

How Home and Well Helps Patients - A Case Study

Background Profile:

- A 49 year old who has no dependents and lives alone in private rental. They are responsible for £450/m of rent and other bills including electricity, water and Council Tax.
- They have no savings and various priority debts including £900 of rent arrears, some Council Tax arrears and arrears with Southern Water.
- They also have a £250 overdraft - which is regarded as non-priority debt.
- The person has mental health issues and is deemed vulnerable.
- They spoke to the Citizens Advice 'Money Advice Team' regarding their debt issues...

1. Priority Services Registration (PSR)

Goal: *To register people who are deemed vulnerable on PSR so that energy and water companies can provide extra help and support during power outage and water interruption.*

- ✓ Explained about the H&W project and the benefit of signing up to **PSR**. They have mental health issues & so fit the PSR criteria and so after giving consent, they were helped to register online.

2. Water Bill Support

Goal: *To look into social tariff/reduced payment arrangement, to bring people's finance into a manageable level so they can then manage it.*

The person is a Portsmouth Water customer and is in arrears. They also are in debt with Southern Water. The practical support/advice given by the Home & Well Advisor included:-

- To keep regular contact with both energy providers and water companies.
- New guidance from the government - means debt repayments and bill payments could be reassessed, reduced or paused where necessary.
- Social tariffs/discounts are specifically designed to help households with an overall income lower than the Government's low-income threshold.
- Southern Water's NewStart scheme in which Southern Water matches people's payments as part of an agreed plan.
- The Advisor emailed Portsmouth Water and Southern Water on client's behalf, with consent.

Outcomes:

1. The person is now signed up on the Portsmouth Water 'Helping Hand' tariff and the water bill will be capped at £81.14 a year. They are also eligible for 'Arrears Assist' and the arrears have been addressed directly via telephone.
2. The debt arrears with Southern Water is currently being investigated in order to identify and agree an acceptable way forward for the person.

3. Benefit Advice

Goal: Income maximisation

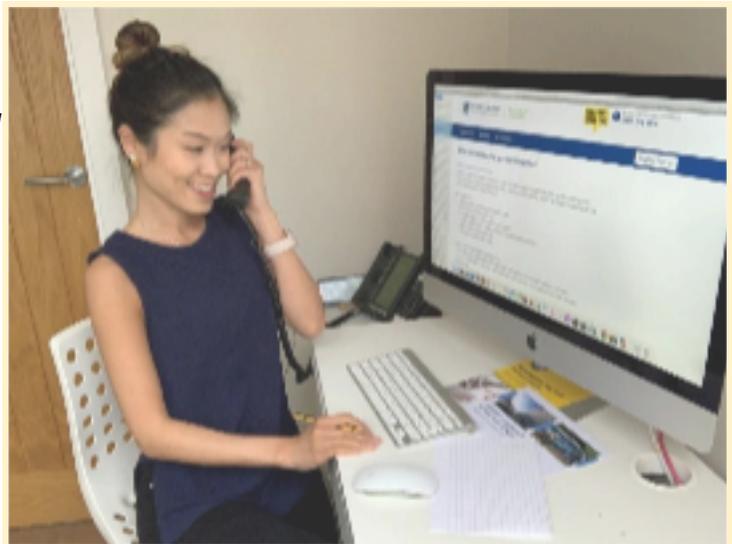
Advice was given to support the person to complete their Universal Credit claim for income maximisation. The Advisor explained the different functions available on the Universal Credit account including how they can contact the work coach/DWP directly?

They were supported step by step and the person is relieved to be expecting some income which will help with the debt situation. Also advised them that once on UC they would be eligible for Council Tax support from Portsmouth City Council.

Advisor's comment:

"Often, the importance of the Priority Service Register, water/electricity bill support is being overlooked as most clients are already under pressure with debt and other daily struggles. Home & Well has been supporting the most vulnerable people and this service is needed more than ever during the lockdown.

*In my experience with Home & Well in the past 2 months, most of the people I have represented are the vulnerable, those who have **mental health issues** or might be under too much **stress** to address their issues immediately. It is great to know that we make a difference."*



Tracy, Home & Well Advisor