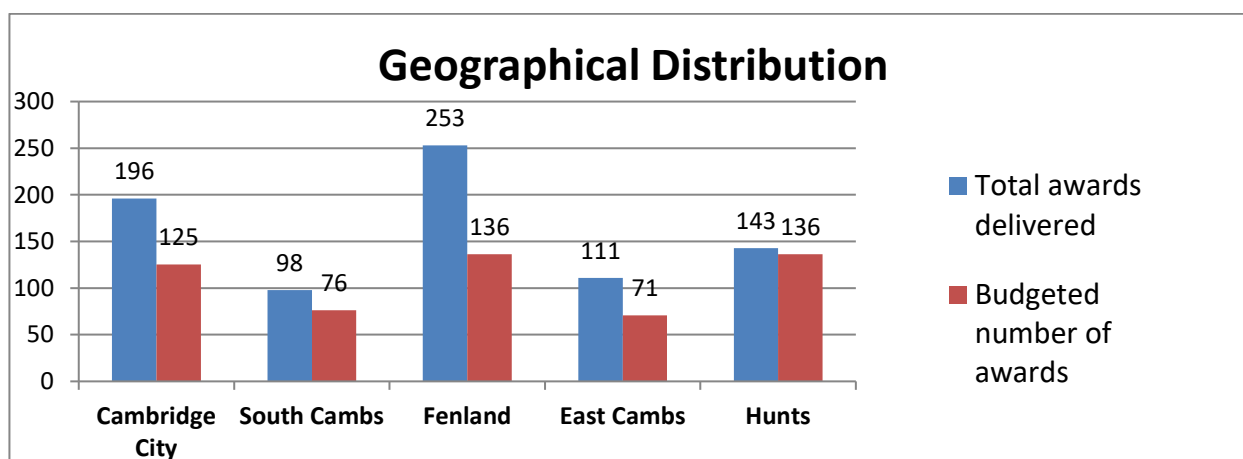
	2017/18	2018/19	Total
<b>Total no of clients</b>	697	748	1445
<b>Total value of CLAS awards</b>	£126k	£141k	£267k
<b>Income maximised</b>	£1.4m	£2.3m	£3.7m
<b>Client satisfaction</b>	98%	100%	99%
<b>Social value delivered<sup>4</sup></b>	£876k	£890k	£1.7m
<b>Non-cashable savings to the public purse of at least<sup>5</sup></b>	£779k	£1.07m	£1.9m
<b>Non-cashable savings to Cambridgeshire County Council of at least<sup>6</sup></b>	£365k	£483k	£847k

In terms of value for money, over the last year CLAS has delivered:

- 147% extra awards made than budgeted
- Non-cashable savings to Cambridgeshire County Council of at least £847K (illustration is based on a sample of 50 clients, so this reflects a minimum savings – total number of clients in 18/19 was 748)
- Extra £2.3m income generated for clients via Information & Advice service
- £890k Social Value
- 100% client satisfaction
- 47% of CLAS clients received £32,105 extra help from other charities

Figure 1. Shows the geographical spread of the awards in the County for 18/19

**Figure 1. Geographical distribution of CLAS awards FY 18/19**



<sup>4</sup> We use a methodology developed by HACT to record Social Value. More information can be found here:

<https://www.hact.org.uk/social-value-bank>

<sup>5</sup> The methodology we use to calculate the Cost Benefit Analysis is the New Economy Manchester model. We considered in detail a sample of 50 clients from each financial year 17/18 and 18/19 who had been provided with CLAS awards. More information can be found here: <http://neweconomymanchester.com/our-work/research-evaluation-cost-benefit-analysis/cost-benefit-analysis>

<sup>6</sup> Same methodology was used as (2) above.

## Learning

The key lessons over the last financial year have been:

- Impact of the roll of Universal Credit and the need to develop place-based approaches
  - We have seen the impact of Universal Credit (UC) roll out in Fenland and Cambridge (32% of total CLAS awards were in Fenland, 25% in Cambridge) and developed a Charities Network in Wisbech to try to better join up services and communities, especially around basics like food.
  - We will be looking to develop further Charities Networks in Huntingdonshire in 19/20.
- Groups in persistent poverty
  - There are households who are more likely to be experiencing persistent poverty. They are (in order of likelihood) lone parents, single men under 60, single women under 60 and two parent families<sup>7</sup>.
- Complexity and the need to think systemically
  - Our CLAS Champions are finding it harder to find solutions to persistent poverty for a number of reasons (complexity of presenting issues, rates of welfare benefits have not been increased by inflation since 2014, benefit delays, 50% of CLAS clients have mental health problems to name a few).
    - Many feel that they are ‘firefighting’ to keep people in homes not to get evicted
    - Money issues pushing families into more stress
    - Increase in numbers of clients citing relationship breakdown as a trigger – partners walking out due to stress
  - We are joining up different initiatives and networks to tackle these complex issues:
    - Cambridgeshire and Peterborough Financial Capability Forum (includes DWP, housing associations, charities, local authority, district councils, community and voluntary sectors)
    - CLAS and Cambridge Water Assured Tariff
    - CLAS and Cambridge Aid

## Client feedback and Case studies

All the CLAS clients who give consent are sent satisfaction surveys. The results of our surveys for 2018/2019 reveal that 100% of our CLAS clients are satisfied with our services. Feedback from one of these surveys: ***“I never knew this service existed. This has helped me & my children greatly; I cannot thank you enough for helping us in our hour of need”*** (SH)

We use HACT’s Social Value Wellbeing Valuation Approach to measure the social impact of the CLAS project. The approach monetises outcomes that are related to people’s wellbeing. 87 clients completed social value surveys reporting a social value figure of £890,414 for FY 2018/19. This figure represents the total uplift in salary that that we would have had to give the 87 people to improve their wellbeing had they not received the CLAS help.

Example of results from a **social value survey**:

### Background

**AB** is a single mum with 5 children and is affected by the Benefit Cap which means she receives no housing benefit. Her ex-partner had been paying maintenance for the children but sadly passed away about a year ago. AB became depressed and unable to cope with her financial situation. She was on the point of being evicted and Social Services were looking closely at her circumstances because of the state of the property. AB was awarded a Green Goods voucher for £135 with which she bought a washing machine. She was also referred to the Besom Charity, members of our Charities Network group, who

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<sup>7</sup> Our experience mirrors the findings of the Joseph Rowntree Foundation.

rallied a group of 30 volunteers to assist in sorting out the property. Besom also provided essential furniture, and someone from their church made an anonymous donation to settle AB's Court Order breach of £1,085.

#### Results

The results of AB's social value survey suggest that she reported 'relief from being burdened with debt', 'relief from depression and anxiety', and she 'felt more in control of her finances'. These responses have an average value of £8,973, £7,207 and £8,628 respectively, which suggests that for the cost of the £135 of her CLAS award, and the support that she received because of the CLAS intervention, AB reports an increase on her personal wellbeing valued at a total of £24,808.

**NB.** Our CLAS data suggests that 36% of our CLAS clients are female lone parents. This data corroborates findings from the Joseph Rowntree's Foundation on Poverty 2018<sup>8</sup> which reveals that the highest rate of persistent poverty in the UK is among lone-parent families.

We have produced a CLAS cost benefit analysis report which demonstrates the potential non-cashable savings that the project has made to the public purse. (Non-cashable savings are resources that are not released for use elsewhere but higher quality outputs are achieved). Findings for FY 18/19, based on a sample of 50 case studies from the 748 people who received a CLAS award, reveal a potential non-cashable savings of £1,071,681 of which £482,898 is savings to the Local Authority. Extrapolated to the total number of awards granted in 18/19, the potential fiscal savings to the local authority is £7.6m. Our findings suggest that local authority to value ratio is 1:26 i.e. for every £1 spend there is a potential non-cashable saving to the authority of £26.

Example of a case study used in the **CLAS cba report**:

#### Background/crisis/issues

**KLR** is a social housing tenant and was referred to CLAS for help. She works part-time and is a single mother with 3 young children. The youngest (4yr old) moved to live with her ex-partner which contributed to her mother's mental health deterioration. KLR was paying more for her rent because she was subject to the 'Bedroom Tax' and was not receiving Housing Benefit because she had received an overpayment in the past. She has £4,000 rent arrears, was at the point of eviction and had breached a Court Order for the third time. KLR struggles with mental health issues, episodes of drug abuse and has attempted suicide various times. Changed jobs so her salary payments went from weekly to monthly which meant she had no income for a month – she had no money for food or suitable warm clothing for the change of season for 2 children at home.

#### Actions/awards

KLR was awarded a £250 CLAS supermarket voucher, x3 Foodbank vouchers with meter top up, and £150 from a local charity, Cambridge Central Aid. This enabled her to pay some rent, buy suitable clothing and keep her family safe and healthy. She was referred into CHS' Money Advice Services who completed a disability benefit application which was awarded without a medical assessment based on a report from her psychiatrist. Her Money Advisor continues to work with her, the homeless prevention team and her housing provider. Money Advisor maintains regular contact with KLR to support against using drugs and maintaining the home clean for the children. KLR will also be supported to complete a Debt Relief Order when the threat of eviction is removed.

#### Further potential crisis/issues prevented for KLR and family

The unit costs of these outcomes and the main agency bearing the cost can be seen in table 2.

<sup>8</sup> <https://www.jrf.org.uk/report/uk-poverty-2018>

**Table 2. Further crisis/issues prevented for KLR & family**

Further crisis/issue prevented	Cost	Unit	Main agency bearing the cost
Prevention of homeless application	£2,724	Per application	District Council
Prevention of need for additional support for person with mental health issues	£885	Per hour £59 x 15 hrs	Local Authority
Prevention of need for social worker adult services	£885	Per hour £59 x 15 hrs	Local Authority
Enable a person to remain in employment	£21,515	Per year	Multiple
Prevention of child taken into care	£52,676	Per year	Local Authority
Prevention or reduction of drug misuse	£16,894	Per year	NHS
Prevention of hospital admission	£1,863	Per episode	NHS
<b>Total</b>	<b>£97,442</b>		

The above case study illustrates the potential outcomes that may have been prevented for KLR and her family because of the support she received from CLAS. This would suggest non-cashable savings of £97,192 after deducting the cost of the £250 CLAS award.

## CLAS Annual Service Report – FY 2018/2019

Since April 2017, CHS Group have been leading the Cambridgeshire Local Assistance Scheme (CLAS), working with Cambridge and District Citizens Advice Bureau, Citizens Advice Rural Cambridgeshire, Cambridge Re-use, Octavia's Furniture Project and Cambridgeshire Community Reuse and Recycling Network (CCORRN).

Our model delivers person-centred and needs-led local assistance services for individuals and families in Cambridgeshire and follows the Thrive framework which focuses activities on 'thriving, getting advice and getting help' (Anna Freud, National Centre for Children and Families, 2015). The scheme focuses on providing early advice and support, working with clients to build their resilience to enable them to move on from the crisis and prevent reoccurrence.

Throughout the County our network of CLAS Champions provide information, advice and one-off practical support and assistance to households experiencing times of exceptional pressure. There are 21 CLAS Champions in the network. Each Champion is allocated a % of the grant funding available for practical goods, which they are accountable for. Their budgets are worked out based on the population numbers in the deprived areas they work in.

Organisations that do not host a CLAS Champion refer<sup>9</sup> their clients to their local CAB, individuals may also self-refer. There are CLAS Champions in Cambridge & District CAB and Rural Cambridgeshire CAB. John Huntingdon's Charity is the access point for CLAS in the Sawston area. Our Citizens Advice Bureaux (CABx) partners also deliver the CLAS Information and Advice service, where they direct people to existing services or forward potential CLAS clients to CLAS Champions.

Our recycled goods partners enable our limited budget for practical good to stretch further. Awards can be one or more of:

- Recycled white goods and furniture (Green Goods awards)
- New white goods (cookers only)
- Decorating vouchers (recycled paint)
- Supermarket vouchers (food and clothing)

Anyone enquiring about CLAS needs to complete an assessment<sup>10</sup> with a CLAS Champion, following which there could be a range of outcomes, including self-help, signposting and or referral into other support services, or practical support. Any clients referred for a CLAS award must meet the following eligibility criteria:

- ✓ Means tested benefits & no savings
- OR
- ✓ Income <£16k & no savings &
  - ✓ Lived in Cambridgeshire for at least 6 months
  - ✓ Aged 16 and above
  - ✓ Must be facing unexpected financial difficulties and hardship

Our approach focuses on preventative and holistic support, makes use of recycled goods, offers beneficiary choice, and devolves decision making to those working at grass roots level.

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<sup>9</sup> Guidelines for professional referral to CLAS in Appendix 1

<sup>10</sup> Copy of Household Assessment Form in Appendix 2



## 1. Achievements

### 1.1 CLAS providing value for money

We have just completed a second year of delivery. In FY 2018/2019 a total of 801 awards were made to 748 clients, a total value of £140,745 (some clients received a combination of supermarket and green goods vouchers to a maximum of £250). This was made up of 365 green goods vouchers – (£70,441), 153 new white goods (£41,414) and 283 supermarket vouchers (£28,890). The average value of an award was £176 (CLAS award maximum award is £250) which meant we made 147% of the projected awards for the year.

Since the launch of the new CLAS model in 2017 we have enabled 1,445 people facing hardship access the practical support they needed - total value of awards £266,316.

Throughout FY 2018/2019 demand for CLAS awards has increased steadily, especially in Cambridge City and Fenland, where Universal Credit (UC) has been rolled out. Most of the awards made were for recycled goods (our model focuses on awarding green goods when possible to make the most of our limited resources) however, demand for supermarket vouchers has remained high. In August 2018 we saw a 100% increase in supermarket voucher awards, from an average of 16 per month to 30 – this increase remained consistent until the end of the year. Feedback from our CLAS Champions suggest that there were a couple of key factors underpinning this increase:

- a) During the school holidays, some families with children who are eligible for school dinners cannot afford the cost of the extra food. A local school from our Charities Network Group in Wisbech started running FISH (food in school holidays) sessions last summer after they noticed that many of their pupils would lose weight over the holidays. Parents and siblings are also invited to the sessions.
- b) People moving onto Universal Credit experience delays of up to 5 weeks. For many CLAS clients this means that during the wait they have no money to pay for essential household essentials, including food. We expect that Brexit might have a further impact on CLAS<sup>11</sup>, especially increased demand for supermarket vouchers.

Details of the total number of awards per type of award for FY & 2018/19 can be seen in table 3.

**Table 3. Total number and value of CLAS awards made in FY 2018/2019**

	Green Goods	New Goods	Supermarket vouchers	Totals
Quantity	365	153	283	<b>801</b>
Value	£70,441	£41,414	£28,890	<b>£140,745</b>

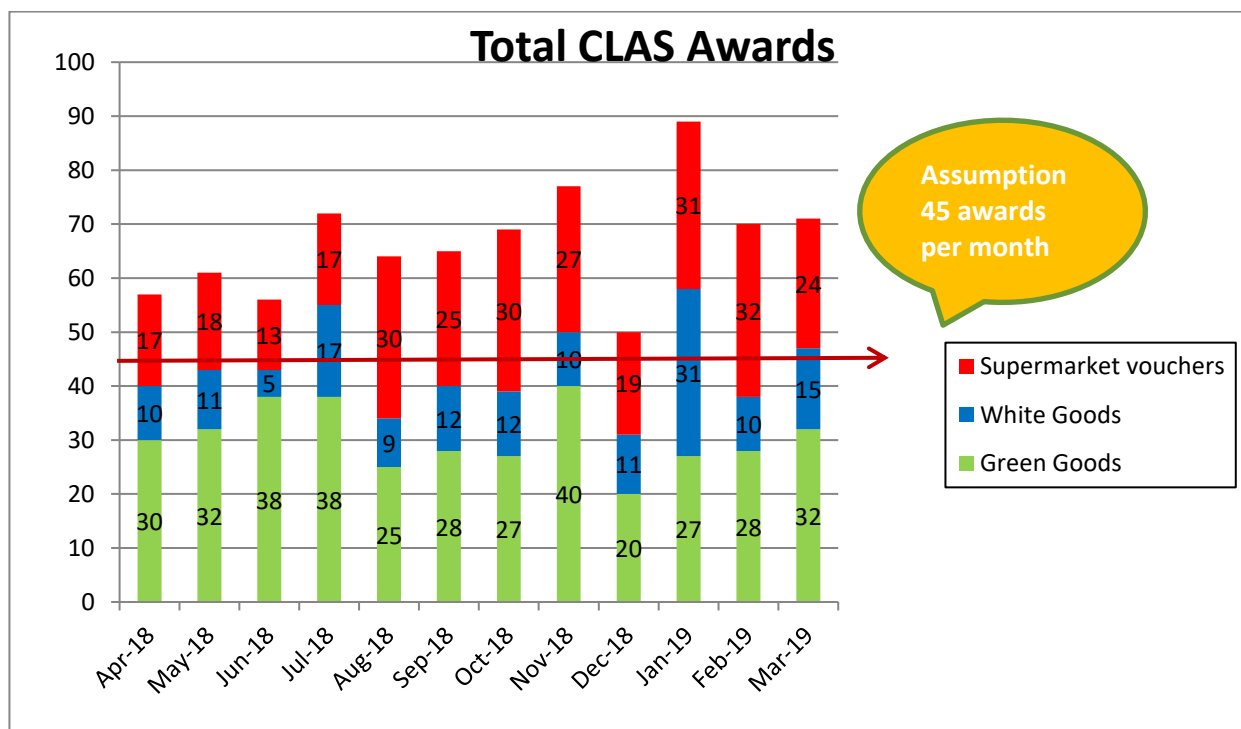
The geographical distribution of CLAS awards in FY 2018/2019 shows that CLAS is equitably covering areas of most need across the County. Table 4. shows the geographical spread of awards – our assumptions vs actual awards made. Assumptions were based on population figures in disadvantaged areas. Figure 2. shows a graph illustrating the total number of awards per type of award, per month.

<sup>11</sup> Joseph Rowntree Foundation's latest briefing on how Brexit could affect poverty in the UK  
[file:///C:/Users/GerryC/AppData/Local/Packages/Microsoft.MicrosoftEdge\\_8wekyb3d8bbwe/TempState/Downloads/briefing\\_how\\_could\\_brexit\\_affect\\_poverty\\_in\\_the\\_uk\\_0%20\(1\).pdf](file:///C:/Users/GerryC/AppData/Local/Packages/Microsoft.MicrosoftEdge_8wekyb3d8bbwe/TempState/Downloads/briefing_how_could_brexit_affect_poverty_in_the_uk_0%20(1).pdf)

**Table 4. Geographical distribution of CLAS awards 2018/2019**

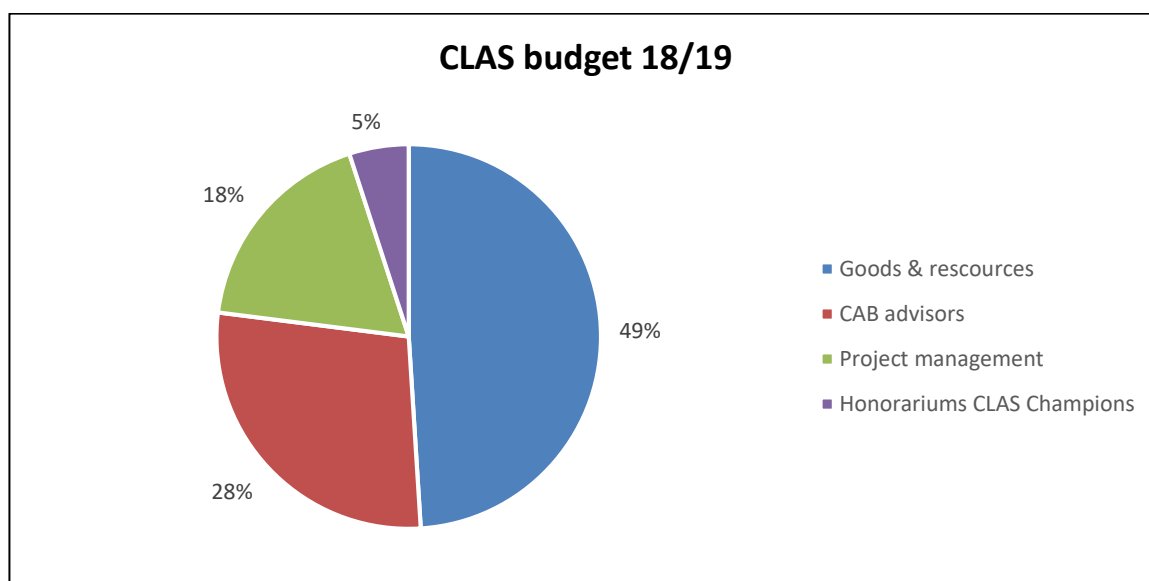
	Assumptions	Actual
Cambridge City	125	196
East Cambs	71	111
Fenland	136	253
Hunts	136	143
South Cambs	76	98
<b>Totals</b>	<b>544</b>	<b>801</b>

**Figure 2. Total CLAS awards per type of award made in FY 2018/2019**



The total budget for the CLAS project for 2018/19 was £295,480. Figure 3 shows the distribution of the budget:

**Figure 3. 2018/19 Distribution of CLAS Budget £295,480**



- 49% - Goods and resources: total budget allocated to CLAS Champions for CLAS awards
- 28% - CAB advisors: CABx deliver universal access to CLAS and offer an Information and Advice service to potential CLAS clients
- 18% - Project Management: project management and administration
- 5% - Honorariums: CLAS Champions in the network are paid an annual honorarium

**1.1.1 Lean Review.** In June 2018 we conducted a lean review of our CLAS processes and explored ways of simplifying our systems. As a result, data collection spreadsheets across the network were standardised. This released more time to spend developing other areas of the model such as the Charities Network groups. We are exploring the possibility of transferring all data collection and recording to Charity Log (our CLAS management information system).

**1.1.2 Supporting CLAS partners.** CLAS sales increased the workload for one of our recycled goods partners, Cambridge Re-use, and they needed extra administrative help to cope with demand. CHS supported them with a successful application to Cambridge City Community Grants and they were able to recruit extra resources.

**1.1.3 Added value of recycled goods partners.** Our recycled goods partners rely on their dedicated teams of volunteers who help with administrative work, sorting out donated items, delivery etc. Volunteers gain confidence and skills enabling them to return to paid employment. For example, in 2018/19 14 (48%) Cambridge Re-use volunteers moved into paid employment.

In addition, the offer of recycled goods also ensures that we are making use of good quality items that would otherwise end up in landfills.

## 1.2 Building resilience - referrals

Our CLAS Champions work holistically with their clients to understand their needs and to try and address underlying issues. In many cases, this results in referrals to other agencies for extra or specialist support. In FY 2018/2019, 45% of our CLAS clients were referred to other support services. Table 5. Illustrates the total number of referrals made and the agencies involved:

**Table 5. CLAS clients referrals to other support agencies FY 2018/2019**

Support services	Number of referrals
Benefits	199
Debt	109
Employment	8
Financial capability	238
Health & community care	5
Housing	21
Relationships & family	13
<b>Total</b>	<b>593</b>

## 1.3 Social Value

We use HACT’s Social Value Wellbeing Valuation Approach to measure the social impact of the CLAS project. The approach monetises outcomes that are related to people’s wellbeing. CLAS clients are asked a set of 3 questions when they first see their CLAS Champion, and again 3 months later, to get a sense of how they are getting on post intervention.

87 CLAS clients completed social value surveys in FY 18/19, reporting a social value figure of £890,114 (the net benefit is £594,634 which equates to 1:3 budget to impact ratio). The figure of £890,414 represents the total

uplift in salary that we would have had to give the 87 people to improve their wellbeing had they not received the CLAS help. The results of the surveys suggest that the 87 clients reported 109 outcomes as follows:

- 23 clients felt relief from being heavily burdened with debt the 87 clients, total value £206,380
- 41 felt they were more in control of their finances, total value £ 295,495
- 45 felt relief from feeling anxious & or depressed, total value £388,240

The number of social value survey responses are low – only 12% of the total number of people who received an award in 2018/2019 completed and returned a survey. CLAS Champions feedback is that they find it difficult to contact some of their clients to conduct the 3 months follow up and surveys. In order to improve the response rate, during FY 2019/2020, CHS will follow up CLAS clients who are also CHS clients. Our CHS Money Matters Champion is very active in the network so we expect that this support will significantly increase response rate.

### 1.4 Cost benefit analysis

We use the New Economy Manchester cost benefit analysis model to calculate the non-cashable savings that the CLAS project has made to the public purse. Findings for FY 2018/2019, based on a sample of 50 case studies<sup>12</sup> from the 748 people who received a CLAS awards, reveal a potential total value of non-cashable savings of £1,071,681 of which £482,898 is savings to the Local Authority<sup>13</sup>. Table 6 shows the figures broken down into specific areas:

**Table 6. Potential non-cashable savings of CLAS awards FY 2018/2019 (a sample of 50 from 748 CLAS clients)**

Area	No of cases	Total Central & Local Government non-cashable savings	Total Local Authority non-cashable savings	Total District Council non-cashable savings
Housing	178	£91,808	£0	£74,670
Social Services	802	£475,659	£475,659	£0
Education	4	£9,559	£2,000	£0
Employment	9	£193,638	£0	£0
Health	31	£132,132	£2,623	£0
Crime	12	£168,867	£2,616	£0
Fire	1	£18	£0	£0
<b>Total</b>	<b>1037</b>	<b>£1,071,681</b>	<b>£482,898</b>	<b>£74,670</b>

Example of a case study used in the CLAS cba report:

Background/crisis/issues

**KLR** is a social housing tenant and was referred to CLAS for help. She works part-time and is a single mother with 3 young children. The youngest (4yr old) moved to live with her ex-partner which caused her mental health to deteriorate. She was under occupying by one room and had had received a Housing Benefit overpayment in the past so was not entitled to any HB. She has £4,000 rent arrears, was at the point of eviction and had a breached a Court Order for the third time. KLR struggles with mental health issues, episodes of drug abuse and has attempted suicide various times. Changes to her salary payments (from weekly to

<sup>12</sup> Sample of 50 case studies in Appendix 3

<sup>13</sup> Further details re potential non-cashable savings <http://makingmoneycount.org.uk/clas-cost-benefit-analysis-report/>

monthly) meant she had no income for a month – she had no money for food or suitable warm clothing for the change of season for 2 children at home.

Actions/awards

KLR was awarded a £250 CLAS supermarket voucher, x3 Foodbank vouchers with meter top up, and £150 from Central Aid. This enabled her to pay some rent, buy suitable clothing and keep her family safe and healthy. She was referred into CHS Money Advice Services who completed a PIP application, which was awarded without a medical assessment, based on a report from her psychiatrist. Her Money Advisor continues to work with her, the homeless prevention team and her housing provider. Money Advisor maintains regular contact with KLR to support against using drugs and maintaining the home clean for the children. KLR will also be supported to complete a Debt Relief Order when the threat of eviction is removed.

Further potential crisis/issues prevented for KLR and family

The unit costs of these outcomes and the main agency bearing the cost can be seen in table 7.

**Table 7. Cost of further crisis/issues prevented for KLR & family**

Further crisis/issue prevented	Cost	Unit	Main agency bearing the cost
Prevention of homeless application	£2,724	Per application	District Council
Prevention of need for additional support for person with mental health issues	£885	Per hour £59 x 15 hrs	Local Authority
Prevention of need for social worker adult services	£885	Per hour £59 x 15 hrs	Local Authority
Enable a person to remain in employment	£21,515	Per year	Multiple
Prevention of child taken into care	£52,676	Per year	Local Authority
Prevention or reduction of drug misuse	£16,894	Per year	NHS
Prevention of hospital admission	£1,863	Per episode	NHS
<b>Total</b>	<b>£97,442</b>		

The above case study illustrates the potential cash savings that may have been prevented or delayed for KLR and her family as a result of the support she received from CLAS. This would suggest a non-cashable saving of £97,192 after deducting the cost of the £250 CLAS award.

The 50 case studies used in the sample were awarded a total of £9,000 from the CLAS funds, which represents 6% of the total awards made in 2018/2019. Cumulatively, since April 2017, our CLAS model has delivered a minimum of £847k of savings to the County Council.

Extrapolated to the full year, the potential non cashable saving to the Local Authority is £7.6m (prior to deducting the value of the awards made).

Extrapolated to the full year, the potential non cashable saving to Central and Local Government combined is £17m. The cost of making the awards in the same period, including administration was £295,480.

Our findings suggest that Local Authority to value ratio is 1:26 i.e. for every 1 spent there is a potential non-cashable saving to the authority of £26.

Central Government and Local Government cost to value ratio is therefore 1:58.

This exercise helps to demonstrate that, with a modest investment, the County Council is able to prevent costlier services in the future.

### 1.5 Income maximisation

Anyone enquiring about CLAS is eligible for an initial triage to ascertain what support can be offered. The CLAS Champions in our network support clients who are known to them, and our Citizens Advice Bureaux (CABx) partners deliver our CLAS information and advice services to the general public. The CABx have Champions in their contact centres who can direct people to existing services or assess people for a potential CLAS award.

In 2018/2019, a total of 1,491 people were screened for CLAS. Following these assessments, 743 were not eligible or suitable for the scheme, however the CABx were able to help via other support services. Breakdown of this support can be seen in table 8.

**Table 8. Outcomes for CABx clients who were not eligible for CLAS but received other help 2018/2019**

Outcomes	No of clients	Value
Extra benefits	298	£1,149,355
Debts written off	171	£882,134
Help disputing a charge and were reimbursed as a result	127	£105,346
Help rescheduling debt payments	98	£67,644
Help accessing other grants	49	£74,428
<b>Total</b>	<b>743</b>	<b>£2,278,907</b>

Our CABx partners reported an increase in applications for debt relief orders<sup>14</sup> (DRO's), this reflects the increase experienced by the CAB service nationally. The household profile of these clients matches the profile of our CLAS clients (top 4):

- Lone parents - 33% (vast majority were women)
- Single men under 60 – 25%
- Single women under 60 – 17%
- Two parent families – 10%

### 1.6 Other help for CLAS Clients

Our partnership approach enabled us to offer extra support to our clients; 47% of our CLAS clients in 2018/2019 got extra help from other charities in the form of: 172 foodbank vouchers, 153 grants and 23 energy top up grants. An extra £32,105 was awarded to people in the form of other grants and top up grants.

One of our core partners, Octavia's Furniture Project secured a small pot of funding to support CLAS clients requiring multiple items exceeding the £250 maximum award. This grant is available to all CLAS beneficiaries in the County. The fund was launched in February 2019 and by March 2019 they had awarded over £1000 of goods to 6 CLAS clients.

<sup>14</sup> A DRO is a formal debt solution setup by making an application through an approved intermediary. It is intended for people on low-income and little assets who would otherwise struggle to pay the fees to go bankrupt.

Case study of a CLAS client who benefited from Octavia's internal fund:

SM was in temporary accommodation following a long period of homelessness after breaking up with his partner. Earlier this year he successfully bid for a flat, however the property was unfurnished, and he needed help to buy essential items to help him move. He was awarded a CLAS Green Goods voucher and was able to buy a fridge freezer, table top cooker and other electrical items.

SM's support worker completed an application for further funding from Octavia's Internal Grant and he was granted an additional £250. SM visited the shop and selected a few items including a sofa bed, dining table and chairs, and a wardrobe. This enabled SM to kit out his home and start his new independent life.

SM was contacted 3 months after receiving his items, he said:

*"Thank goodness for grants such as these. Without this, I don't know what I would have done. Financial stress can cause depression and I would have probably turned to crime to try and make money or to get the items I needed. Thank you"*

He has since managed to save enough money to purchase paint from CCORRN, he has decorated his flat in a more "flamboyant" colour that reflects his personality.

He is developing, his independence is growing, and he is hoping to secure employment soon.

## 1.7 Website

Our [Help in a crisis](#) section in the [Making Money Count](#) website was specifically designed as part of the new CLAS model. The website contains a wide range of information and resources linked to the principal needs that CLAS clients have historically presented with. The website is aimed at both professionals and service users and received over 5k hits last year; over 15% (549) of the people visiting the site were returners. The top 3 pages viewed were (in order):

- The homelessness trailblazer project (information support and resources for people at risk of homelessness or homeless)
- Help in a crisis (support, information, advice for people in urgent need of money, food and basic household goods)
- New Horizons (one to one coaching on money, work and getting on line)

## 2. Charities networks

The Think Communities approach adopted by public services in Cambridgeshire & Peterborough underpins our partnership work with local charitable financial aid organisations and groups. It emphasises the importance of people, places and systems to building resilience and supporting communities. Using a 'places' approach, we have set up Charities Networks in Cambridge, Fenland and March to facilitate the engagement of local groups, share knowledge and practice, and improve our coordinated responses to households experiencing exceptional pressure. The groups meet quarterly and keep in touch and support each other outside of meetings.

CLAS coordinates the Charities Network groups to help us reach those most in need. Demand for CLAS awards is greatest in the Fenland (32%) and Cambridge districts (23%), however grant help in the north of the County is scarcer than in Cambridge. Our Charities Networks aim to bridge these gaps by bringing local groups and services together to make the most of the resources available to tackle poverty in these areas.

Meetings are very well attended, and there is a lot of discussion and linked up work as a result. For example, one of our members, a local school in Wisbech, are running FISH projects (Food in School Holidays) providing meals and organising activities for pupils and their families. The food for the FISH sessions was originally provided by the teachers. However, during one of our meetings, the school met the local foodbank and Octavia’s Café and as a result, they regularly donate food for the sessions. In addition to helping tackle food poverty, the school also finds that the sessions are a great opportunity to engage with parents and helps them to foster trust and improve relationships.

There are 38 organisations and charities working with the partnership including the County Council. We are looking to develop further networks in Huntingdonshire over the next year. This way of working also requires a ‘systems’ approach – we recognise that addressing complex issues around poverty requires the contribution of many different actors, and no one service, organisation or person can address the root causes on their own. Feedback from some of our attendees:

***“Thank you for organizing and hosting these meetings. Joint up work and useful resources is invaluable to the work we do to reach the people in our communities” (John Huntingdon’s Charity)***

***“I love this meeting and it is going from strength to strength” (Besom Charity)***

***“As always, thank you so much for hosting. It is a privilege to be part of such a fantastic, enthusiastic and effective network of wonderful people” (Central Aid)***

Example of how we work together:

A single mum was trying to get her house in order so that Social Services would allow her children to come home for supervised visits. Social Services would not allow the children home until they were happy with the state of the property and the bedrooms. Client was awarded recycled furniture and paint via CLAS. She was also referred to Cambridge Central Aid who helped towards the cost of new doors, and to the Besom charity who provided carpets, furniture, soft furnishings and helped the client decorate the house. Quote from client: ***“I am overwhelmed with all the help that everyone has given. Wouldn’t have been able to start to get the kids back. It has been life changing”***

As mentioned earlier in the report, demand for CLAS awards has increased steadily, especially in Cambridge City and Fenland where Universal Credit has been rolled out (in August 2018 we saw a 100% increase in supermarket voucher awards). Feedback from the charities we work with corroborates this as the individuals and communities they serve struggle to make ends meet.

For example, Central Aid is a local charity for Cambridge residents and people living within 20 miles of Cambridge. They are one of the few charities that provide grants that others do not, for e.g. flooring and school uniforms. We work closely with them to ensure that we pick up any referrals that should have come to CLAS. In the last couple of years, they have experienced a 20% increase in demand. Table 9 shows the numbers of people they helped in 2017 and 2018.

**Table 9. Central Aid figures for 2017 & 2018**

<b>Year</b>	<b>Nos of people</b>	<b>Value</b>	<b>% Cambridge residents</b>
2017	623	£74,829	72%
2018	755	£91,358	67%



Our experiences in Cambridgeshire reflect the national trend. A recent NCVO (2019) report<sup>15</sup> warns that a combination of Brexit, economic uncertainty, and cuts to public funding will continue to put increased pressure on beneficiaries and front-line services. A report from Foundation for Social Improvement (2019)<sup>16</sup> looks at the impact this has had on small charities. Their key finding was that 3 in 10 charities fear closure in the next year – this proportion more than doubling compared with all the previous years studied.

Our CLAS model recognises the importance of having a coordinated response to emergency provision. Bringing together and working with local groups helps us to address any gaps and potential duplication and improves the sustainability of our local crisis support.

### **3. Client feedback and Case studies**

#### **3.1 Feedback**

All the CLAS clients who give consent are sent satisfaction surveys. The results of our CLAS client satisfaction surveys for 2018/19 reveal that 100% of our CLAS clients are satisfied with our services. 424 client satisfaction surveys were sent out and we received 99 responses.

Some of the feedback we have received:

*“Was kept informed re delivery and connection via texts & calls. Drivers sent text saying half hour away - likewise re connection chap. Very friendly staff & helpful. 10 minutes after cooker delivered, they called to connect same day despite booked for next day - Great service, keep up the great work - you do make a difference” (HF)*

*“I never knew this service existed. This has helped me & my children greatly; I cannot thank you enough for helping us in our hour of need” (SH)*

*“They have been very helpful, even contacting me when they said they would” (MMC)*

*“It really helped me as I just got my son of 8 months with nappies, food and clothes. Thank you very much” (KW)*

*“This help has been key to me moving into my new home and restoring self-respect and dignity, I cannot thank you enough” (DG)*

*“CLAS helped us in a very difficult situation, my family received a discreet generous support in vouchers to purchase food shopping” (LO)*

*“I’m not someone that talks about my problems, but I felt that everything was getting too much for me, and I’m so glad I did, as the outcome is so relieved me, thanks” (LM)*

*“So very helpful, very knowledgeable and makes you realise you’re not alone and can get help when needed due to CLAS” (RC)*

*“I only want to say big thank you for your help to take me off streets and give me the support I needed thank you so much” (CG)*

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<sup>15</sup> The Road Ahead, NCVO, 2019 <https://knowhow.ncvo.org.uk/tools-resources/strategy/RoadAhead2019.pdf>

<sup>16</sup> FSI Small Charity Index: Five Year Trends [www.thefsi.org/wp-content/uploads/2019/06/Small-Charity-Index-Trends-Report-2019.pdf](http://www.thefsi.org/wp-content/uploads/2019/06/Small-Charity-Index-Trends-Report-2019.pdf)

*“Thank you for assisting me & my family at a very stressful time” (KH)*

*“I would like to thank you so very much for your help specially when I am dealing with cancer treatments, thank you very much” (NS)*

*“Thank you so much CLAS. I was so happy that you could provide me with a few essential items. You have made such a big difference to the quality of my life” (NM)*

### 3.2 Case studies

We have collected a total of 38 case stories<sup>17</sup>. These help us understand who our CLAS clients are, the issues they are presenting with and how we might best support them.

Our case studies reveal the following key themes:

- **Domestic abuse** – high prevalence of lone mothers fleeing domestic abuse. Clients fleeing abusers tend to only take what they can carry and need support when they relocate to a safe place.
- **Child poverty** – large numbers of children living in poverty in Cambridgeshire. Children are in the top group (with their mothers) of people experiencing persistent poverty<sup>18</sup>. During school holidays we have seen an increase in demand for supermarket vouchers as parents with children receiving school meals struggle to feed their families. Recent studies suggest that child poverty in the UK will rise to record levels within the next five years and will be 6 percentage points higher in 2023-24 than in 2016-17: equivalent to an extra 1 million children in poverty.<sup>19</sup>
- **Poor physical and mental health and low income** – many of our clients struggle with poor physical and mental health due to increasing financial difficulties. Various studies suggest that the relationship between money and health is intergenerational and bi-directional, for e.g. parents’ income influences children’s health and children’s health influences their later earning capacity and therefore income<sup>20</sup>.
- **Debt** – some people are forced to take out high cost loans to pay for essentials such as food, energy, furniture & rent. CLAS awards have enabled people to terminate high cost rental of white goods and or provided access to these items without having to get into debt.
- **Precarious existence** – although some of our CLAS clients are in debt, many others are simply struggling with shrinking benefits or very low paid jobs and have no money left over after paying utilities – even this is a struggle for many. For the past 10 years the average weekly wage in the UK has fallen in real terms and people are finding they have less and less to live on, let alone afford to replace a broken fridge or a cooker. The roll out of Universal Credit has exacerbated this.
- **Homelessness** – there are large numbers of homeless people in Cambridgeshire. CLAS is one of the few schemes they can access furniture and white goods when they get accommodation. Many of them have no money for food due to benefits related issues - the waits to rectify their benefits can be weeks. There are increasing numbers of people with no clothes, often even no shoes, therefore being able to access a supermarket voucher quickly is vital for their wellbeing.

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<sup>17</sup> See Appendix 4 for a sample of case studies

<sup>18</sup> Persistent poverty is defined as when a household experiences relatively low income both in the current year and at least two out of the three preceding years.

<sup>19</sup> The Living Standards Outlook, 2019 <https://www.resolutionfoundation.org/app/uploads/2019/02/Living-Standards-Outlook-2019.pdf>

<sup>20</sup> How does money influence health, 2014 <https://www.jrf.org.uk/report/how-does-money-influence-health>

## 4. Learning

Over the last financial year, we have learnt the following key lessons:

- The impact of the roll of Universal Credit and the need to develop place-based approaches
  - We have seen the impact of Universal Credit roll out in Fenland and Cambridge (32% of total CLAS awards were in Fenland, 25% in Cambridge) and have developed Charities Networks in Wisbech and March to try to better join up services and communities, especially around basics like food.
  - We will be looking to develop further Charities Networks in Huntingdonshire in 19/20
- Groups in persistent poverty
  - Our Champions are hosted by various organisations across the County and work with a diverse group of people – some of them focusing on specific groups such as young parents, homeless, people with severe mental health issues, substance abuse etc. This network gives us an insight into what is happening on the ground, what the real issues and barriers are for the most vulnerable in various communities, and what we need to do to try and tackle them. The ongoing political disruption and uncertain economic environment will undoubtedly continue to affect the households who are more likely to be experiencing persistent poverty. Our data reveals that groups in persistent poverty are (in order of likelihood):
    - lone parents (90% are women)
    - single men under 60
    - single women under 60
    - 2 parent families
- Complexity and the need to think systematically
  - Our Champions report that they are not only struggling with increased demand but also with the complexity of the needs that people are presenting with:
    - 50% have mental health issues - those with severe and enduring mental health problems can find themselves in a position where they are reliant on benefits for many years and unable to exit “the poverty trap”
    - 88% are not in work – rates of welfare benefits have not been increased by inflation since 2014
    - Many present with multiple issues. Moving from one crisis to another - crisis is a way of life
    - Delays with benefits, homelessness, domestic abuse, people moving from temporary accommodation to independent living
    - Money issues are pushing families into more stress i.e. low paid jobs, shrinking benefits, housing costs, debt (The Social Metrics Commission highlights the inescapable costs that some families face, which make them more likely than others to experience poverty. These include the extra costs of disability, costs of childcare and rental and mortgage costs<sup>21</sup>)
    - Increased numbers of clients are citing relationship breakdown as a trigger – partners walking out due to stress
    - High prevalence of clients with a history of domestic abuse. The relationship between domestic abuse and economic resources is increasingly being recognised. It is a tactic used by perpetrators to control their partners and stop them from leaving<sup>22</sup>.
  - Our data suggests that although some of our CLAS clients are in debt or struggle to manage their budgets, many others are simply struggling with shrinking benefits or very low paid jobs and have no money left over after paying utilities. It is near impossible for many households to save for an emergency such as replacing a broken appliance or buying new shoes for growing children.

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<sup>21</sup> Measuring Poverty, 2019 [https://socialmetricscommission.org.uk/wp-content/uploads/2019/07/SMC\\_measuring-poverty-201908\\_full-report.pdf](https://socialmetricscommission.org.uk/wp-content/uploads/2019/07/SMC_measuring-poverty-201908_full-report.pdf)

<sup>22</sup> The Domestic Abuse Report 2019: The Economics of Abuse <https://www.womensaid.org.uk/wp-content/uploads/2019/03/Economics-of-Abuse-Report-2019.pdf>

## Case study:

A mother with 5 children living in high rent private rental. Some of the children have additional needs. Changes to her disability benefits reduced her income and she was struggling to meet household's costs and to provide for the children. She uses foodbanks to supplement her income and release money to pay bills. She could not afford to buy the children new shoes and the stress of the situation is having a negative impact on her mental health. She was awarded a CLAS supermarket voucher to alleviate the pressure of this cost. She is engaged with the family charity and a family worker is supporting them.

- Many of our Champions feel that they are 'firefighting' to keep people in homes not to get evicted. Our analysis of the impact of CLAS on a sample of 50 case studies from the total of 748 clients, identified that 22 households were prevented from being evicted or making a homeless application. 15 of these households were families with children.
- We are joining up different initiatives and networks to tackle these complex issues:
  - Cambridgeshire and Peterborough Financial Capability Forum (includes DWP, housing associations, charities, local authority, district councils, community and voluntary sectors)
  - We are partnering with Cambridge Water to passport CLAS clients to their Assured Water tariffs. The tariff helps households make their water bill more affordable by offering a two-year discounted tariff. We are looking at doing the same with Anglian Water.
  - We are mindful of the increasing pressure on small local charities, and through our Charities networks, we work collectively to improve our coordinated response and increase sustainability. For example, we are working closely with Cambridge Aid to ensure that CLAS is supporting their efforts, specially as their reach is within Cambridge City where demand for CLAS ranks second highest (top is Fenland)

## 5. Plans for 2019/2020

Based on our learning in 2018/2019, we have set the following goals for FY 2019/2020:

- Continue to improve our understanding of our CLAS clients, their backgrounds and issues and what might have prevented these issues in order to influence policy and inform relevant provision for people in crisis.
- Share our learning with the Cambridgeshire & Peterborough Financial Capability Forum to explore what might be done to reduce and prevent the increasing numbers of people facing eviction and applying for debt relief orders.
- Work with the Children's Society on their Coordinated Crisis Pilot Learning Programme to enable Local Assistance Schemes nationally to learn from each other.
- Work with relevant stakeholders to highlight the impact of economic abuse, and to recognise and address the need for financial independence to escape domestic abuse.
- Work with Standing Together Against Domestic Violence<sup>23</sup> to develop a cost benefit analysis tool to measure the impact of services aimed at tackling domestic abuse.
- Continue to work with our Charities Network groups to coordinate local efforts aimed at tackling poverty.
- Set up further Charities Networks in Huntingdonshire.
- Partner with Cambridge Water and Anglian Water to passport CLAS clients to their Assured Water tariffs.

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<sup>23</sup> <http://www.standingtogether.org.uk/>

- Brexit – impact of food and energy prices. Although the impact of Brexit is uncertain, UK households could potentially be affected by considerable and unpredictable changes in food prices and energy prices, with the poorest households much more exposed to this risk than those that are better off. We will continue to:
  - support clients to switch to energy best deals.
  - work with our partners and networks to ensure that emergency food provision is accessible to those who need it.

## 6. Appendices

### Appendix 1.

#### Universal access to CLAS - fast track details for professionals

##### Professional referrals to Cambridge & District CAB

- Professionals can fast track clients by emailing [lizab@cambridgecab.org.uk](mailto:lizab@cambridgecab.org.uk) to request an appointment.
- Support Workers will be sent Client Registration & Income/Expenditure forms. To be completed and returned prior to appointment.
- Fast tracked appointments given within 24 hours
- For Clients attending drop in requesting CLAS help – appointment offered within 2 to 3 working days. If urgent (food voucher or utility voucher (non CLAS), aim to see them & deal with it immediately.

**NB:** Professionals should ensure that their client is aware they will to be required to:

- ✓ Complete an initial assessment.
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ **This information must be supplied before an award is granted.**
- ✓ Clients should be encouraged to bring documents with them.

##### Professional referrals to Citizens Advice Rural Cambs

- Professionals (and clients) can call the advice line (0344 245 1292 Monday – Friday 9.30am to 3.30am) – professionals must have the client with them to give consent.
- Depending on urgency and appointment availability, they will be given an appointment or invited to a drop in.
- Gateway assessors at CARC are supported by their ASL (Advice Service Lead) and endeavour to deal with CLAS referrals at drop ins. If this is not possible, alternative solutions are sought. Awards are signed off by CLAS lead at CARC.

**NB:** Professionals should ensure that their client is aware they will to be required to:

- ✓ Complete an initial assessment.
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ This information must be supplied before an award is granted.
- ✓ Clients should be encouraged to bring documents with them.

## **CABx locations**

### **Cambridge & District CAB – Drop Ins**

- Cambridge (centre) – Cambridge City Council, Mandela House, 4 Regent Street, Cambridge CB2 1BY - **Tuesday 11am – 2pm**
- Cambridge (north) – Meadows Community Centre, 1 St Catherine’s Road, Cambridge CB4 3XJ - **Wednesday 11am – 3pm**
- Girton – Girton Community Centre, St Vincent Close, Girton CB3 0PE - **Wednesday 1pm – 4pm**
- Sawston – John Huntingdon Centre, 189 High Street, Sawston CB22 3HJ - **Friday 9.30am – 12.30pm**
- Trumpington – Clay Farm Centre, Hobson Square, Trumpington CB2 9FN - **Monday 9.30am – 12.30pm**
- Longstanton – Longstanton Branch Surgery, Magdalene Close, Longstanton CB24 3EG - **Every other Monday 10.30am – 12pm**
- Willingham – Willingham Medical Practice, 52 Long Lane, Willingham CB24 5LB - **Every other Tuesday 10.30am – 12pm**

### **Appointments only & for registered patients at following surgeries:**

- Arbury - Arbury Road Surgery, 114 Arbury Road, Cambridge, CB4 2JG - **Thursday - 2pm-5pm**
- Chesterton - Nuffield Road Medical Centre, Nuffield Road, Cambridge, CB4 1GL - **Thursday - 1pm - 4pm**
- Fen Ditton - East Barnwell Health Centre, Ditton Lane, Cambridge, CB5 8SP - **Friday - 8.30am - 1pm**
- Longstanton – Longstanton Branch Surgery, Magdalene Close, Longstanton CB24 3EG – **Every other Monday 8.30am – 10.30am**
- Willingham – Willingham Medical Practice, 52 Long Lane, Willingham CB24 5LB – **Every other Tuesday 8.30am – 10.30am**

### **Citizens Advice Rural Cambs – Main Centres drop in sessions**

- Wisbech – 9 Church Mews – **Monday to Thursday 9.30 to 12.30pm**
- Ely – 70 Market Street, Ely – **Monday, Wednesday & Thursday 9.15 to 12pm**
- Huntingdon – Pathfinder House, St Mary’s Street, Huntingdon – **Monday, Tuesday & Wednesday 9.30 to 12.30pm (subject to volunteer availability) Thursday – debt appointments only**
- St Neots, Huntingdon – Tan Yard Car Park (near Waitrose) – **Monday, Tuesday & Thursday 9.30 to 12.30pm (subject to volunteer availability) Wednesday – Financial Skills appointments**

### **Outreach drop In Sessions**

- East Cambs – Soham, Town Council, The Walter Gidney Pavilion, Fountain Lane - **2nd & 4th Wednesday of every month 10.00am – 12.00pm**
- Whittlesey - Library, 31-35 Market Street PE7 1BA - **Friday 9.30am - 12.00pm**
- Wimblington - Parish Hall - **3rd Wednesday of every month - 2.00pm – 4.00pm**
- Eastrea – Eastrea Centre – **Drop in session 3<sup>rd</sup> Wednesday of every month 10am -12pm**

**Appendix 2.**

**CLAS Household Assessment Form**

<b>Household assessment</b>					
<b>Date completed</b>	<b>REF</b>		<b>Referred by</b>		
Please tick to indicate that you are happy for CHS to contact you to ask how you rate the CLAS service that you have received.					
<b>Eligibility for CLAS</b>					
<b>On means tested benefits + no savings</b>		<b>Name of advisor</b>			
<b>OR</b>					
<b>Income &lt;£16k and no savings</b>					
<b>Lived in Cambs for at least 6 mths</b>		<b>City/District Council</b>			
<b>Aged 16 and above</b>		<b>Ward</b>			
<b>Personal details</b>					
<b>Name, Surname</b>		<b>Ethnicity</b>		<b>NI Number</b>	
<b>Address and phone number</b>				<b>DOB/Age</b>	
<b>Email Address</b>				<b>Postcode</b>	
<b>How long at this address?</b>		<b>If less than 6 months previous address</b>			
<b>Where seen?</b>		<b>How heard about service?</b>			
<b>Household details</b>					
<b>House make up</b>		<b>Detail any health-related conditions</b>			
<b>Are basic household needs met? i.e. eating, sleeping, sitting, heating, lighting</b>					
<b>Existing access to support</b>					
<b>Do they receive any agency support?</b>		<b>If yes, please state</b>			
<b>What community support /contact in place?</b>					



<b>What barriers exist to accessing support?</b>		<b>If other, please state</b>	
<b>Digital access / capability</b>			
<b>Assessment of income - Work, benefits, other</b>			
<b>Employment (full or part-time)</b>		<b>If seeking work - is further support needed?</b>	
<b>Income from employment (monthly)</b>			
<b>Other income</b>			
<b>Benefits received</b>			
<b>Date benefits check undertaken</b>		<b>Can further benefits be claimed?</b>	
<b>Actions to be taken re benefits</b>			
<b>Household bills (monthly equivalent)</b>			
<b>Rent amount (n/k, est, actual)</b>	<b>Total arrears, NOSP?</b>	<b>Actions, e.g. DHP, Contact HA/DC</b>	
<b>Household necessities including food and toiletries (est)</b>	<b>Using food bank?</b>	<b>Actions, e.g. follow up re fin cap support/budgeting support/online shopping</b>	
<b>Energy bills (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. grants, WHD, Switch</b>	
<b>Water rates (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. grants, tariff, water saving</b>	
<b>Council tax (actual)</b>	<b>Total</b>	<b>Actions, e.g. contact DC</b>	

	<b>arrears</b>	
<b>TV licence (actual)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other priority bills, e.g. maintenance, court fines (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household contracts, e.g. digital, phone, cable (n/k, est, act)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household borrowing, e.g. bank, rent to buy, catalogue, payday, credit card (n/k, est, act)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household costs (transport) Est/ actual</b>		
<b>Other household costs (recreation) est / actual</b>		
<b>Access to banking services</b>		
<i>Do they have a current / basic bank account?</i>		<b>Contact with Credit Union?</b>
<i>Contact with other fair finance?</i>		
<b>Next steps - please indicate all that apply, and action being taken</b>		
<b>Further money advice / support</b>	<b>Yes/No</b>	<b>Action taken</b>

<b>Debt advice</b>			
<b>Switching / best deals</b>			
<b>Benefits advice</b>			
<b>Financial capability</b>			
<b>Other advice / support</b>	<b>Yes/No</b>	<b>Action taken</b>	
<b>Housing / floating support</b>			
<b>Employment</b>			
<b>Digital</b>			
<b>Health (mental health)</b>			
<b>Health (Physical)</b>			
<b>Transport</b>			
<b>Community</b>			
<b>Support goods / services</b>	<b>Yes/No</b>	<b>Action taken</b>	<b>£ Amount of award</b>
<b>Foodbank*</b>			

Energy grants / top up*			
Grants - arrears/fees*			
Grants other*			
<b>Total £ grants awarded</b>			
<b>CLAS Awards</b>	<b>Yes/No</b>	<b>Action taken (include list of items)</b>	<b>£ Amount of award</b>
'Green voucher' (recycled goods only - household furniture, paint, white goods)			
'New/Argos' voucher (white Goods and mattresses only)			
'Supermarket' voucher (food and clothes only)			
Installation costs for new goods			
<b>Total £ CLAS Awards</b>			
<b><i>Grants marked * please list separately the funds / goods that you will be applying for in addition to CLAS</i></b>			
Previously accessed CLAS?		If yes, state date and service received	
Next follow up agreed		Date	

### Appendix 3.

Sample of 50 case studies where savings to Local Authority and/or Central Government can be demonstrated

<u>Sheet number</u>	<u>Gtr Manchester code/ Milton Keynes code</u>	<u>C log code</u>	<u>Background/Crisis/Issues</u>	<u>Actions/awards</u>	<u>Further crisis/issues prevented</u>	<u>Comments</u>
<u>1.</u>	<u>2, 13a, 12, (30 domestic financial abuse)</u>	<u>2390 DRA CHSGroup</u>	Clt disabled physically and vulnerable mentally. She separated from her financially abusive husband in April 2018. Metropolitan referral. 2 children aged 12 and 19. Client inherited most of the debt including over £2467 rent arrears and £500 council tax debt gas and electricity debt £1800. Eviction was a very real possibility because client had no income. No income.	CLAS SMV £250 –Money Matters Adviser secured over £23,270 income for client £22,000 has been secured in benefit income per annum. Adviser has maximised client's income by arranging a lower water tariff.	Adviser prevented the intervention of Social Services and further action to evict client. Client had no support or means to deal with the situation she found herself in her.	55 hours advice work and on going re DRO and PIP claim. Much cross-agency work has been done involving SCDC, Joint home visit by the Homeless prevention officer, Metropolitan housing, DWP.
<u>2.</u>	<u>2, 13a, 22, 6, 13, 24, 26</u>	<u>3381 KLR CHSGroup</u>	Point of eviction breach of Court Order for third time. £4,000 rent arrears. Under occupying by one bedroom and very big over payment of housing benefit so none in payment. Cust has MH illness and episodes of drug abuse and suicide attempts. Ex partner removing their 4-year-old son from her home causing further MH episode. Changes in salary payments so no income for a month. Unable to buy food and appropriate clothing for children. 2 living at home plus a non dep.	SMV £250 3 x FBV with meter top up Cambridge Central Aid £150. PIP application made by adviser and awarded without medical assessment because of report from psychiatrist.	Further involvement of social services avoided and hospital admission for MH difficulties. MM adviser maintains regular contact with client to support against cust using drugs and maintaining clean home for her children. Adviser attending court hearing for child.	Money Matters adviser working on going with the homeless prevention team and housing provider. Further advice will be needed when threat of eviction is removed regarding a Debt Relief Order.
<u>3</u>	<u>24, 4</u>	<u>3177 IM Cyrenian</u>	Client of Cyrenians for over 10 years living in	CLAS GV £250 for furniture	Will continue to	Freed up supported

		<b><u>s</u></b>	supported housing. Serious difficulties to live independently because of anxiety in dealing with responsibilities. Offered flat and agreed to take it based on the help through CLAS and BESOM.	and white goods. BESOM charity provided lots of furniture and bits and pieces for his home. Cyrenians awarded a grant of £300 for white goods. Without the grant he would not have felt able to move	get support from Cyrenians.	living place and would consequently reduce homeless figures.
<b><u>4</u></b>	<b><u>23,24,26</u></b>	<b><u>3091 JF Cyrenian s</u></b>	In Cyrenians accommodation for 10 years. Very nervous about moving on. History of alcohol abuse. Offered a flat and was able to take it because of CLAS.	£250 GV for furniture, £300 Cyrenians grant, Central Aid £125 for carpets and help from Cyrenians Cambridge Homeless Outreach Programme to paint and decorate his flat		Client has taken pride in his new home helping to stabilise his life. Moving to a home of his own reduced his anxiety levels and made him feel that he had control and purpose in his life.
<b><u>5</u></b>	<b><u>13</u></b>	<b><u>3013 MB ChsGRO UP</u></b>	Moved to independent living from supported housing for adults with MH difficulties. In need of help with a cooker to enable him to move out of LA accommodation.	CLAS – new cooker. Would not have moved without the grant.		On going advice from Ne Horizons with budgeting and benefits advice
<b><u>6</u></b>	<b><u>23,24,25,12</u></b>	<b><u>2372 JS Clarion</u></b>	51 yr old Cyrenians client for 10 years. Involved in gangs and crime at a young age and street fighting, leaving massive scars both physically and emotionally. No home since his family broke up. Offered own flat but no money to furnish it.	CLAS GV £250 Match funding from Street Aid - £550 Cambridge Central Aid - £125 Cyrenians £300 Could not have moved on without CLAS and the other grants he obtained.	Being able to live in his own home adequately furnished has prevented a turn back to drugs and alcohol and therefore visits to A and E.	In contact with Inclusion, Hospital and medical services.
<b><u>7</u></b>	<b><u>30,22</u></b>	<b><u>1211 LD</u></b>	Money Matters Service	SMV awarded		

		<b>CHSGrou p</b>	for budgeting advice since 2017.Finally came to light that husband had been abusing client . Restraining order taken out to prevent access to client. Client in urgent need of help to buy food. UC claim made but no payment made.	to prevent further hardship and a forced return to ex.		
<b>8</b>	<b><u>2, 4,26,29.</u></b>	<b><u>622 GS CHSGrou p</u></b>	High rent arrears £1200.Client has been in crisis due to alcohol for several years. Lives in a HA flat in a very troubled area with problematic abusive neighbours. Reached climax when his neighbour committed murder in client's flat. Experiencing severe hardship and MH crisis.	CLAS SMV x 2 awards Stay Well energy top up award - £100 FBV with top up -£49 HB - £4507 ( years award) CTB £815.88 Cambridge Central Aid - £150 Pip - £7558.20 (one years award) ESA - £3343 ( Part year award)	CHSGroup tenancy sustainment officer is involved with the client and on going checks by the money matters adviser.	Client has struggled to hold down his tenancy. Client had been working but was unable to hold down the job because of health and drinking problems. Client has now been assisted to move to get away from problematic neighbours.
<b>9.</b>	<b><u>2, 22</u></b>	<b><u>2583 PP CHSGrou p</u></b>	Referral by CHSGroup housing Officer June 2018. Family in crisis. Rent arrears £1485.43. Eviction on the cards. Court Order made. Mother and 3 adult children. Partner left but joint tenant. HV by money matters chs to help sort out bills. Son is suffering depression.	£250 SMV to free money for rent. Referred into trailblazer homelessness team	Adult non dependant children not paying towards the rent. Adviser explained importance of them contributing to the rent. Adviser helped with sorting bills	Client's arrears are practically cleared now. Training and Employment advice from New Horizons CHSGroup.
<b>10</b>	<b><u>1,6,13a</u></b>	<b><u>3522 ZG Clarion</u></b>	Single parent of 3, subject to Benefit Cap; high rent arrears and NOSP served, TC overpayment, non priority debts, high energy costs. One child hyper active. A lot of washing for 3 boys that ramp up energy cost	CLAS GV awarded £140 for washing machine. Referred to energy team and tenancy sustainability team within Clarion . Family Fund awarded a	Prevented getting further into debt and avoided budgeting loan debt. Freed up some cash towards rent shortfall.	Referred into Rural Cambs CAB for assistance with debts.

				cooker £275, Applied for LITE tariff with Anglian Water.		
<b><u>11</u></b>	<b><u>7,28</u></b>	<b><u>2802 KW Clarion</u></b>	Referred by Building Better Opportunities. Single dad on UC, just had custody over his son (under 1). While switching between UC live service to UC full service the healthy start vouchers stopped so couldn't afford baby formula. Got into financial difficulty. Social Services are involved for baby's welfare.	£75 x 2 SMV awarded to pay for Formula for baby. £100 GV for mattress. Referred to Little Bundles for front facing buggy with Raincover as per Social Services. 2 <sup>nd</sup> SMV award necessary	Prevented GP/nurse contacts that could be necessary if baby wasn't fed properly	
<b><u>12</u></b>	<b><u>28</u></b>	<b><u>3482 JP Clarion</u></b>	Long term physical disability. Very rural area with nearest supermarket 5 miles away Old fridge freezer that wouldn't keep food fresh for long enough	CLAS £250 GV Warm Home Discount. SMART meter for accurate bills and keep track on use. Switched water tariff	Prevented possible visit to GP/nurse if food poisoning occurred or client's health overall got worse due to the poor diet	
<b><u>13</u></b>	<b><u>22, 28</u></b>	<b><u>3224 JW Clarion</u></b>	Single occupant. National Minimum Wage. Hrs varied. UC claim as out of work but not paid. Struggling to pay rent and other essential outgoings. Has a back condition but can not afford to change his worn out mattress putting job at risk because of time taken off for sickness. Client is a well built person. Renting his washing machine which is eating into his income.	CLAS GV £250 Award for washing machine and mattress. Adviser helped with UC claim.	Client suffers with back pain and had to take a lot of time work (job involves manual handling) also lack of washing facilities meant work clothes had to be washed at laundrette which was very costly. Award enabled him to continue taking up work.	



<b><u>14</u></b>	<b><u>28,23,22</u></b>	<b><u>643 NH CHSGrou p</u></b>	Client who abused alcohol and suffered from social anxiety and behaviour issues. He had a young daughter who often stayed with him. Received ESA Work Related Activity Group and permitted work. ESA review came up and without advice the client completed the paper work himself . ESA rejected so client had no income. Client had no money and no food. Immediate intervention needed to ensure HB continued to protect tenancy.	CLAS vouchers awarded and case referred into Money Matters Advice CHSGroup. Adviser assisted and ESA was reinstated and at the higher level of Support Group. Further SMV needed when benefit delayed following application to UC.	Action to start recovery proceedings prevented because the adviser made contact with HB team in Cambridge City Council to ensure that HB continued.	
<b><u>15</u></b>	<b><u>2, 22,13a,33,6, 28.</u></b>	<b><u>649 TC CHSGrou p</u></b>	Family in crisis. Very complex case originally started in 2016 and referred again in March 2018 and July 2018. Client working p/time and claiming HB. Accused of HB fraud, which later, due to intervention by money matters was overturned. Three children all with serious issues. One young adult in young people's foyer in Rustat Road and behaviour affected by Schizo affected disorder. Two children at home. One refusing to go to school suffering with social anxiety, depression as a consequence it transpired much later because of sexual abuse. Second child affected by learning difficulties. Social services involved and client needed support for HB and benefits for sons. Warning of warrant of execution on 3/10/2018 for rent arrears of £1184.25. Other debts. Client was desperate as she could not make ends meet because of suspension of HB and very low	DHP award, HB reinstated, CLAS SMV, Food bank vouchers with energy top up x 2 =£98. Grant for washing machine from Foundation of Edward Storey£225. Stay well energy grant £300 for meter top up. Successful award of PIP for young adult of £2979 for a year's benefit.	Worked with Money Matters CHSGroup, CHSGroup Housing Officer, CCC HB, Trail blazers, Housing sustainment CHSGroup, Social Services, School liaison, local charities. Prevented prison sentence because of child's absence from school, prevented child being taken into care, prevented eviction. Prevented illness because of lack of heating and food.	This case is on going. Money matters CHSGroup are supporting with a DLA claim for the child with a learning disability.

			income form part time job. Child benefit and tax credit also had topped.		Prevention of fraud court case by HB.	
<b><u>16</u></b>	<b><u>2,</u></b>	<b><u>3277 SL CHSGrou p</u></b>	Family in crisis. Referred into CHSGroup Money Matters by Cambridge City Homeless prevention Trail Blazers team. Rent arrears £2263. NOSP served. Client, wife, children aged 7 and 14. Low wage and partial HB. Both suffering with depression and disengagement with services. Oldest son has ADHD behaviour issues and did not go to school. Other debts approx £15,000, Had IVA in the past. Not coping and needed advice and support. Not managing to pay bills or sort their money out.	CLAS SMV awarded to assist to buy food and free money to make a rent payment. Budgeting advice given and benefits applied for. Close liaison with Trail Blazers. Debt advice.	Adviser had concerns of safe guarding issues for the oldest son and made a referral to Children's Social Care Service. Eviction held off and client is making rent payments. DLA application made for oldest son. Advice work is still on going.	
<b><u>17</u></b>	<b><u>2</u></b>	<b><u>3503 S E-B CHSGrou p</u></b>	Referred into Money Advice by Homeless prevention Trail Blazer team. Recovery action being taken. Rent arrears of £1080 plus £5k other debts. Lone parent with 3 year old son working part time. Partial HB not covering rent.	SMV awarded to help with the crisis. UC claim made, deductions set up out of benefit to pay towards rent arrears. HA applied for Alternative Payment Arrangement. Eviction avoided.		
<b><u>18</u></b>	<b><u>2,22</u></b>	<b><u>3272 SB CHSGrou p</u></b>	Referral into Money Advice by Homeless Prevention Trail Blazer team. Client working, low income but HB award messed up because of earnings varying. Renting appliances. Rent arrears of £1102 plus £10k other debts. Previously had a DHP. Under occupying by one bedroom. Attachment of earnings for council tax	Awarded GV for washer and difference in SMV to help with releasing money to pay rent. BESOM charity installed washer. Also obtained Stay Well energy grant of £200.		Adviser helped client to make CTR application and extension of DHP award. Gave debt advice. Prevented further action by Landlord to evict.

			arrears.			
<b><u>19</u></b>	<b><u>30</u></b>	<b><u>2939 EG ECDC</u></b>	Client fleeing DV and being rehoused. Had no cooker. Social Services monitoring situation with children. Client desperately needed a cooker to make nourishing food for her children.	CLAS cooker awarded. Helped client avoid DV. FBV were also provided.	Other agencies were involved – Red2Green for training and employment advice and tenancy support.	
<b><u>20</u></b>	<b><u>2, 13, 29</u></b>	<b><u>3133 AD Fenland Young People's Service</u></b>	Client living in young peoples supported housing project and was due to move on because her 2 years limit of having a tenancy was coming to an end. She was going through mental health difficulties because she was undergoing a sex change from male to female. No friends and no family support. Client was facing losing her tenancy because of her behaviour around anxiety. Fortunately a flat was offered to her after she registered with Homelink which she was only able to accept because of the help from a GV through CLAS.	CLAS GV £250 for furniture and white goods	Client was able to start to rebuild her family contact and invite them to her flat. The importance of this contributed to her stability of mental health.	Released a place in a young people's supported housing project.
<b><u>21</u></b>	<b><u>2,6</u></b>	<b><u>998 MH CHSGroup</u></b>	Referred by Homeless prevention Trail Blazers team and Metropolitan community worker. 5 children, father died suddenly a few years previous so maintenance stopped. Client had been a support worker for LD adults and this took its toll working very long hours and neglecting her children. Client had to stop working and was not getting any other benefits. HB had stopped. Client depressed and anxious. Client on point of eviction having breached a court order and for	CLAS GV £250 awarded for washing machine. Food bank vouchers provided and award of Stay Well energy grant for £300. Also Cambridge Central Aid grant of £180. BESOM provided 2 teams to redecorate the house and do essential repairs and plumb in washer.	Social Services monitoring the family for children's welfare.	On going work with client around her debts. Client can still be challenging to engage but it is hoped she will be stable in the long run.

			non rent payment. Breach was £1085. Client also had other debts. Also referred to BESOM after MM found house in an awful state and in need of attention. Referral into CHSGroup New Horizons to do work with client on budgeting and her debts.	BESOM PAID THE BREACH of £1085 and so avoided the immediate eviction. Client made payment plan with Metropolitan for future rent payments. MM assisted application to ESA and HB.		
<b>22</b>	<b>16</b>	<b>3380-MK John Hunts Charity</b>	John Huntingdon Charity was approached by this client for help with the cost of counselling for her child of 10 who was self harming and had low self esteem. Client had debts and was maternity leave from work. Ex partner not giving maintenance. Client also had a family worker. Client suffering with back problems made worse by an old mattress.	CLAS award made for an ARGOS mattress £175.95 and JHC Budgeon's vouchers for food. Client was referred on to the CAB debt adviser. With help from JHC the child was able to continue in education.		
<b>23</b>	<b>9,28,26</b>	<b>2993 CH Clarion</b>	Client referred by JCP into Clarion Money Advice. They were concerned about his health and his state of mind . He lives in a remote rural area with no family or friends. His father had died recently and he was paying for travelling expenses to visit his mother. His fridge freezer was broken and leaking causing the food to go off. He had little money left out of his ESA SG.. His PIP application had been refused following transfer from DLA. Isolated and health suffering physically and mentally.	CLAS GV £140 for fridge freezer FBV LITE application made Visit from Anglia Water to reduce use. Applied for £140 WHD from SSE Completed energy tariffs comparison Arranged cheaper Broadband tariffs	PIP application being made again with support. The fridge freezer meant that the client could take better care of himself. This improved his physical and mental health.	Client is being supported by his housing officer to move into sheltered accommodation The value of networking proved to be essential as the JC knew about the money advice service provided by Clarion.
<b>24</b>	<b>13,26,</b>	<b>3019 NL FYPS</b>	Client 18. Evicted from private rental when landlord took back property and moved to Young Peoples Project in March. Very complicated poor health often unable	GV £250 to buy furniture	Without CHS and CLAS support NT would have struggled immensely	The move on freed a room in the hostel so allowing them to help another young

			to walk and MH illness. Under Social Care. No family support. Offered a flat but needed all furniture and white goods. Very limited income to buy what he needed.		and would not have been able to set up his home. For NT this would have impacted on his own mental health issues, stress and anxiety levels would have increased	person.
<b><u>25</u></b>	<b><u>1,13, 26,28.</u></b>	<b><u>3033 SC FYPs</u></b>	Client had been living independently in LA flat post year stay in the Fenland Young People's Project. Joint JSA claim. Little money to buy and replace a cooker. Attempted suicide in the past. She had been doing really well in her flat but following a series of very difficult events became mentally and physically unwell. Her life went out of control. She had a miscarriage, lost her job and rent arrears were creeping up. Her flat was in a bad state and a health hazard. She had no cooker to make meals and was skipping meal times and eating rubbish. She was looking at losing her tenancy if the arrears were not taken into control and the involvement of MH and GP services. Potentially admission to hospital because of previous suicidal attempts.	GV £200 Paint Voucher The FYPs stepped in to give support.	Family and friends were on benefits so were not able to give client any support.	With the support client was able to apply to the council for a move closer to her family and friends which would improve her MH.
<b><u>26</u></b>	<b><u>24,18</u></b>	<b><u>3921 EM ECDC</u></b>	Client 21. Moved to ECDC house after living in Young People's Project. Low income and no funds to buy a cooker. No cooker and was a cannabis user.	CLAS cooker .	Moving to independent living has enabled client to access Higher Education and reduce	Moving into independent living has improved clients life enormously. Without CLAS she would not

					her cannabis use	have been able to do this.
<b><u>27</u></b>	<b><u>24,33.</u></b>	<b><u>2614 MT Cyrenians</u></b>	Client spent most of his adult life in prison, substance and alcohol abuse, and abusive behaviour in the past. In homeless services for 20 years. Support from Cyrenians and probation for 2.5 years. Had been offered his own place 2 years previously but was not well enough to take it . Because of CLAS and other grants was able to accept new offer of place and had HARP help from LA ( increased HB)	CLAS GV £250 furniture and white goods Cyrenians grant £300 Cambridge Central Aid £100		Enabled client to live independently and take control of his life.
<b><u>28</u></b>	<b><u>11,12,13a,</u></b>	<b><u>2729 AW BPHA</u></b>	2 parent family of 5 children. 2 adult children 24 and 27yrs disabled . Mother unable to cope with adult boys severe disabilities and father plus 2 disabled boys needed rehousing to prevent split up of family and boys being housed in care. Father had no income or savings to get white goods and furniture for a property they were offered..	CLAS cooker awarded BESOM assisted with multiple items including 3 beds and bedding, fridge and washing machine.	Without CLAS and help from BESOM the move would not have been possible The probability is that the disabled adult boys would have been moved into residential care and the father would have been homeless. Intervention by Social Services was also avoided.	BPHA benefits adviser supporting with benefit claims, disability benefit claims for boys and Carer's Allowance for father.
<b><u>29</u></b>	<b><u>2,7</u></b>	<b><u>3479 LM (JHC)</u></b>	Following relationship breakdown with her long term partner and owning a 3 bed property jointly with him client moved out to live with her parents who are elderly and in very poor health. The relationship broke down because of the disability of her	CLAS GV £250 for white goods and furniture JHC grant of £600 for flooring. Assistance given BY JHC assisted with UC claim	Safety risk to elderly parents avoided. Possibility of client having to leave parents home with no where	Child has congenital disabilities and currently has support from Family worker, social worker for respite dealing,

			second child, their first child having died of a rare genetic disease. The situation while living with her parents was untenable. The disabled daughter was extremely difficult to manage and this caused a safety risk to client's elderly parents and deterioration in clients MH. JHC offered client a JHC 2 bed alms house. Client needed help with furnishing the property in order to move in.		to go.	vision impairment, OT, Physio, Speech and language and respiratory.
<b>30</b>	<b>30,6</b>	<b>3521 K LL-J (JHC)</b>	Lone mother with 4 children. Fleeing DV. Allocated SCDC property but benefit capped and possibility of eviction because HB not covering all the rent and arrears building. Client could not meet all the rent herself. Turned to JHC for help. Client had serious long term medical conditions and was suffering with depression and anxiety stemming from her financial situation. Client had debts and needed several white goods that she could not afford. Also house needed flooring and furniture.	CLAS GV £200 to help with replacing white goods. Food bank voucher from JHC. Radley charity helped with flooring. JHC also assisted to make a PIP application which if awarded would stop benefit cap. JHC referred to specialist debt advice at CAB.		
<b>31</b>	<b>4</b>	<b>2600 TG Cyrenians</b>	Client 68 is Polish and had to return to Poland when his father died. On return his partner had handed back the tenancy and left with his son. Client was homeless and rough sleeping. He was offered a flat and needed the help of CLAS to move in.	CLAS GV £250 Cyrenian grant for carpets £250 Cyrenian grant for white goods £300. Cambridge Central Aid - £125 for other furniture.		
<b>32</b>	<b>8,9,13a,29</b>	<b>2275 BC Cyrenians</b>	78 year old male client vulnerable because of age and occasional abuse of substance. Financial abuse happening from street workers who he allowed to stay at his flat for company. This caused ASB very often. Health	CLAS GV £250 to get cooker.	Support worker helped to prevent ASB. The cooker benefited the client's health and the risk of	

			suffering because he had no means of cooking when his cooker broke.		social services being involved.	
<b>33</b>	<b>2</b>	<b>2353 ES</b> <b>CHSGrou</b> <b>p</b>	Client lived in shared ownership and paid part rent and part mortgage. Partner had left previous year under difficult circumstances. Client had serious mobility issues made worse by damaging surgery. Client had rent arrears of £791.93 plus mortgage arrears of £1300. The mortgage company was about to start repossession proceedings. Client referred for help to buy food because her income was very low and she was struggling to cover all outgoings. After CLAS referred into CHS money matters for benefits advice and further investigation.	Repossession avoided after securing eligible HB backdate paid of £2961 which cleared client's mortgage and rent arrears. CLAS Vouchers on 2 occasions to buy food during crisis FBV Stay Well energy top grant £150 Applied for Warm Home Discount. PIP application for mobility awarded at enhanced rate.		
<b>34</b>	<b>2,28</b>	<b>2656 JJ</b> <b>CHSGrou</b> <b>p</b>	Referred by Trail Blazers team because of level of rent arrears £3735.63. HA was holding application to apply to Court for outright possession. House needing fumigating from infestation of bed bugs. Crisis for single parent with two daughters living at home 16 and 19. No money to buy food. Client had ESA turned down at assessment and needed help with PIP application. Client also facing court for no TV licence. Other multiple debts. £3k water.	CLAS SMV £120 awarded FBV Cambridge Central Aid £150 TV licence. PIP applied and awarded – one year's benefit value £6086 ESA Reinstated – years value £9995. Arrangements made with CCC to fumigate property. Eviction avoided.		Referral made to New Horizons in CHS to work with client on budgeting and debts.
<b>35</b>	<b>2,30,28</b>	<b>2780 KB</b> <b>CHSGrou</b> <b>p</b>	Client referred in by trail blazing team and SCDC Support Worker. Threatened with eviction. Arrears over £4k. Had not been	CLAS £250 SMVSCDC Save and Spend loan of £1k Benefits		



			claiming Income Support so HB was on and off and arrears building up. In very poor health following period in intensive care with sepsis. Baby due in 5 weeks. Fleeing ex partner who had financially and mentally abused her. Desperate for food and clothes for herself and 3 children. CLAS awarded and referred into money matters for benefit advice.	secured so HB put in place and eviction avoided. Advice on future benefits given and contact with the British Legion to help with debts and to have conversation with ex re maintenance.		
<b>36</b>	<b><u>2, 12, 28.</u></b>	<b><u>2612 – S McN CHSGrou p</u></b>	Referred by Trail Blazers because of threat of eviction. Client living in Papworth Trust property due to his disabilities. One arm and very serious walking difficulties following a motorbike accident in 2001. Mental Health difficulties coping and memory loss. Client given a reprieve after SCDC made a payment from DHP onto his account but threat still there because client owed further £2k. A suspended possession order was in place. No means of cooking putting his health at risk. Benefits needed checking.	CLAS cooker award PLUS Money Matters adviser applied and obtained - Cambridge Central Aid TV licence grant. Back dated to 2001 premiums on ESA of £7107. ( paid off rent arrears and court order) ESA increased weekly by £80.70 Assure water grant of £960. Appeal made to DWP to reinstate clients mobility car. Payments arrangements made with water and energy companies.		Case on going while adviser continues to provide budgeting advice and strategies.
<b>37</b>	<b><u>23, 24, 28</u></b>	<b><u>2637 AP CHSGrou p</u></b>	Referred by Metropolitan Community support adviser. Client not in control of his finances and not managing to pay debts. Suffering with extreme anxiety and depression. Had a key worker with Inclusion re his drugs	CLAS SMV for food and to prevent health issues. CCA grant for Debt Relief Order fee.	Money Matters adviser carried out budgeting and income maximisation work and assisted	

			and alcohol habits. No food. Clients debts were making him more anxious and ill. He was struggling with his addictions.		client to apply for a DRO through Cambridge CAB. Relieved anxieties and escalation of drug and alcohol use.	
<b>38</b>	<b><u>2, 33</u></b>	<b><u>1675 JH</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Referred by Trail Blazers. NOSP issued, Rent not being paid. Benefits messed up after failed to turn up to ESA assessment. No money for food. Had restraining order for Huntingdon following ASB in the past so needed help to sort out visits to Huntingdon JCP.	CLAS SMV FBV Stay Well energy grant		Supported to apply for UC and liaised with housing to apply for Alternative Payment Arrangement to avoid rent arrears in the future.
<b>39</b>	<b><u>2</u></b>	<b><u>3502 ML</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Client 50/50 shared ownership and threatened with repossession by his mortgage provider. High debts of £20k. Ill health and custody of his 4 children.	CLAS SMV CCA TV licence grant Stay Well energy award Hopkins grant for warm clothes for the children Adviser advised re contacting mortgage company.		The case is on going with regards to making further benefit applications
<b>40</b>	<b><u>2</u></b>	<b><u>2548 MH</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Client had rent arrears of £921 but no plan as to how to clear them. Under occupying so HB not covering all rent. Daughter home schooled because of Learning Disability. Low income as client working 16 hours.. Struggling to buy food and pay bills. Had attachment of earnings for Council tax arrears.	CLAS x 2 awards £240 Stay well energy grant - £250 Foundation of Edward Storey grant for carpets and 2 x double beds £1420. PIP application made for daughter and successful. Back dated award paid rent arrears. Mother applied for Carer's Allowance and		

				UC.		
<b><u>41</u></b>	<b><u>11</u></b>	<b><u>3674 MS</u></b> <b><u>JHC</u></b>	Clt moving out of supported living with MIND into independent living. Unable to deal with things himself and had no white goods or furniture to set up his home. Charity liaised with MIND and obtained grants to enable client to move in. Also budgeting support. Client would have no support once he moved out of SH. He needed initial help from JHC to move forward.	CLAS GV £165 Flooring grant £300.		
<b><u>42</u></b>	<b><u>13,</u></b>	<b><u>3413 HH</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Young client living with grandmother and has severe MH difficulties. Relationship breaking down Mother lives out of area so intervention with CLAS support essential for client to move out of Grandmothers into her own flat.	Avoided deterioration in clients MH and having to approach MH services. CLAS cooker Glasspool washing machine Adviser set up bill payment & budgeting	Prevented family breakdown.	
<b><u>43</u></b>	<b><u>22,28</u></b>	<b><u>2007 RN</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Client working in college kitchen. Had autism and LD. V low wages and not getting HB. Struggles to pay bills and buy food.	CLAS SMV x 2 £150 FBV Xmas hamper Advice on debts from Money matters to reduce outgoings.		
<b><u>44</u></b>	<b><u>29,13</u></b>	<b><u>2529</u></b> <b><u>RW</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Client forced to have mutual exchange to stop ASB from neighbours. 3 children 5,2 and 14. Getting basic ESA and needed help to appeal and apply for PIP. Suffering from severe MH problems – PTSD and OCD.	CLAS SMV to help free up money to help with the move and keep children properly fed.	Potential for social services to become involved because of previous history of abuse to younger children from older siblings no longer living with the family.	
<b><u>45</u></b>	<b><u>22</u></b>	<b><u>3217 KF</u></b> <b><u>CHSGrou</u></b> <b><u>p</u></b>	Client moved into area fleeing DV. Daughter aged 8. Struggling in	CLAS X 2 £240 CCA TV licence grant £150		

			new area where she knew no one. Under occupying and between jobs. Needed CLAS and other grants to keep her in the house.	Hopkins flooring grant £250		
<b>46</b>	<b><u>2,16,13</u></b>	<b><u>2281 PL CHSGroup</u></b>	Repeated referrals into CLAS to prevent eviction and help client to feed and cloth children aged 5 and 16. Client suffering with depression, not coping. MH problems following mothers death when she had to agree to switch life support machine off. Client breached court order. Originally under occupying until oldest daughter reached 16.	CLAS SMV x 2,FBV CCA TV licence £150 Hopkins grant for warm clothes and school shoes for client and children £150 Stay Well energy grant - £200 Claiming DHP & CTR.		Referred into New Horizons for training and employment Advice.
<b>47</b>	<b><u>36</u></b>	<b><u>3600 CJ CHSGroup</u></b>	Client previously subjected to DV. Moving into more appropriate housing following initial accommodation. 3 young children aged 6,4 and 8 months. Cooker dangerous . Taping door shut. Low income and no savings. Paid first weeks rent so no money left to get cot for baby, flooring and safe cooker.	CLAS cooker Hopkins carpet grant - £300 Energy grant - £300 Cot from Little Bundles		
<b>48</b>	<b><u>28</u></b>	<b><u>3492 AW Clarion</u></b>	Client receiving ESA and appealing PIP decision. Living in a remote rural area with no access to food shops . Long term physical health problems. Fridge Freezer not working and food is going off. Client not able to buy a replacement.	FBV GV £140 for fridge freezer.	Client at risk of using food that has gone off and therefore putting his health at risk. The replacement fridge freezer prevents that happening.	
<b>49</b>	<b><u>2</u></b>	<b><u>3543 DG</u></b>	Referred into MM CHSGroup by Trail Blazers Homeless prevention team. Client rent arrears £1504 plus many other non priority payments. Client had been out of work for 9/10 months. Serious	CLAS SMV to release money for rent DHP application Debt advice to reduce payments to creditors		

			physical health problems. 2 non dependant children living at home.			
<b>50</b>	<b>16</b>	<b>2588 CF</b>	Client plus 4 children 3,twins of 7 and 9 year old. Having to move out because separating from husband. Needed help with furniture and benefits advice.	CLAS GV £250 CCA award £125 Advice from a MM adviser with claiming HB.	Children needed to be settled in their new home in order to be able to take up places in the local school. The GV enabled the move to take place.	

## Appendix 4.

### Sample of CLAS case studies

#### Case Study 1.

**a) How they came to be in the situation where they needed CLAS**

This client was left living alone in a 3-bedroom property following a relationship breakdown. The change in circumstances triggered a new claim for Universal Credit, and the client was struggling with a switch to monthly payments and to meet the rent shortfall as help with housing costs was reduced by 'bedroom tax'

**b) How they found out about the CLAS service**

Clarion Neighbourhood Officer had contact with the client to discuss sustainment of the tenancy and suitability to remain in his current property and it became apparent that he was suffering financial hardship, so a referral was made to Clarion Welfare Benefit Advice service. During a home visit it became apparent that the client was without basic essentials and that his mental and physical health had deteriorated as a result of reduced income. When determining how best to support the client it became apparent that with his chaotic circumstances attending a Food Bank collection would be problematic, so a supermarket voucher was the most suitable option.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

The speed of the application process as the voucher was requested and issued the same day. During a period where the client was increasingly frustrated by delays and difficulties claiming Universal Credit this was a refreshing change, and it improved client's confidence in Clarion as a support service during a period where he'd been having difficult conversations with the organisation about the future of his tenancy.

**d) What support they received from their friends and neighbours (if any)**

Client received support from a close friend who had recently stepped into the role as his main carer to redeem the supermarket voucher and to cook meals for him, as the client requires support with daily living tasks due to poor mobility and mental health.

**e) What difference (or impact) the service(s) have made to their lives**

The supermarket voucher provided vital support for the client over the Christmas period as his next Universal Credit payment was not available until the New Year. It also empowered him to leave his home, where he has been self-isolating in a rural location, and take action to improve his wellbeing by being able to visit the supermarket and purchase food to better nourish himself, and this subsequently increased his energy levels to improve living conditions and continue to engage with services.

#### Case study 2.

**a) How they came to be in the situation where they needed CLAS**

Mrs X was referred into the CHS Money Advice Service in September 2018 by JG who works in CHS to help MTHV's vulnerable tenants. The CHS Group records showed that Mrs X had been referred in to the service in 2016 when the benefit cap had first been introduced. Mrs X had very little HB because of the cap. CHS group made an application for a DHP which was granted for 13 weeks. CHS group also arranged Training and Employment advice and Mrs X applied and got a job with the Edmund Trust. Mrs X became a Support Worker for adults with a Learning Difficulty or Mental Health issues. Sadly she had to resign in 2018 because of stress and anxiety.

In September 2018 at the latest referral Mrs X had rent arrears of over £5k including a breach of a Court Order in the sum of £1085. Mrs X also had other debts. She has 5 children and is affected by the Benefit Cap which means she virtually receives no HB at all. Her ex-partner had been paying maintenance for the children but sadly passed away about a year ago. Mrs X had become depressed and unable to cope with her financial situation and at a loss to know what to do. Her HA was on the point of evicting Mrs X and Social Services were looking closely at her circumstances because of the state of the property both inside and out.

**b) How they found out about the CLAS service**

JG referred her to CH, CHS CLAS Champion.

**c) What support they received from their friends and neighbours (if any)**

N/a

**d) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

To help with the immediate crisis CH made a CLAS award of a green voucher for a washing machine with Cambridge Re-Use and a Food Bank Voucher. Carol referred the case to BESOM who rallied a group of 30 volunteers to assist in sorting out the house and clearing up the front which was full of rubbish. BESOM also helped with providing essential furniture and they paid the breach of £1,085. Someone from the church made an anonymous donation.

CH referred the case to the CHS Group New Horizons coach JM who is working with Mrs X on her income and expenditure and giving debt advice. JM is liaising with the MTVH Income Officer to put in place the payments necessary following the Court Order and assisting Mrs X with budgeting and any benefits she should apply for. JM is also helping Mrs X to prepare her paper work to apply for a Debt Relief Order with the free debt advice agency Step Change. AF from the Trail Blazing team in the City Council, are also assisting with a DHP application and HB application.

CH referred Mrs X into the CHS Money Matters advice team who are assisting with the Employment and Support Allowance forms. They will go through the application process with Mrs X including any Mandatory Reconsideration and Appeal that might be necessary. An Adviser will also attend any medical assessment with Mrs X.

Social Services continue to keep a watchful eye and all parties involved are kept up to date regularly through both JM and CH. The parties involved include – Income officer for MTVH, Trail Blazer team, Cambridge City Council, Social Services, CHS Group New Horizons, CHS Group Money Matters Team. Step Change debt advice agency is involved for the Debt Relief Order.

The application for eviction is on hold and it is hoped that Mrs X will now be able to start to manage her circumstances with the continuing help of the advisers involved and most importantly to keep her children with her.

**e) What difference (or impact) the service(s) have made to their lives**

*"The help is brilliant. JM has been amazing"* (re New Horizons)

*"The work and help that I am getting is fantastic and overwhelming. I wish more people knew about the help that is available"* (re CLAS)

*“The job (support worker for Learning Disability and Mental Health adults) was overwhelming and clients became more important than my family and children” (Client’s reflections on the impact of working from 7am until 10pm shifts leaving her younger children with their 17-year-old sister)*

### **Case study 3.**

**a) *How they came to be in the situation where they needed CLAS***

Single mum came into the Centre as she was new to the area and had been housed on the Fenland site in a caravan that had not yet been hooked up to the electric. Mum also had no washing machine or tumble dryer and very little money to buy food for her large family. Mum was travelling to March once or twice a week to use the launderette to get all the family’s clothes washed, which was also costing lots of money the family didn’t have. Mum also wanted to know about nursery as she is thinking about getting a part time job in September.

**b) *How they found out about the CLAS service***

Centre hosts a CLAS Champion

**c) *What support they received from their friends and neighbours (if any)***

None. She has no family nearby and didn’t know anyone in the area.

**d) *What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.***

Was awarded a food bank voucher to allow her to feed her family. Completed a CLAS Grant application to get a washing machine, tumble dryer and other bits she may need in the caravan. Gave some information on free two-year funding and how to go about getting a code, discussed mum’s interest in working part time and earn some money for the family.

**f) *What difference (or impact) the service(s) have made to their lives***

Mum can now wash and dry the clothes at home giving her more money to spend on food. She will be able to find a part time job in September that will help the family’s finances, when youngest child starts nursery.

### **Case study 4.**

**a) *How they came to be in the situation where they needed CLAS***

Client was hospitalised and required essential furniture in order for discharge to be authorised. Prior to hospitalisation the client was living in very poor conditions so, in his absence, the property was cleared and cleaned but many of his household items were unable to be cleaned to an acceptable standard.

**b) *How they found out about the CLAS service***

The client was assigned a Care Coordinator within the hospital ward to assist with preparing for his discharge and when she realised the client was a Clarion resident a referral was made for assistance with obtaining items as client was on a low income and unable to obtain good independently due to his incapacity.

**c) *What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.***

A grant via CLAS enable the client to return home to a suitable environment to aid his recovery and prevented a longer than necessary hospital stays.

**d) *What support they received from their friends and neighbours (if any)***



Client received support from staff at his sheltered housing scheme and Care Network to ensure he could return to a safe home environment.

**e) *What difference (or impact) the service(s) have made to their lives***

Using a combination of supermarket and green goods vouchers we were able to ensure that the client could return home with food, furniture and appliances to enable him to regain some independence equipped with the resources to keep himself well, sustain his tenancy and prevent future hospital admissions.

**Case study 5.**

**a) *How they came to be in the situation where they needed CLAS***

Mr H, 60 years old single gentleman, lives in Fenland The initial referral came from the local JCP – an advisor has been concerned that Mr H has been struggling financially following his PIP refusal during the migration from DLA. She saw Mr H during the routine appointment while discussing his ESA. Mr H lives alone in a rural area and has been keeping himself to himself. His fridge freezer was leaking and he was unable to replace it; the thermostat was gone which led to food been wasted on many occasions during the warm summer months. This put pressure on client's finances due to more frequent shopping.

**b) *How they found out about the CLAS service***

Mr H wasn't aware that Clarion (his landlord) could offer money advice, luckily the JCP advisor knew about the local services and she emailed us directly asking for assistance. It just shows how important networking is and keeping in touch with other local services.

**c) *What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.***

Mr H was very pleased with the advice and practical help received. He felt being listened to. He was awarded a recycled fridge freezer via CLAS. Also, in addition to sorting Mr H's fridge freezer we completed the following actions to prevent further crisis. He was issued with a foodbank voucher as he had unexpected expenses to deal with – his father passed away and he had to travel to see his step mother.

We drafted income and expenditure with client to identify the ways to maximise income and reduce expenditure; Mr H already been assisted with appealing his PIP decision so we could focus on reducing his outgoings.

- The application for LITE was put in, we also booked a visit from Anglian Water to put water saving measures/devices in place
- applied for £140 WHD from SSE
- completed energy tariffs comparison
- spoke to phone and Broadband provider re cheaper tariffs

Mr H felt lonely at his property relying on public transport to get to the town he asked whether there would be a chance for him to relocate. We got a local housing officer involved, she completed housing application with client and put him onto assisted bidding to speed up the move.

**d) *What support they received from their friends and neighbours (if any)***

Mr H has no close family nearby, his dad passed away recently. He is keen to move into the sheltered property and to enable this we have involved housing officer.

**e) *What difference (or impact) the service(s) have made to their lives***

Although Mr H circumstances have not changed hugely, he is relieved that there are people out there that are willing and able to help – he is looking forward to move into town into one of the sheltered schemes.

## Case study 6.

### **a) How they came to be in the situation where they needed CLAS**

SC was an ex client of FYPS, whilst living in the project SC had serious mental health issues and had tried on several occasions to take her own life. SC had limited support from Social Care and when the time was ready started bidding on Homelink, was doing well at college and had a long-term relationship with her boyfriend. SC secured accommodation with the local council and with the support of social care and CHS moved on, family and friends providing moral support. Initially SC was doing really well, had secured employment, boyfriend had moved in and life appeared to be going ok. Unfortunately, SC's mental health deteriorated - loss of a baby, loss of job had a serious impact on SC's life and everything appeared to spiral out of control.

### **b) How they found out about the CLAS service**

SC contacted the service; we were limited in the way of support that could be offered as it was well over a year since SC had lived in the project. SC wanted to move back to Wisbech to be near mum and family, her mental health was suffering, she had rent arrears and her flat was in a poor state. SC knew the current state of her flat, slight rent arrears would prevent her from applying for a swap to move back into the area she wanted to live in.

### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

We provided SC with support to clean her flat up inside and out, support was given to sort out the rent arrears (it wasn't much so easier to manage). Although SC was already living independently, her cooker had broken and was unrepairable, she was living on micro meals and snacks, her flat was in desperate need of decorating to a standard that the council would accept. It was decided SC would benefit from the maximum CLAS voucher to purchase a cooker and paint.

Though SC had family and friends none were in a position to provide any support to help with the situation she was in, most of SC's friends and mum were on benefits themselves.

### **d) What support they received from their friends and neighbours (if any)**

Though SC had family and friends none were in a position to provide any support to help with the situation she was in, most of SC's friends and mum were on benefits themselves.

### **e) What difference (or impact) the service(s) have made to their lives**

SC was thoroughly appreciative and grateful with the service offered, without it this would have had a serious impact on SC's mental health and would have prevented her from seeking help from the council to move back in an area where family are closer and more able to provide support. Being able to have a new cooker meant SC could now cook proper hot nutritional meals and not have to miss out.

## Case study 7.

### **a) How they came to be in the situation where they needed CLAS**

CI attended her apt at JHC after being signposted to JHC by her friend. CI single mother of four boys fleeing domestic violence and SCDC housed them in their 4-bed property.

CI stated that she is currently on IS, CTC, CHB, HB/CTS and no maintenance has debts.

Upon checking CI said she has been diagnosed with Breast cancer, had the Braca gene, and had to have double mastectomy and she also suffers from Osteoarthritis and depression and anxiety.

CI following her diagnosis of Breast cancer in 2002 has been having breast reconstruction surgery and this is still ongoing. CI as a single parent with 4 children is benefit capped.

**b) How they found out about the CLAS service**

John Huntingdon's Charity host a CLAS Champion

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

She sought help with her debts and financial assistance with broken fridge freezer and household furniture and flooring for the kitchen.

JHC helped with applying for DHP, PIP, assure tariff and CLAS for the white goods and household furniture and further funding from Radley Charitable trust with the flooring cost and booked her to see the debt specialist.

**d) What support they received from their friends and neighbours (if any)**

None. There was no one in a position to help

**e) What difference (or impact) the service(s) have made to their lives**

CI was grateful for all the assistance

**Case Study 8.**

**a) How they came to be in the situation where they needed CLAS**

NT was living in a hostel in March, he is estranged from family apart from his elderly grandmother. NT was under Social Care with only limited involvement with regards supporting him to set up his own accommodation. NT has quite complicated health issues, these are ongoing and are likely to affect him for the rest of his life.

When clients move into hostel accommodation, they tend to come with nothing or very little in the way of possessions, living on limited amount of money does not allow clients much scope to purchase things ready for when they move on to live independently. Through bidding on HomeLink NT managed to secure a property but was in need of virtually everything to set himself up.

**b) How they found out about the CLAS service**

Nt was advised about CLAS service through his Support Officer, after discussing his needs and level of support it was agreed to award the maximum amount.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations**

NT had limited support from Social Care, they were not able to support with the bulk of items needed, no support from family (Grandmother is elderly and has her own serious health issues) and had no neighbours to offer support.

**d) What support they received from their friends and neighbours (if any)**

Without CHS and CLAS support NT would have struggled immensely and would not have been able to set up his home. For NT this would have impacted on his own mental health issues, stress and anxiety levels would have increased.

**e) What difference (or impact) the service(s) have made to their lives**

Having CLAS has made a huge difference on his life, he is now settled and able to live independently, something he has strived for since moving into supported accommodation. NT was very appreciative of the service he received, he said he found it easy to access and was able to understand the process.

### **Case Study 9.**

#### **a) How they came to be in the situation where they needed CLAS**

JHC Advice and Support service received a referral for a client (cl) from the local primary school for the family seeking financial assistance towards the cost of counselling for her youngest child.

Cl wasn't known to the charity and attended her appointment with me at JHC to help process her grant application for counselling fees for her child as the school had identified cl's son in Year 6 needed help with emotional wellbeing, issues with self-harm, poor body image, persistent absence at school and risk of exclusion.

At the appointment, it was established that the cl was single parent to 3 children. 2 dependent and one non-dependent who is full time employment. Cl is currently on maternity leave receiving SMP from her employer. Her current income is from her SMP £577.91 per month, WTC/CTC, CHB and part award for HB/CTS. Cl has no maintenance. She also has debts and her son pays her £50p/WK towards the household cost.

Cl sought help with her son's counselling cost. Cl explained that she is struggling on low income and doesn't always have enough left to pay priority bills and food. Cl said she is sleeping on a mattress that is very old and as a single parent doesn't have the enough money left to purchase a new one herself. Cl said her younger two children often sleep in the same bed as her when they are unsettled.

Following a financial assessment for the counselling referral, it was evident cl has outstanding debts with rent arrears, council tax which is with the enforcement officers and various utility bills. Cl failed to keep appointment with CA debt specialist made last year to help her debt situation.

#### **b) How they found out about the CLAS service**

John Huntingdon's Charity host a CLAS Champion

#### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations**

CLAS award of a new mattress for herself and her children. Also awarded her a Besom baby bundle. JHC agreed to fully fund the child's counselling sessions.

Helped contact the rent office at SCDC and gathered that cl has outstanding rent arrears of £2668 and SCDC is seeking warrant for her housing eviction. Checked if SCDC had correct income details for the cl's HB/CTS claim. Following the check SCDC confirmed that they had incorrect SMP, which was higher than £577.91pcm. SCDC to investigate accurate rent arrears figures with info from HMRC.

In addition, requested suspension of enforcement officers for the CT arrears and a hold was put for 28 days. Cl was booked an apt to see citizens advice debt specialist.

#### **d) What support they received from their friends and neighbours (if any)**

None

#### **e) What difference (or impact) the service(s) have made to their lives**

CL was able to have a comfortable sleep at night and the child is now more settled at school. Following the appointment with the debt specialist cl is exploring various debt management options.

### **Case Study 10.**

#### **a) How they came to be in the situation where they needed CLAS**

AD is undergoing assessments to have a full sex change from male to female and suffers with anxiety issues around this. In the beginning AD struggled with life in supported accommodation and due to poor hygiene skills came close to losing her tenancy on several occasions. Staff worked hard supporting AD to maintain her tenancy and to support her to change her life around.

When living in supported accommodation there is a time limit of 2 years by then it is hoped clients are ready to live independently in their own accommodation with little or no support. AD had reached her 2 year period and had started bidding on Homelink and was able to secure a suitable accommodation.

#### **b) How they found out about the CLAS service**

Through Linkwork and support from Support Officer AD was told about CLAS, what the service could offer in the way of support, the process, and how to apply.

#### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations**

AD had nothing to move in to her flat with, for AD her main criteria was to have an oven, microwave and fridge/freezer. Having an oven was important as it meant being able to cook hot meals without having to rely on convenience foods.

#### **d) What support they received from their friends and neighbours (if any)**

AD was estranged from family and has only just started having contact with parents, AD has no friends and no other family for support or help with moving on and had to rely on support from CHS.

#### **e) What difference (or impact) the service(s) have made to their lives**

AD was very grateful for the support offered through CLAS and was really happy with the service. Without it AD would have had to have moved into her flat with nothing, apart from her own clothing as she had nothing personal to take with her. AD would not have been able to access any family or friends for support; she would have struggled to move on to live independently.