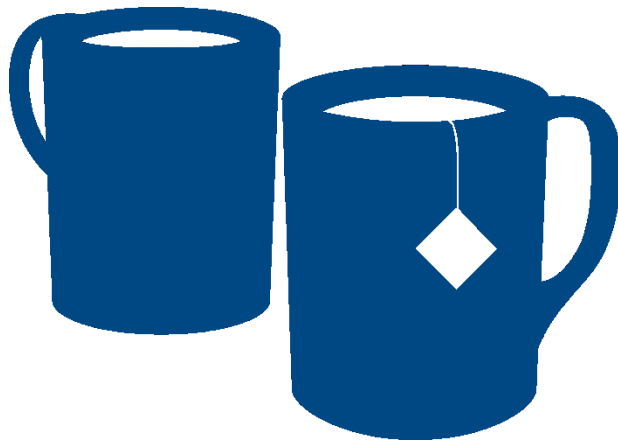


# Citizens Advice Cornwall case study



## Using Benefits Check

'Clodagh' \* came in with her husband. They had had a mortgage rescue scheme which Citizens Advice had assisted with over a year ago. They were now renting but had a mortgage shortfall as they had little equity in the property. They said they were really struggling financially so we did a benefits check to see if there was any income maximisation to be done.

The Quick Benefits Checker showed more tax credits than the clients were actually getting. We asked if there was any reason for this. 'Clodagh' and her husband said they had not added their eldest boy back on to the claim after he had been dropped from it in the September after finishing school. We called HMRC (using the adviser only line which is really helpful) and found the claim did only have one child attached to it. Therefore we added their eldest boy back on to it and gave details of his further education. The client will get some backdated benefit from end of August.

As we were going through their financial statement, we asked what their current rent was. They did not know anything except they pay £89 per month top-up, so we called their landlord. Devon and Cornwall Housing said that 'Clodagh' and her husband were getting full housing benefit and had built up a credit of £1200! They immediately offered to refund this to client.

'Clodagh' asked me whether she should cancel the direct debit for her rent. We advised that they get confirmation from Cornwall Council that the Housing Benefit is full. If it is, then cancel the DD - if there is any shortfall, they can then amend it accordingly.

'Clodagh' and her husband are having a bankruptcy each to deal with the mortgage shortfall and other debt. They were advised to search [turn2us](#) for any eligible funding.

'Clodagh' and her husband were really happy with the outcomes of the appointment and said that Citizens Advice had done more for their finances in an hour than anything they had been able to do for themselves.

\* Name has been changed to protect client confidentiality

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