

61 Year-Old Female

SELSEY MONEY SUPPORT

This client first came to notice at the beginning of 2019 when her father's Care Home approached The Care Shop to support the client as her father's care home fees were in arrears and mounting. It soon became apparent that this client has multiple needs and issues including her own mental health problems and significant uncontrollable debt.

The client had left her own home to care for her father in his home. However, her property had been left to fall into disrepair and had significant debts against it including County Court Judgements. A small pension was her only income.

At 98, her father entered a care home, leaving the client with two properties falling into disrepair and her father's property subject to an Equity Release Scheme, resulting in no capital in the asset.

With no immediate family, mounting debt, increasing ill health, depression and anxiety, this client had no idea where to start to sort issues which were incredible complicated across the two properties.

The client was referred to a Selsey Money Support (SMS) Advisor who befriended the client, gained her trust and they meet weekly. The client was also placed on the Befriending Service list and received welfare check phone calls on a daily basis, as well as being invited to "Tea and chat" events to combat her loneliness and isolation.

Food parcels were requested by the Advisor and put in to place by the Care Shop Administrator and are ongoing.

Next was to understand the debt, write to all debtors for balances and hold off further court action and this was carried out by another Debt Advisor. A member of the Care Shop sat with the client and Personal Independent Payment (PIP) was applied for. Hot meals once a week were also arranged. A counsellor, through Selsey Wellbeing Services, was also arranged and the client is engaged and attends regularly.

A task force of volunteers was established and in one day, they cleared the client's property which had sadly fallen in to significant disrepair. The rubbish clearance was funded by SMS and the property placed on the market. In the same timescale, West Sussex County Council (WSCC) assessed her father's mental capacity and made applications for Power of Attorney, taking access to his funds away from the client and increasing the threat of homelessness due to eviction by the Equity Company.

The client was helped through the process set by (WSCC) which caused angst and anxiety. SMS received thanks from WSCC for their help in the matter.

Sale of the property will allow the client to be debt free, vacate her father's property for the Equity Company and start anew in a rented property. The client will attend a 1:2:1 budget management course and receive ongoing support throughout these major life changes, including finding somewhere to rent, settle all debt, manage her budget going forward and moving.

From the first meeting to having the client safe and settled will be at least an 18 month journey, which has been no mean feat during national Lockdowns due to COVID-19.

Support for this client will be ongoing for as long as she needs it.