

## Danait\* feels in control

Danait was at a loss about her financial situation. Her husband left her and she was could not contact him. To support herself and her 4 school-age children she works part-time as a carer. She did not realise that her Housing Benefit only covered part of her rent or that she had fallen behind with repaying her Council Tax arrears. By December she owed her landlord, Merton Council, and the water company over £4,500 in total.

Over the winter, her landlord threatened to evict her while the Council threatened to send in bailiffs because of her debts. All the while, her living costs were rising and rising. A very worried Danait came to a drop-in session at Citizens Advice Merton and Lambeth for help and advice. We arranged an appointment with our Debt Adviser from the Merton Cost of Living Project. We said she should tell her landlord, the council and the water company that she was waiting for debt advice and would they please postpone any action.

She met our Debt Adviser at an outreach session at Pollards Hill Library. Our Adviser helped Danait identify her income and essential expenditures and make a detailed budget. Danait could now work out how much of her debts she could repay each month. We then helped her explore other options such as applying for charitable grants, other state benefits or even an IVA. She arranged to come back so we could help her apply for Discretionary Housing Payments.

When Danait came to her next appointment, at our outreach in Wideway Medical Centre, we were delighted to hear that she had cleared her Council Tax arrears so there was no threat of bailiffs. She was now on Watersure – a scheme which caps the water bills of some families receiving benefits. Her rent had gone up but her landlord had updated her Housing Benefit so there was no longer an eviction threat. We were particularly pleased when she said that the help the Merton Cost of Living project gave her meant she felt in control of her finances.

