

Rod finds a way through

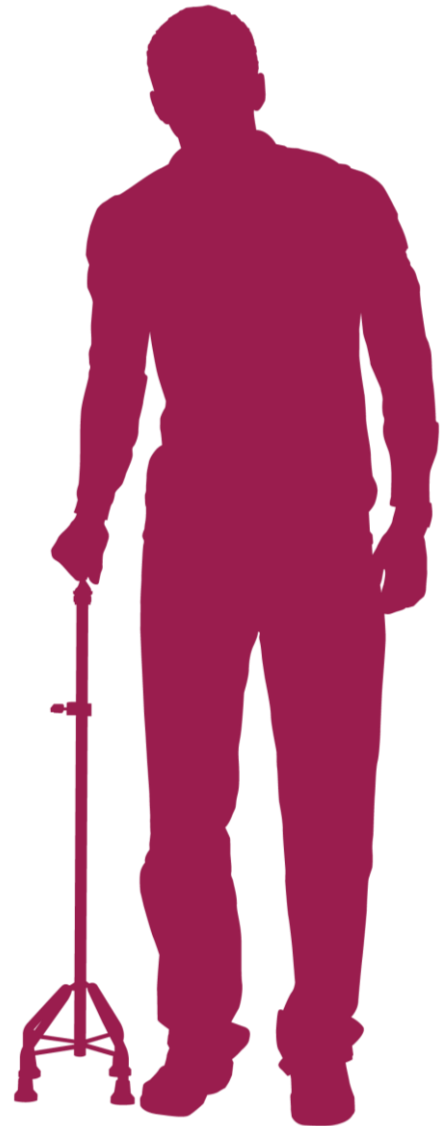
Rod* was in a tricky position. In recovery from a painkiller addiction, he has limited literacy and numeracy skills. He's unable to work and receives medication and counselling for anxiety and depression.

During the pandemic, he built up debts including Council Tax arrears of well over £1,000. To make matters worse, severe mould in his rented flat had caused irreparable damage to his clothes, mattress and bedding and he had to throw them out.

He was struggling and visited CAML's Mitcham office. Our Adviser completed an advice assessment and helped Rod apply to the Wimbledon Guild for a small grant towards the costs of replacing his belongings and making his flat liveable. The Adviser also scheduled an appointment for Rod to see our Merton Cost of Living Debt Adviser to help sort out his debt problems and maximise his income.

Rod preferred to have a face-to-face appointment and so the debt appointment was at Colliers Wood library (one of CAML's Merton Cost of Living outreach venues). A debt assessment was completed, including a financial statement. Our debt adviser explained several options to how Rod could address debt issues including the pros and cons of each. Rod decided to go for a Debt Relief Order so he could make a fresh start.

Our Merton Cost of Living Debt Adviser also supported Rod maximise his income including contacting Thames Water for Waterhelp and completing a PIP** application. It looks as if Rod will qualify for at least the standard rate of the Daily Living component. At £68 per week, this will help Rod meet the costs of living. He's continuing to receive debt support from CAML - including support from our Debt Relief Adviser.



* Names and some details have been changed to preserve confidentiality

** Personal Independence Payment