

Ruth's Story

Ruth self-referred looking for support around housing, which had been secured whilst working with another organisation, it was apparent that the tenancy was unsustainable with a £90 monthly shortfall with issues around benefits, along with accruing debts. Ruth suffers from severe depression, high anxiety and agoraphobia and was not equipped to deal with the issues that was progressively getting worse.



Thanks to the intervention of our support worker a referral was made to Durham money advice services to sort out debts whom applied for affordable repayment plans to all debtors, which was agreed and implemented.

It was identified that there had been a break in benefits in 2012 which was due to the DWP not receiving a fit note and non-attendance of back to work interviews which resulted in an overpayment of housing benefit which was being deducted from the current claim. With supporting medical documentation and a request for a home visit to assess her medical needs a mandatory application was submitted to the DWP. The decision was overturned and a repayment of £8303.24 was made to Ruth, following this outcome an appeal to overturn the overpayment of housing benefit and stop the deductions being implemented.

In relation the housing situation, Ruth has secured a band B with Durham key options and is actively bidding to secure affordable long term accommodation, she is excited about securing a new property and setting up a new home with the money she has received.