

Independent Living Client Case Study

Mrs K, Tiddington, Stratford-upon-Avon.

Mrs K came into our offices in September 2015. Frustrated and upset by expensive energy costs and the poor heat retention in her home she wanted to know if there was any financial assistance available to her to create an additional internal door to help combat the heat loss. She initially met with the Private Sector Housing Manager who collated her details and referred her to Ashley Trinder, Independent Living Officer.

Ashley visited Mrs K in her home a few days later. To ensure those living independently are safe in their own homes Stratford-on-Avon District Council complete a holistic assessment with every client. These assessments target areas such as financial and social inclusion, energy & warmth, assessment of clients' needs/abilities and the implementation of assistive technologies or adaptations to prolong independent living.

Based on Mrs K's circumstances Ashley's findings were as follows:

Assessment	Recommendation(s)
Financial Inclusion - Mrs K has a very low income. Paying bills and having a reasonable quality of life is impossible. Bills are paid promptly and with the small amount of remaining funds she completes a budget for food shopping.	Highly recommend a financial assessment by Citizens Advice. They will review income and expenditure and will identify areas where improvements can be made.
Social Inclusion – Mrs K has a limited social life due to lack of funds. Affordability of her car is becoming challenging and may have to sell it. Concerns over long term implications. Could lead to a reduction in abilities or have a negative impact on mental health.	Pursue the financial assessment from Citizens Advice. Any areas of improvement could result in an increase of disposable income.
Energy & Warmth – Mrs K is already using energy wisely so no recommendations. Improvements could be made on energy pricing.	Citizens Advice to pick this up under their financial assessment.
Assessment of needs/abilities – Mrs K is 72 years old and is living with Lymphoma. A side effect of this is her body's inability to retain heat. Keeping warm is challenging for her and her energy consumption is high based on recent bills. She has a steady GAIT and her eyesight, physical health, speech, memory and dexterity all seem good.	N/A
Assistive technologies/adaptions - Mrs K has a large open plan lounge/ kitchen/hall and I am in agreement the property has poor heat retention. After discussion, both Mrs K and I feel that the addition of the internal door to separate the hall from the lounge/kitchen would be beneficial. Smaller rooms are easier to heat so the boiler will not have to run for so long, in turn reducing energy costs.	Mrs K is eligible for a Discretionary Grant so will process adaption under this scheme. No assistive technologies are recommended at present.
Conclusion – The two main areas of concern are financial inclusion and properties poor heat retention. Mrs K meets criteria for a Discretionary Grant and has made an application with me for the additional internal door.	To target the financial inclusion I have recommended that Mrs K permits me to make a referral to Citizens Advice for a financial assessment. I explained that they will look at her income and expenditure and explore avenues to increase her disposable funds. Mrs K has agreed to the Discretionary Grant but wishes to wait until the Discretionary Grant works are complete before involving Citizens Advice.

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Ashley completed a follow-up with Mrs K in June 2016 and his findings were:

Assessment	Recommendation(s)
Financial Inclusion - Mrs K has received a financial assessment from Citizens Advice and great improvements are being made.	N/A
Social Inclusion – Mrs K has a much healthier social life due to the increase in disposable funds. Affordability of her car is no longer an issue and intends to keep it. It has also been serviced which is the first time since the death of her partner in May 2010	N/A
Energy & Warmth – Mrs K is still using energy wisely. No recommendations. Improvements have been made on her energy costs. She has changed supplier and her monthly Direct Debit has decreased from £80 per month to £40 per month.	Review pricing annually to ensure best deals are being received. Citizens Advice can assist as appropriate.
Assessment of needs/abilities – No change in abilities.	Contact me if any negative changes happen in ability otherwise in a years' time for a re-assessment.
Assistive technologies/adaptions - The internal door has now been fitted under a Discretionary Grant and as planned is helping with heat retention.	N/A
Conclusion – Vast improvement in Mrs K's wellbeing. Pleased to hear she is able to afford her car, she looks a lot better in general which is down to an improved social life and healthier eating habits. Citizens Advice has done an amazing job with Mrs K's finances. Joint working at its finest!	N/A

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Citizens Advice case notes.

Marilyn Price, Reach Out and Help Community Outreach Worker from Citizens Advice contacted Mrs K and arranged the first of many home visits. After completing an income and expenditure budget planner with Mrs K, Marilyn identified several areas where she could not only help maximise Mrs K's income but also cut the cost of her household bills. Areas immediately identified for reduction were her energy costs and water charges.

Marilyn identified that Mrs K was on NPower's Standard variable tariff paying 16.821p per kWh for electricity with a daily standing charge of 11.51p. After explaining the advantages of switching to a Fixed Tariff, they went on to a comparison website and found that Cooperative Energy Fixed April 2017 tariff had a Unit charge of 9.931p with a daily standing charge of 22.60p per day and no exit fees. After checking other suppliers tariffs Mrs K said she was happy to switch to Coop and so she did so online, supplying her personal and banking details.

Marilyn explained to Mrs K that Severn Trent's Big Difference Scheme provided a lower tariff for people who were finding it difficult to manage on the money they had coming in. Mrs K said she did not struggle financially because she just did not spend money on buying clothes, having a holiday or buying things for the home. She did eventually concede that this could be interpreted as struggling financially.

A successful application was made to the Big Difference Scheme and Mrs K's water charges were reduced by 70% from £245 to £98 per annum. This would have been lower had she not been in receipt of a small private pension.

Marilyn then looked at ways of maximising Mrs K's income and suggested in the light of Mrs K's poor health an application was made for Attendance Allowance. Mrs K was subsequently awarded the Higher Rate Attendance Allowance of £82.30 per week, an increase in her annual income of £4279.69.

Marilyn explained to Mrs K that as she was now in receipt of Attendance Allowance (a qualifying benefit) and Pension Credit (as a result of her first visit to SDC), she became eligible for Severe Disability Premium – an additional benefit payable because she lives alone and has no one claiming Carer's Allowance for her. Marilyn contacted the Pension Credit Helpline on Mrs K's behalf and as a result she was awarded the Severe Disability Premium of £61.85 per week increasing her annual income by another £3216 per annum.

When they first met at the beginning of the year Mrs K's annual income was £9985.80 - as a result of the benefits awarded to her it is now £17,480.80. Marilyn continues to support Mrs K on a range of issues.

Mrs K has made the following comments.

I would like to say a big thank you to Ashley Trinder at Stratford-on-Avon District Council for helping me with my heating problems. I was losing a lot of heat through my front door because my living room, kitchen and hall were open plan. Ashley came along and said I could get a grant to have a door put in between the hall and lounge to contain the heat. My bills for heating my flat were large which took a big proportion of my small pension he also asked me if I would like to speak to Citizens Advice to see if they could help me with my bills. Marilyn Price from Citizens Advice rang me and asked me if she could help. Marilyn came to my house to talk to me about things she could help with. She managed to get me help with my water bill and also bring my electricity bill down. Marilyn sat and talked through my needs and applied for pension credits which have come through now and made life for me more comfortable and taken a lot of worry away.

Thank you again!

Mrs K