



## **CLAS Annual Service Report**

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**Financial Year 2019/2020 and Quarter 1 Financial Year 2020/21 (Covid-19)**

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# CLAS Annual Service Report 2019/2020 and the Covid-19 Emergency

## Executive Summary

In this annual report, CLAS reflects on its achievements over 2019 – 2020 and has been extended to capture the learning from the Covid-19 Emergency lockdown period, April to June 2020.

**CHS Group delivers the Cambridgeshire Local Assistance Scheme (CLAS)** on behalf of Cambridgeshire County Council, working in partnership with a group of local organisations<sup>1</sup> that include Citizens Advice Bureaus (CABx), reuse and recycling organisations, CLAS Champions and 4 Charity Networks. Our partnership is strongly influenced by the Think Communities Approach<sup>2</sup> which was adopted by public services in Cambridgeshire and Peterborough to build more resilient communities. We are also inspired by the Human Learning Systems<sup>3</sup> (HLS) paradigm which resonates with our belief that people’s outcomes are produced by the different interactions they have in the whole systems, rather than being attributed to individuals or organisations.

**CLAS provides information and advice services, and practical support** (supermarket vouchers, new cookers and mattresses, recycled goods, furniture and paint) to those that meet the eligibility criteria i.e. income less than £16,380 and no savings or on means tested benefits, lived in Cambridgeshire for last 6 months and are over the age of 16. CLAS champions and CABx provide the universal access to an assessment and help.

**Using the New Economy Manchester Cost Benefit Analysis Model**, CLAS has calculated potential savings to the Local Authority of at least<sup>4</sup> £1.5m by preventing people’s financial situation from deteriorating further and needing statutory services such as social care. CLAS has also saved £3.2 million spending from the public purse.

**Over these last three years, 4,669 households have been supported by CLAS** either directly through awards or through other CLAS services such as claiming benefits or providing debt relief. Of the 4,669 households, 2,446 families have accessed crisis support. The other 2,223 received help via the CABx CLAS Information and Advice service and saw their income maximised by £7.2m<sup>5</sup>.

Table 1 is a summary of key data and results achieved by CLAS over the last 3 years. The final column, Covid-19, is for 3 months only (April to June 2020).

Table 1.	2017/18	2018/19	2019/20	Covid-19	Total
<b>Total number of clients – grant beneficiaries and those seen via Information and Advice</b>	1,234	1,491	1,406	538	4,669
<b>Total CLAS contract value</b>	£294k	£295k	£294k	£398k <sup>6</sup>	£1.3m
<b>Income maximised via CABx CLAS Info &amp; Advice Service</b>	£1.4m	£2.3m	£3.1m	£422k	£7.2m
<b>Client satisfaction</b>	98%	100%	99%	99%	99%
<b>Social value delivered<sup>7</sup></b>	£876k	£890k	£1.1m	£239k	£3.1m

<sup>1</sup> Core partners in 2019/2020 included: Cambridge & District CAB, Rural Cambs CAB, Cambridge Re-Use, Octavia’s Furniture Project and Cambridgeshire Community Reuse and Recycling Network.

<sup>2</sup> <https://www.cambridgeshire.gov.uk/asset-library/imported-assets/Think%20Communities%20Approach.pdf>

<sup>3</sup> <https://www.humanlearning.systems/>

<sup>4</sup> Savings figures are conservative as findings are based on a sample of 160 case studies from the 2.4K people who received a CLAS award. Extrapolated to the total number of awards the actual savings would be significantly higher.

<sup>5</sup> Income maximised figure includes debts written off, accessing benefits and switching to better energy deals

<sup>6</sup> Includes extra £99k Covid-19 funding

<sup>7</sup> We use a methodology developed by HACT to record Social Value. More information can be found here:

<https://www.hact.org.uk/social-value-bank>

<b>Savings to the public purse of at least<sup>8</sup></b>	£779k	£1.07m	£1.1m	£246k	£3.2m
<b>Savings to Cambridgeshire County Council of at least<sup>9</sup></b>	£365k	£483k	£515k	£114k	£1.5m

**Over the last 3 years, demand for CLAS support has been consistently high** as Cambridgeshire’s high rents, low wages, benefits freeze and the roll out of Universal Credit has put more people into financial hardship. The emergence of Covid-19 saw CLAS dealing with unprecedented increase in demand as requests for support tripled in the first few weeks of lockdown as many people who were furloughed or lost their jobs struggled to make ends meet.

**In the first 4 weeks of lockdown, grants for CLAS Supermarket vouchers increased 178%.** As Universal Credit applications rose four-fold above the average, so did the number of referrals to CLAS. In May 2020, the County Council approved an additional £66,000 to help people in hardship affected by Covid-19. By the end of June, 40% of these extra funds had already been awarded to eligible families. We calculated that at this rate the CLAS budget will be depleted by October 2020. County council provided a further £33,000 of Covid-19 funding. In the meantime, the value of vouchers was reduced and CLAS worked with other groups such as the Besoms, Cambridge Aid, John Huntingdon’s Charity and Cottenham Charity to support hardship cases in their areas.

**CLAS has achieved its results through:**

- Putting continuous learning at the heart of the contract so that CLAS can respond and adapt as needs and resources change.
- The Covid-19 emergency demonstrated the value of connecting with others and having in place a collective systemic response (i.e. the charity networks) where intelligence, resources, responses and emerging trends are discovered, shared, analysed and problem solved.
- Its existing infrastructure which devolves decisions on funding to the workers who have the local knowledge, relationships and understand the lives, needs and strengths of the people and families struggling to makes ends meet i.e. CLAS Champions.
- Commissioners working as part of the system, with a shared purpose, enabling the rapid learning and response needed, especially during Covid-19.

**By working in this way, CLAS has demonstrated how the principles of Think Communities can work in practice,** aligning resources and enabling over 190 community, faith-based, and voluntary organisations to work together effectively and problem solve quickly.

**The key learning points from CLAS are:**

1. **People in hardship have complex lives,** where issues of finance, mental health, housing, domestic violence, ethnicity etc. are all deeply interconnected. CLAS has shown us that in the context of

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<sup>8</sup> The methodology we use to calculate the Cost Benefit Analysis is based on the New Economy Manchester model. We considered in detail a sample of 50 clients from each financial year 17/18, 18/19 & 19/20 who had been provided with CLAS awards. Figures for Qtr. 1 FY 20/21 have been calculated using a proxy number based on the average figures from previous years. More information can be found here <https://www.greatermanchester-ca.gov.uk/what-we-do/research/research-cost-benefit-analysis/>

<sup>9</sup> Same methodology used as in footnote 8.

complexity, learning and adaptation more than contract targets allows CLAS to create rapid bespoke responses to the variety of human needs and strengths.

2. **CLAS is an early warning system of emerging trends**

- a) The Covid-19 lockdown created a unique, complex and fast-moving context. It showed the shared purpose of the CLAS networks was critical in mobilising and responding rapidly to families and households' basic needs, mainly food. CLAS saw **the change in the profile of families needing help** i.e. from those 'financially stretched' to 'rising prosperity group' who had never navigated the benefit system<sup>10</sup>.
- b) During the Covid-19 lockdown CLAS and its charities network noted **the growing number of families without digital connectivity or data** for their phones, unable to access money advice support or other online information portals. CLAS found that over 20% of CLAS clients do not have digital skills or access to IT equipment, and there are only a few organisations in Cambridge that supported school children with laptops or could give grants to allow families to digital access. This information was shared with the Countywide Reference Group.
- c) CLAS raised the issue of **access to free school meals during Covid-19 lockdown and during the summer holidays** with the Council.
- d) **20% of our CLAS clients face fuel poverty**. Many of them find themselves choosing whether to eat or heat, especially in the winter, when they become more susceptible to health problems.
- e) **The challenge for CLAS, Think Communities, charity networks, and money advice support services over the next 36 months is the very likely significant increase in the number of households experiencing severe financial hardship**. Significant number of redundancies as furlough ends, localised outbreaks of Covid-19, isolating workers, and the moratorium on evictions which will end in autumn 2020. We could see a rise in homelessness and additional pressures on personal finances.

**Project Plan for 2021 - 2022:**

1. To work with Cambs County Council and Think Communities to look at financial hardship initiatives that can reduce the pressures on CLAS, and to secure funding and ensure CLAS resources last until end of the financial year – March 2021.
2. For CLAS to be involved in a Digital Inclusion project to help more disadvantaged people and families in Cambs to get and stay online affordably.
3. To pilot and evaluate an offer of CLAS Energy vouchers to help households experiencing fuel poverty as our analysis shows that 20% of CLAS clients face fuel poverty.
4. To work with all CLAS partners to further strengthen our activities and reach in East Cambridgeshire where there is lower than anticipated demand.
5. To develop the Charities Networks role in the system to become even more effective.

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<sup>10</sup> Data from CLAS clients has been used by Cambs County Council's Research team to complete an analysis of the grants issued in April 2019 compared to April 2020 <https://cambridgeshireinsight.org.uk/wp-content/uploads/2020/09/CLAS-Profile-Report-31-July-20.pdf>. This looks at the type of household that is making the claim and produces a profile of the claimants. The findings reveal that the economic effects of Covid-19 have led to people who would have normally been financially resilient suddenly requiring support from CLAS.

6. To continue to Work with the Children's Society on the national project to build more coordinated responses locally.
7. To work with Cambs County Council to explore how our learning informs the recommissioning of CLAS services.
8. To recruit x 2 new CLAS Champions:
  - a. BAME CLAS Champion – 13% of CLAS clients are from a BAME background. Influenced by Black Lives Matter and the learning that Covid-19 disproportionately affects BAME communities.
  - b. IDVA CLAS Champion – 20% of CLAS clients are affected by domestic abuse (DA). DA organisations have seen a rise in helpline calls. A DA Champion will enable us to expedite our responses.

## CLAS Annual Service Report – FY 2019/20 and the Covid-19 Emergency

### Background

CHS Group has been leading the Cambridgeshire Local Assistance Scheme (CLAS) since April 2017, working with Cambridge and District Citizens Advice, Citizens Advice Rural Cambridgeshire, Cambridge Re-use, Octavia's Furniture Project and Cambridgeshire Community Reuse and Recycling Network (CCORRN). Our partnership is strongly influenced by the Think Communities Approach which was adopted by public services in Cambridgeshire and Peterborough to build more resilient communities. We are also inspired by the Human Learning (HLS) systems paradigm which resonates with our belief that people's outcomes are produced by whole systems, not by individuals or organisations. HLS focuses on tailoring services to tackle the complexity of social problems (no one size fits all), prioritises learning for continued improvement, and highlights the importance of working collaboratively to achieve positive outcomes.

CLAS delivers person-centred and needs-led local assistance services for individuals and families in Cambridgeshire experiencing financial hardship. Our approach focuses on providing early advice and support, working with clients to build their resilience to enable them to move on from the crisis, and prevent reoccurrence.

Our collaborative way of working and our existing infrastructure allowed us to quickly respond to the unprecedented increase in demand we have experienced with the emergence of Covid-19.

Our network of CLAS Champions across the County provides information, advice and practical support and assistance to households experiencing times of exceptional pressure. There are 18 CLAS Champions in the network. Each Champion is allocated a % of the grant funding available for practical goods, which they are accountable for. Their budgets are worked out based on the population numbers in the deprived areas they work in. Decisions on awards for practical support are devolved to the CLAS Champions who have the local knowledge, relationships and understand the needs and strengths of the people and families they are working with.

Organisations that do not host a CLAS Champion refer<sup>11</sup> their clients to their local CAB, individuals may also self-refer. There are CLAS Champions in Cambridge & District CAB and Rural Cambridgeshire CAB. John Huntingdon's Charity is the access point for CLAS in the Sawston area. Our Citizens Advice Bureaux (CABx) partners also deliver a CLAS Information and Advice service, where they undertake advice/support work to help resolve the clients presenting issue, this includes benefits and debt work as part of the process. If CABx feel there is a better placed organisation to support the client they will refer them to that organisation, ensuring they have supported that client as far as they can, which includes assisting them with a CLAS award through their CLAS champions.

During Covid-19 all the CLAS Champions, including those hosted by the CABx, are working remotely and services can be accessed over the phone, by email, web chat or via their respective websites

Awards can be one or more of:

- Recycled white goods and furniture (Green Goods awards)
- New white goods (mostly cookers and mattresses)
- Decorating vouchers (recycled paint)
- Supermarket vouchers (food and clothing)

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<sup>11</sup> Guidelines for professional referral to CLAS during Covid-19 in Appendix 1

Anyone enquiring about CLAS needs to complete an assessment<sup>12</sup> with a CLAS Champion, following which there could be a range of outcomes, including self-help, signposting and or referral into other support services, or practical support. Any clients referred for a CLAS award must meet the following eligibility criteria:

- ✓ Means tested benefits & no savings
- OR
- ✓ Income <£16,380 & no savings &
  - ✓ Lived in Cambridgeshire for at least 6 months
  - ✓ Aged 16 and above
  - ✓ Must be facing unexpected financial difficulties and hardship

Our approach focuses on preventative and holistic support, makes use of recycled goods, offers beneficiary choice, and devolves decision making to those working at grass roots level.

## 1. Achievements

### 1.1 CLAS providing value for money

Since the launch of the new CLAS model in April 2017, we have supported 4,669 households - either directly through awards, or through other CLAS services, such as claiming benefits or providing debt relief. Of the 4,669 households 2,446 accessed crisis support. The other 2,233 received help via the CLAS Information and Advice service, delivered by the CABx, and saw their income maximised by £7.2m.

In FY 2019/20, 787 awards were made to 664 clients, a total value of £135,052. Most of the awards made during FY 2019/20 were for recycled goods (our model focuses on awarding green goods when possible to make the most of our limited resources) although demand for supermarket vouchers remained high. See table 3 for details of the total number of awards in FY 2019/20.

**Table 3. Total number and value of CLAS awards made in FY 2019/20**

	Green Goods	New Goods	Supermarket vouchers	Totals
<b>Quantity</b>	378	122	287	<b>787</b>
<b>Value</b>	£74,776	£35,617	£24,660	<b>£135,053</b>

Throughout the last 3 years, demand for CLAS has been consistently high as a combination of factors including high rents, low wages, benefits freeze and the roll out of Universal Credit have pulled more people into financial hardship.

However, with the emergence of Covid-19 we have experienced an unprecedented increase in demand – requests for help tripled in the first few weeks of lockdown as many people who were furloughed or lost their jobs struggled to make ends meet. In Qtr. 1 FY 20/21 (April to June 2020) a total of 366 awards were made to 337 clients, a total of £55,826.07. This was a 66% increase compared to the same period last year. Referrals for supermarket vouchers increased drastically and has remained consistently high. Referrals for new white goods have also increased significantly. This has been mainly because access to recycled white goods has been limited during lockdown.

<sup>12</sup> Copy of Household Assessment Form in Appendix 2

At the start of the pandemic, our recycled goods partner in north Cambridgeshire - Octavia's Furniture Project, unfortunately closed the shop down. Despite Cambridge Re-use's best efforts to cover deliveries across the whole of the County, they have limited resources, and access to refurbished white goods has been scarce. Nevertheless, though their shop was also closed, Cambridge Re-use continued to provide a limited service during lockdown. They were the only recycled goods shop providing this service in the County and managed to do this with the help of a couple of volunteers. Their commitment to the project enabled us to help 33 households across Cambridgeshire access refurbished white goods and helped stretch CLAS monies - which were depleting quickly. (Tendering plans for a new recycled goods partner had to be postponed whilst shops were closed, however we are aiming to have a new CLAS supplier in place by 1<sup>st</sup> November 2020.) See table 4 for details of the total number of awards made in Qtr. 1 FY 20/21

**Table 4. Total number and value of CLAS awards made in Qtr. 1 FY 20/21 (April to June 2020)**

	Green Goods	New Goods	Supermarket vouchers	Totals
<b>Quantity</b>	33	109	224	<b>366</b>
<b>Value</b>	£6,390	£25,892	£23,545	<b>£55,826.07</b>

The increase in demand for CLAS support was putting a huge strain on our CLAS budget, however in May 2020 the County Council approved an additional £66,000 to help people in hardship affected by Covid-19. By the end of June, 40% of these extra funds had already been awarded to eligible families. We calculated that at this rate the CLAS budget will be depleted by October 2020. County Council provided a further £33,000 of Covid-19 funding. In the meantime, the value of vouchers was reduced and CLAS worked with other groups such as the Besoms, Cambridge Aid, John Huntingdon's Charity and Cottenham Charity to support hardship cases in their areas.

The Covid-19 emergency demonstrated the value of our charities networks and belonging to an ecosystem of support. By connecting with others locally and sharing information and resources, we have collectively been able to achieve positive outcomes and demonstrate how the principles of Think Communities can work in practice. The involvement and support of our contract managers at the County Council is also key to the success of the partnership, and we see them as integral members of the CLAS partnership and our system of support.

The geographical distribution of CLAS awards in FY 2019/20 and Qtr. 1 FY 20/21 shows that CLAS demand is highest in Fenland, Hunts and Cambridge City. In FY 2019/20 we saw a significant increase in demand in Huntingdonshire, from an average of 15% in previous years to 22% of the total number of awards in 19/20. This is consistent with the latest Indices of Multiple Deprivation<sup>13</sup> data which rank Huntingdonshire as the 3rd most deprived district in Cambridgeshire. However, we have seen a reduction in the numbers of awards to the East Cambs area, from an average of 13% in previous years to 9% at the end of FY 19/20, and more recently down to 5% during April to June 2020. We are exploring the factors that have influenced this decrease and are working with all our CLAS partners to ensure we are reaching the households in East Cambs that need support. For example, Citizens Advice Rural Cambs (CARC) is a primary referrer of CLAS awards, however they no longer receive funding from East Cambs District Council so their services in East Cambs have been impacted. On the 1<sup>st</sup> September CARC are starting a new project working with Food Banks across Rural Cambs so we expect to

<sup>13</sup> Indices of Multiple Deprivation reports, Cambridgeshire Insight, 2019  
<https://cambridgeshireinsight.org.uk/deprivation/reports/>

see an increase in demand for CLAS awards in East Cambs as a result. See figure 3 for details of the geographical spread of awards, for FY 2019/20 and Qtr. 1 FY 20/21.

**Figure 3. Geographical distribution of CLAS awards FY 19/20 & Qtr. 1 FY 20/21 (Covid-19)**

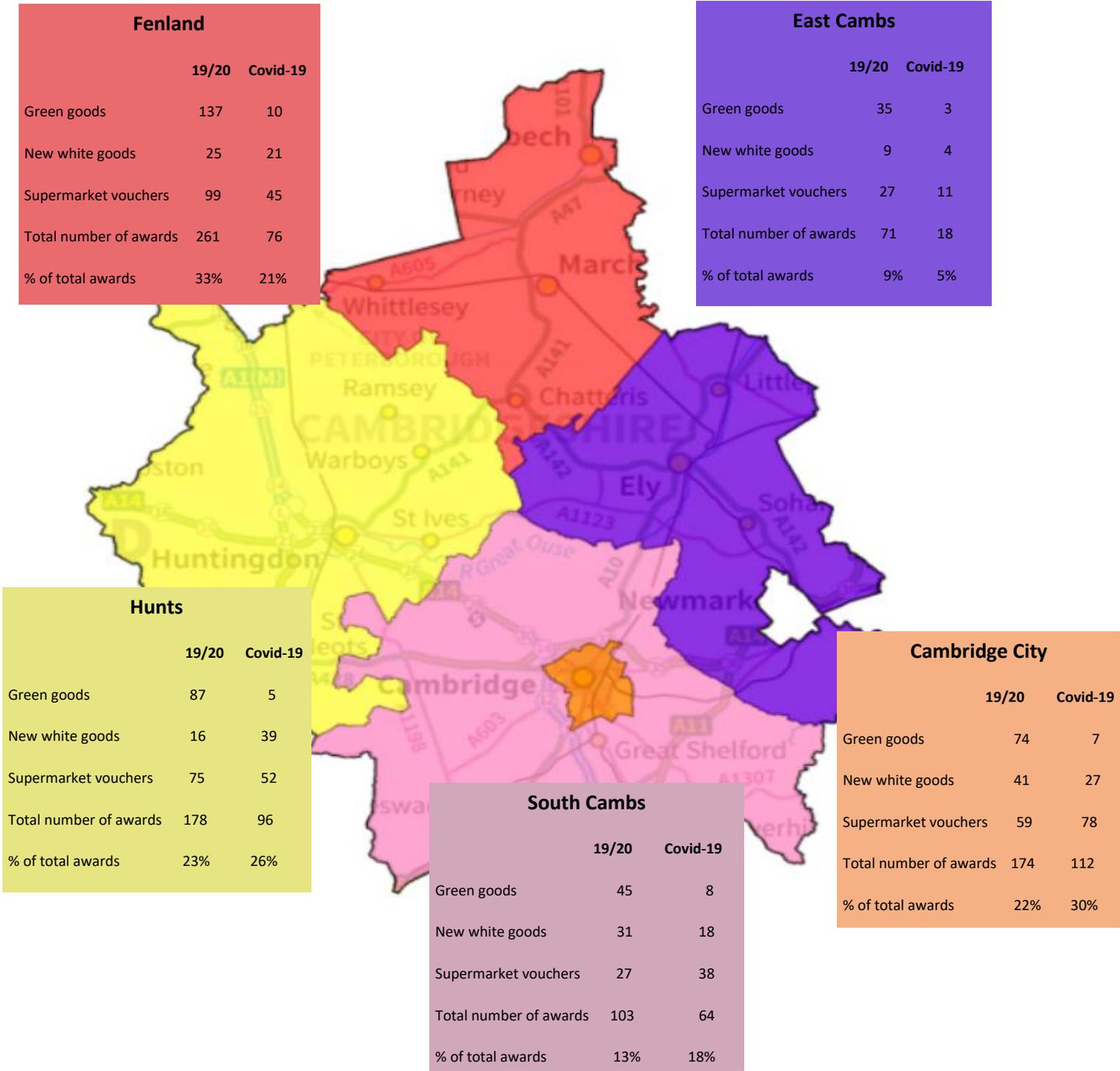


Table 5 compares our assumptions for the geographical spread of CLAS awards in 2019/20 vs actual numbers of awards made, and table 6 compares figures for Qtr. 1 FY 20/21. Assumptions were based on population figures in disadvantaged areas.

**Table 5. Geographical distribution of CLAS awards 2019/20**

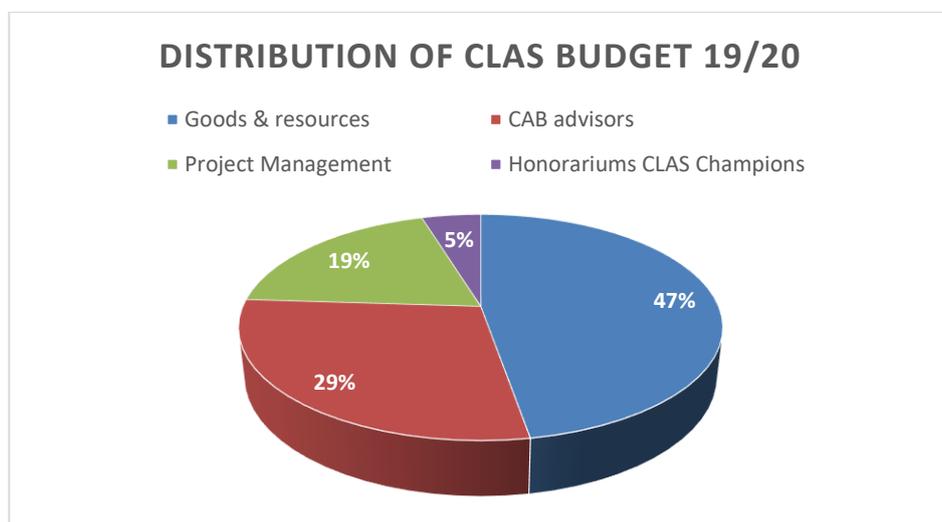
	Assumptions	Actual	Variance
Cambridge City	168	174	+3.6%
East Cambs	97	71	-26.80
Fenland	217	261	+20.30
Hunts	119	178	+49.6%
South Cambs	99	103	+4.0%
<b>Totals</b>	<b>700</b>	<b>787</b>	

**Table 6. Geographical distribution of CLAS awards Qtr. 1 FY 20/21 (Covid-19)**

	Assumptions	Actual	Variance
Cambridge City	69	112	+62.3%
East Cambs	30	18	-40%
Fenland	77	76	-1.30%
Hunts	69	96	+39.13%
South Cambs	30	64	+113%
<b>Totals</b>	<b>275</b>	<b>366</b>	

The total budget for the CLAS project for 2019/20 was £293,639. Figure 4. shows the distribution of the budget:

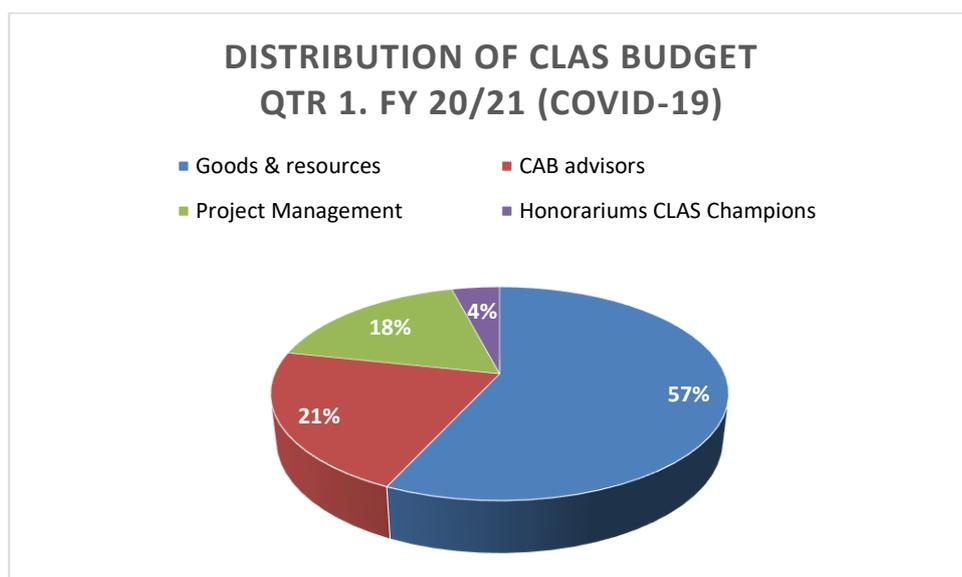
**Figure 4. Distribution of CLAS Budget FY 2019/20 - £293,639**



- 47% - Goods and resources: total budget allocated to CLAS Champions for CLAS awards
- 29% - CAB advisors: CABx deliver universal access to CLAS and their CLAS funded Information and Advice service
- 19% - Project Management: project management and administration
- 5% - Honorariums: CLAS Champions in the network are paid an annual honorarium

The total budget for CLAS for FY 20/21 is £397,691, this includes the extra £99k Covid-19 funding. The total spend in Qtr. 1 FY 20/21 was £97,910. Figure 5 shows the distribution of the budget for Qtr.1 FY 20/21:

**Figure. 5 Distribution of CLAS Budget Qtr.1 FY 2020/21 - £97,910**



- 57% - Goods and resources: total budget allocated to CLAS Champions for CLAS awards
- 22% - CAB advisors: CABx deliver universal access to CLAS and the CLAS funded Information and Advice service
- 18% - Project Management: project management and administration
- 4% - Honorariums: CLAS Champions in the network are paid an annual honorarium

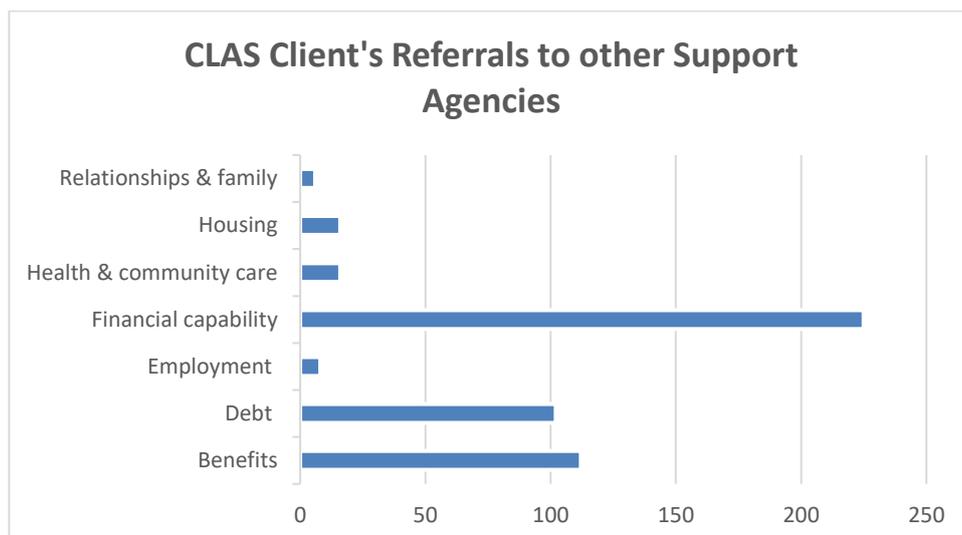
### **1.1.1 Partnership with South Staff Water**

In June 2019, we partnered with South Staff Water to offer a passport scheme for CLAS clients to go straight onto their discounted water tariff. The Assure tariff can help households make their water bill more affordable by offering a two-year discounted tariff – a 60 % discount in the first year and 40% in the second year. Uptake for the scheme so far has not been as high as expected. Although the application form for the scheme is reduced to x 2 pages for CLAS clients, people with arrears are send a lengthier form to complete which might be contributing to the low uptake. Nevertheless, 27 CLAS clients were referred to the scheme last year and South Staff have confirmed that they will be reviewing the arrears form to make it easier to complete.

### **1.2 Building resilience – referrals**

Our CLAS Champions work holistically with their clients to understand their needs and to try and address underlying issues. In many cases, this results in referrals to other agencies for extra or specialist support. 61% of our CLAS clients in the period April 2019 to June 2020 were referred to other support services. The majority of the referrals were to services providing financial capability and benefits and debt advice. Table 6. Illustrates the total number and type of referrals made.

**Table 6. CLAS client’s referrals to other support agencies FY 2019/20 & Qtr. 1 FY 20/21**



### 1.3 Cost benefit analysis (cba)

We use the [New Economy Unit Cost Database](#)<sup>14</sup> to identify the savings to the public purse for the issues prevented by the CLAS intervention. In the last 3 years, we have delivered at least £1.4m of savings to the County Council and £3m to the wider public purse.

Findings for FY 2019/20 based on a sample of 50 case studies<sup>15</sup> from the 664 people who received a CLAS awards, reveal a potential total savings of £1,120,247 of which £515,211 is savings to the Local Authority<sup>16</sup>.

Figures for Qtr. 1 FY 20/21 were calculated using a proxy number based on the average figures from CLAS cba reports of previous years. During the period April to June 2020, it is plausible to suggest that CLAS savings to public purse was £246,000 of which £114,000 was savings to the local authority.

Table 6 shows the figures for FY 2019/20 broken down into specific areas:

**Table 6. Potential non-cashable savings of CLAS awards FY 2019/20 (a sample of 50 from 664 CLAS clients)**

Area	No of cases	Total Central & Local Government non-cashable savings	Total Local Authority non-cashable savings	Total District Council non-cashable savings
Housing	23	£ 84,847	£0	£82,827
Social Services	629	£504,119	£504,119	£0
Education	9	£17,845	£5,287	£0
Employment	11	£237,480	£0	£0
Health	32	£80,202	£1,449	£0
Crime	16	£195,682	£4,356	£0
Fire	4	£72	£0	£0
<b>Total</b>	<b>724</b>	<b>£1,120,247</b>	<b>£515,211</b>	<b>£82,827</b>

<sup>14</sup> The unit cost database is part of the New Economy Manchester cba model and contains over 800 costs estimates relating to: crime; education and skills; employment and economy; fire; housing; health; social services; and energy.

<sup>15</sup> Sample of 50 case studies used in cba report in Appendix 3

<sup>16</sup> Further details re potential non-cashable savings <http://makingmoneycount.org.uk/clas-cost-benefit-analysis-report/>

Example of a case study used in the CLAS cba report:

Background/crisis/issues

BL is a single dad with 2 teenage daughters. They were all living in temporary accommodation and were moving into a housing association property. They had no white goods, furniture or beds to take with them and did not have the means to buy any. BL is working but on a very low income of £14k a year and is claiming Universal Credit.

Actions/awards

BL was awarded a £250 CLAS Green Goods voucher and £100 from Octavia’s Furniture Shop internal grant. He was able to get a tabletop cooker, a washing machine and x 2 complete double beds with mattresses. BL received benefits advice and was supported to complete the relevant benefit applications which have helped maximise his income.

Further potential crisis/issues prevented for BT and family

BL was able to procure the essential household items he needed without getting into debt. The CLAS grants and the benefits advice he received has put him in good stead to sustain his tenancy without the risk of falling into arrears. The help they received enabled them to move into a stable home and provided the girls the physical and mental space they needed to study for their exams. As a result, one daughter successfully applied to go to University and the other was able to move onto sixth form.

The unit costs of these outcomes and the main agency bearing the cost can be seen in table 7

**Table 7. Cost of further crisis/issues prevented for BL & family**

Further crisis/issue prevented	Cost	Unit	Main agency bearing the cost
Prevention of homeless application	£2,724	Per application	District Council
Enabling Higher Education	£6,400	Per year	HM Treasury
Enabling a person to remain in employment	£21,515	Per year	DWP
<b>Total</b>	<b>£30,639</b>		

The above case study illustrates the potential cash savings that may have been prevented or delayed for BL and his family as a result of the support he received from CLAS. This would suggest a non-cashable saving of £30,389 after deducting the cost of the £250 CLAS award.

The 50 case studies used in the sample were awarded a total of £8,550 from the CLAS funds, which represents 6% of the total awards made in 2019/20.

Extrapolated to the full year, the potential savings to the Local Authority is £8.1m (prior to deducting the value of the awards made).

Extrapolated to the full year, the potential saving to Central and Local Government combined is £18m. The cost of making the awards in the same period, including administration was £293,639.

Our findings suggest that Local Authority to value ratio is 1:28 i.e. for every 1 spent there is a potential non-cashable saving to the authority of £28.

Central Government and Local Government cost to value ratio is therefore 1:60.

This exercise helps to demonstrate that, with a modest investment, the County Council can prevent costlier services in the future.

## 1.4 Social Value

We use HACT's Social Value Wellbeing Valuation Approach to measure the social impact of the CLAS project. The approach monetises outcomes that are related to people's wellbeing. CLAS clients are asked a set of 3 questions when they first engage with their CLAS Champion, and again a month later when they conduct a follow up to get a sense of how they are getting on post intervention.

98 CLAS clients completed social value surveys in FY 19/20, reporting a social value figure of £1,102,645 (the net benefit is £809,005 which equates to 1:4 budget to impact ratio). The figure of £809,005 represents the total uplift in salary that we would have had to give the 98 people to improve their wellbeing had they not received the CLAS help. The results of the surveys suggest that the 98 clients reported 135 outcomes as follows:

- 30 clients felt relief from being heavily burdened with debt, total value £269,191
- 51 felt they were more in control of their finances, total value £ 367,566
- 54 felt relief from feeling anxious & or depressed, total value £465,888

The social value survey response has increased slightly from 12% in 18/19 to 15% 19/20. The results show that being able to access emergency crisis support has a significant impact in people's wellbeing. 50% of our CLAS clients have poor mental, and many of them are struggling with other disabilities. The links between poor health and money worries have been well documented - a recent report by the Social Metrics Commission highlights that 50% of households struggling to make ends meet include a disabled person<sup>17</sup>

Example of results from a **social value survey**:

### Background

CI is a single mother with 3 young children. They had been living in temporary accommodation after fleeing her abusive partner - he was part of a drug dealing gang and extremely violent. She was relocated with the help of her social worker and needed help with white goods, securing school placements and school uniforms. CI was on low income and struggling to budget due to debts exceeding £9k.

She was granted x 2 CLAS awards: A Green Goods voucher for £180 which she used to buy a washing machine and a double bed, and £70 in supermarket vouchers to help buy school uniforms. She also received a grant from John Huntingdon's Charity for a recycled cooker. The Charity also helped her secure school places for her children.

CI was referred to a debt specialist at her local Citizens Advice Bureau who has been working with her to help her take back control of her finances.

This support has helped CI to settle her young children in a safe, comfortable home away from her abusive ex-partner.

### Results

The responses in CI's social value survey suggest that she reported 'relief from being burdened with debt' and she 'felt more in control of her finances'. These responses have an average value of £10,836 and

<sup>17</sup> Measuring Poverty 2020, A report of the Social Metrics Commission <https://socialmetricscommission.org.uk/wp-content/uploads/2020/06/Measuring-Poverty-2020-Web.pdf>

£8,917 respectively, which suggests that for the cost of the £250 of her CLAS award, and the support that she received through the CLAS intervention, CI reports an increase on her personal wellbeing valued at a total of £19,753.00

NB. Our CLAS data suggests that 20% of our CLAS clients are affected by domestic abuse. However, we expect this figure to increase in 20/21. Specialist violence against women and girls (VAWG) organisations have heeded that lockdown conditions exacerbated violent behaviours in abusive partners and have reported<sup>18</sup> a serious increase in demand for support since 23rd March. Women stuck in abusive homes are balancing the risks between the virus and the abuse, however a further surge in demand is expected once they feel their safer option is to move.

Due to the unprecedented increase in CLAS referrals in Qtr. 1 FY 20/21, CLAS Champions have not had the resources to conduct social value surveys. For the purposes of this report, the social impact figure for the period April to June 2020 was calculated using a proxy number based on the average figures from completed social value surveys in previous years. This suggests that in Qtr 1. FY 20/21 CLAS clients would have experienced an uplift in their wellbeing valued at £239,000.

### 1.5 Income maximisation

Anyone enquiring about CLAS is eligible for an initial triage to ascertain what support can be offered. The CLAS Champions in our network support clients who are known to them and our Citizens Advice Bureaux (CABx) partners deliver our CLAS information and advice services to the general public. The CABx have Champions in their contact centres who can direct people to existing services or assess people for a potential CLAS award.

Over the last 3 years 4,669 households have been supported by CLAS, either directly through awards or through other CLAS services, such as claiming benefits or providing debt relief. Of the 4,669 households, 2,446 families have accessed crisis support in the form of CLAS awards. The other 2,223 received help via the CLAS Information and Advice service and saw their income maximised by £7.2m. The tables below show the breakdown of these referrals for FY 2019/20 and Qtr. 1 FY 20/21.

In 2019/20 1,406 people were screened for CLAS and following these assessments, 742 were not eligible or suitable for the scheme, however the CABx were able to find alternative financial and voucher schemes. The people who received support outside of CLAS saw their income maximised by £3.1m. The breakdown of the income maximisation figures for FY 2019/20 can be seen in table 8

**Table 8. The CABx Information and Advice service funded through CLAS, generated the following financial outcomes in 2019/20:**

Outcomes	No of clients	Value
Extra benefits	393	£2,241,054
Debts written off	206	£787,361
Help disputing a charge and were reimbursed as a result	92	£28,373
Help rescheduling debt payments	51	£80,428
<b>Total</b>	<b>742</b>	<b>£3,137,216</b>

<sup>18</sup> EASING OF CORONAVIRUS RESTRICTIONS JOINT STATEMENT FROM VAWG SECTOR ORGANISATIONS  
<https://www.endviolenceagainstwomen.org.uk/wp-content/uploads/Statement-by-VAWG-orgs-re-easing-COVID-restrictions-July-2020.pdf>

Another 118 referrals were made not linked to income maximisation – these were mainly related to housing, employment, relationship, and housing issues.

In Qtr. 1 FY 20/21 538 people were screened for CLAS, 337 were supported via a CLAS award and the other 201 received relevant support, including money and debt advice. 171 people saw their income maximised by £422k and the other 30 were referred to other services relating to relationship, housing and immigration issues. Table 9 shows the breakdown of the income maximisation figures for Qtr. 1 FY 20/21.

**Table 9. The CABx Information and Advice service funded through CLAS, generated the following financial outcomes in Qtr. 1FY 20/21:**

Outcomes	No of clients	Value
Extra benefits	128	£379,547
Debts written off	29	£31,202
Help disputing a charge and were reimbursed as a result	8	£3,043
Help rescheduling debt payments	6	£8,169
<b>Total</b>	<b>171</b>	<b>£421,932</b>

Since the start of the pandemic, from 16/03/20 to 30/06/20, our CABx partners have seen a 46% increase in requests for support compared to the same period last year.

### 1.6 Other help for CLAS Clients

Our partnership approach enables us to offer extra support to our clients: 45% of our CLAS clients in 2019/20 and 20% in Qtr. 1 FY 20/21 received extra help from other charities including foodbank vouchers, grants and energy top up grants. An extra £45,853 was awarded to people in the form of other grants and top up grants.

The case study below shows how CLAS Champions work with other organisations to get extra support for their clients:

**Cyrenians CLAS Champion:** Following a relationship breakdown, Mr A breached a restraining order which led to a custodial sentence. He was on suicide watch whilst in. On his release he linked with Cyrenians Mental Health Practitioner, started counselling, and applied for court restrictions to be lifted so that he could have written contact with his daughter. As part of this long-term plan and as a result of his commitment, he was offered a tenancy with the City Council and was able to secure a **CLAS** voucher which enabled him to purchase items of furniture, as well as starter pack secured through **Besom**, a washing machine provided by **Cambridge Aid**, carpets and window blinds from **Street Aid** and a cooker grant/bedroom furniture from **Cyrenians**. Cyrenians supported him with his family court appearances and in having his restraining order altered so that the courts are looking about his access again to his daughter. He is very thankful for all the assistance given to him as he now has a home his daughter can come to. He plans to take part in the co-production group with 'it takes a City' as he would like to be able to provide mentoring to others in a similar situation to him.

### 1.7 Website

Our [Help in a crisis](#) section in the [Making Money Count](#) website was specifically designed as part of the new CLAS model. The website contains a wide range of information and resources for both professionals and service users including debt, employment, financial capability, and emergency crisis support. We expect that

the website might be especially helpful to the new group of people experiencing hardship. Stakeholders are being consulted to explore what changes, if any, should be introduced so that the resources are as relevant as possible.

The website received over 6k hits from April 2019 to June 2020. Over 15% of the people visiting the site were returners. The top 3 pages viewed were (in order).

- The homelessness trailblazer project (information support and resources for people at risk of homelessness or homeless)
- Help in a crisis (support, information, advice for people in urgent need of money, food and basic household goods)
- New Horizons (one to one coaching on money, work and getting online)

## 2. Charities networks

Since April 2017, CLAS has been setting up local Charities Networks across the County. We are influenced by the Think Communities Approach and see local communities as eco-systems where local groups can come together to help address the issues and needs in their communities. We are also inspired by the Human Learning Systems paradigm which resonates with our belief that people's outcomes are produced by the different interactions they have in the whole systems, rather than being attributed to individuals or single organisations.

In the last 3 years the networks have grown and there are now groups meeting regularly in Cambridge and South Cambs, Fenland, March, Huntingdon and more recently a similar group has been set up in East Cambridgeshire. Meetings are very well attended with a steady stream of new people joining. There are over 190 organisations meeting regularly and our learning shows that attendees build relationships and continue to work collaboratively outside of meetings.

Since the Coronavirus outbreak, the networks started meeting more frequently and attendees include Covid-19 Coordination and Response District Hub workers. The network meetings have helped to keep local groups connected, to pool resources and to direct our efforts to local and emerging needs.

Here are a few examples of how we work together:

**50 backpacks vision**<sup>19</sup> is a small Wisbech Charity providing food parcels and emergency items to homeless people. The group is run by volunteers and 100% of the donations they receive goes towards helping their service users. During Covid-19 they expanded their remit and delivered 4,372 parcels (96.2 tonnes of food) to families experiencing hardship, many of whom were shielding. This was before the Government had devised a mechanism to distribute their Food Parcel service. 50 backpacks shared this during one of our meetings and Wisbech Town Council, a regular attendee, donated funds to help them replenish supplies. Wisbech Foodbank also donated surplus food. 50 backpacks continue to supply food and essential items to the increasing numbers of families struggling to make ends meet.

**CCORRN**<sup>20</sup> is social enterprise based in March. Early in lockdown they highlighted the detrimental impact that isolation was having on people's mental health, especially on low-income families with children. CCORRN mentioned their voluntary Box of Rainbows initiative that offers free boxes of craft resources to children living with chronic illness or bereavement. During April to August the Fenland group supported

<sup>19</sup> 50 backpacks vision <https://50backpacksvision.uk/>

<sup>20</sup> Cambridgeshire Community Reuse and Recycling Network <http://www.ccorn.org.uk/>

CCORRN in drawing together over 20 organisations, such as Cambridgeshire County Council, Fenland District Council, Wisbech Town Council, Clarion Futures and Living Sport who contributed funding, contents, activities or helped with the packing and distribution of 1,500 large craft boxes.

Our CLAS model recognises the importance of taking a coordinated response to emergency provision. Bringing together and working with local groups helps us to address gaps and avoids potential duplication. It improves the sustainability of local crisis support and community led initiatives.

Feedback from some of our attendees:

*'This is a doing group; it is a meeting where things happen' (Care Network)*

*'Everyone appreciates the knowledge in the room, meeting with others, learning what is out there and how we can all link together' (Thomas Clarkson Academy)*

*'We must continue to encourage each other and make time for positive messages... so much good has happened. Between us we have helped thousands of people in crisis mode' (Besom Charity)*

*'So much going on and really exciting – and so much came from this group... I am always open for working together. Thank you for all the support!' (CCORRN)*

*'I want to reinforce that comment about partnership working – it wouldn't have happened without this group' (Wisbech Town Council)*

### 3.The value of sharing data and information

Data and information garnered from CLAS and the Charities Networks helps us understand the experiences of the people experiencing hardship. It also helps us to get a sense of the support that might be needed in the months ahead:

- **Unprecedented increase in demand** – referrals tripled in the first few weeks of UK lockdown. The majority are people who have lost their jobs or have been furloughed. Historically, 40% of our CLAS awards are related to Universal Credit (UC). As new claims to UC increase, so do the number of households accessing CLAS. In the last 3 years, 1% of the total number of households claiming UC in Cambridgeshire accessed CLAS.
- **New client profile** - we are seeing a new profile of clients needing help – these are people who have never navigated the benefits system and are not familiar with welfare entitlements. They have experienced a sudden and drastic loss of income and are learning how difficult it is to manage with very limited resources. Historically our CLAS clients have been struggling to keep afloat on low income or on means tested benefits.
- **Increase in numbers of households with children struggling to make ends meet** - we have seen a 21% increase in the numbers of families with children accessing CLAS
- **Cambs County Council's Acorn Analysis – profile of CLAS claimants.** The data from CLAS clients was used by the County Council's Research to team complete an Acorn analysis of the grants issued in April 2019 compared to April 2020. This looks at the type of household that is making the claim and produces a profile of the claimants. The findings reveal that the largest increase in CLAS claims are people privately renting in affluent areas. This shows that the economic effects of Covid-19 have led to people who would have normally being financially resilient suddenly requiring support from CLAS.

## **4. Client feedback and case studies**

### **4.1 Feedback**

All the CLAS clients who give consent are sent satisfaction surveys. The results of our CLAS client satisfaction surveys for the period covered in this report reveals that 99% of our CLAS clients are satisfied with our services. 731 client satisfaction surveys were sent out and we received 131 responses.

Some of the feedback we have received:

***"I can't thank CLAS enough for all their help and support in assisting me to get back on my feet" (RG)***

***"The help I received was invaluable and I would not have been able to cope without it, a big thank you to all" (PH)***

***"The help received was fast and very needed and rescued us from going without foodstuff and took anxiety away. Many thanks" (SS)***

***"I was given money for food when I most needed it, I used the vouchers to feed my 5 young kids - I couldn't have done without it. Thank you" (SB)***

***"Thanks for this, came at a desperate time of need" (JDW)***

***"I am literally in tears at the moment as we had so much worries and stress but this really give us hope. I can't thank you enough and with my 3<sup>rd</sup> child on the way next week, this has really lifted my mood as I was pretty down with sleepless nights" (MB)***

***"I'm just writing this email to thank you for my Tesco vouchers. They have been great fully received, and will make a massive difference to my shopping needs, thank you" (JHS)***

***"The help from CLAS enabled our family to settle into our home more easily and we are very grateful this support" (MT)***

***"My benefits had been cut due to mis reporting of income by my accountant. Your service is awesome, I received advice which helped me to apply for a discretionary housing payment. I received food to my door, thanks for providing me with Gluten free, and £50 voucher which helped me to survive. I also felt supported throughout the process. Thank You. I can report I am now in work, working from home, once I receive my pay I would like to pay back some money, so you can help others like you helped me. Thank you so much." (CD)***

***"Many thanks you helped me in a desperate time of need. I didn't have anywhere else to turn when the CAB suggested you. I am so grateful for your assistance" (JW)***

## 4.2 Case studies

We have collected a total of 50 case studies<sup>21</sup>, 40 are from FY 19/20 and 10 from Qtr. 1 FY 20/21. These help us understand who our CLAS clients are, the issues they are presenting with and how we might best support them.

Our case studies highlight the following themes:

- **Domestic abuse** - Our CLAS data suggests that 20% of our CLAS clients are affected by domestic abuse. Women's Aid states that the pandemic has escalated abuse and closed routes to safety for women to escape. DA organisations have seen a rise in helpline calls. We expect this to be reflected in the number of DA CLAS cases moving on.
- **Furniture Poverty** - People are sometimes months without a working appliance. Many people on low income cannot afford to save or pay for contents insurance so, when their appliance breaks, they do not have the resources to buy a replacement. One client had been without a fridge freezer for 3 years.
- **No support network** - 90% of our CLAS clients have no friends or family to support them. This makes people feel abandoned and dejected.
- **Value of building relationships** - Awards are so much more than the items provided. They help restore faith and trust and clients are more likely to engage with support services offered.
- **Precarious situation for carers.** - We rely on carers to take care of family members, many of them are doing this job for years. When the person they care for dies, their Carer related benefits are terminated. Many are solely dependent on these benefits so in addition to the stress of dealing with the loss of a loved one, they face financial hardship and uncertainty.
- **Homelessness** – there are large numbers of homeless people in Cambridgeshire. During Covid-19 lockdown they were all moved into hotels and there is now a big drive to move them into independent living. Many are moving into empty houses with no flooring or furniture. CLAS is one of the few schemes they can access furniture and essentials when they get accommodation.

## 5. Key learning

Though Covid-19 has created much uncertainty and worry, in Cambridgeshire we were fortunate to have to have an established local assistance scheme with a framework in place to immediately mobilise and respond to the pandemic. Our key learning points over the last few months are:

1. **People in hardship have complex lives**, where issues of finance, mental health, housing, domestic violence, ethnicity etc. are all deeply interconnected. CLAS has shown us that in the context of complexity, learning and adaptation more than contract targets allows CLAS to create rapid bespoke responses to the variety of human needs and strengths.
2. **CLAS is an early warning system of emerging trends**
  - a) The Covid-19 lockdown created a unique, complex, and fast-moving context. It showed the shared purpose of the CLAS networks was critical in mobilising and responding rapidly to families and households' basic needs, mainly food. CLAS saw **the change in the profile of families needing help** i.e. from those 'financially stretched' to 'rising prosperity group' who had never navigated the benefit system.
  - b) During the Covid-19 lockdown CLAS and its charities network noted **the growing number of families without digital connectivity or data** for their phones, unable to access money advice support or other online information portals. CLAS found that over 20% of CLAS clients do not have digital skills or access to IT equipment, and there are only a few organisations in Cambridge that supported school children with laptops or could give grants to allow families to digital access. This information was shared with the Countywide Reference Group.

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<sup>21</sup> See Appendix 4 for a sample of case studies

- c) CLAS raised the issue of **access to free school meals during Covid-19 lockdown and during the summer holidays** with the Council.
- d) **20% of our CLAS clients face fuel poverty**. Many of them find themselves choosing whether to eat or heat, especially in the winter, when they become more susceptible to health problems.
- e) **The challenge for CLAS, Think Communities, charity networks, and money advice support services over the next 36 months is the very likely significant increase in the number of households experiencing severe financial hardship**. Significant number of redundancies as furlough ends, localised outbreaks of Covid-19, isolating workers, and the moratorium on evictions which will end in autumn 2020. We could see a rise in homelessness and additional pressures on personal finances.

## 6. Project Plan for 2021-2022

1. To work with Cambs County Council and Think Communities to look at financial hardship initiatives that can reduce the pressures on CLAS, and to secure funding and ensure CLAS resources last until end of the financial year – March 2021.
2. For CLAS to be involved in a Digital Inclusion project to help more disadvantaged people and families in Cambs to get and stay online affordably.
3. To pilot and evaluate an offer of CLAS Energy vouchers to help households experiencing fuel poverty as our analysis shows that 20% of CLAS clients face fuel poverty.
4. To work with all CLAS partners to further strengthen our activities and reach in East Cambridgeshire where there is lower than anticipated demand.
5. To develop the Charities Networks role in the system to become even more effective.
6. To continue to Work with the Children’s Society on the national project to build more coordinated responses locally.
7. To work with Cambs County Council to explore how our learning informs the recommissioning of CLAS services.
8. To recruit x 2 new CLAS Champions:
  - a. BAME CLAS Champion – 13% of CLAS clients are from a BAME background. Influenced by Black Lives Matter and the learning that Covid-19 disproportionately affects BAME communities.
  - b. IDVA CLAS Champion – 20% of CLAS clients are affected by domestic abuse (DA). DA organisations have seen a rise in helpline calls. A DA Champion will enable us to expedite our responses.
9. Tender for the procurement of a new recycled supplier in the north of the County. We aim to have new supplier in place by 1st November

The last few months have shown that CLAS is at the frontline of responding to Covid-19, providing emergency support for the most vulnerable and for the increasing numbers of people who are experiencing hardship in Cambridgeshire.

## 6. Appendices

### Appendix 1.

#### **Universal access to CLAS during Covid19 situation - assessments will be conducted over the phone**

If you live in Cambridgeshire, and are eligible [CLAS](#) can provide information, advice and practical support and assistance in times of exceptional pressure. Following an assessment, you may be eligible for a CLAS award. The awards can be in the form of supermarket vouchers, new cookers, or recycled white goods.

#### **Eligibility**

To apply to the scheme you must have lived in Cambridgeshire for at least six months, unless you have fled to the area for your own safety.

You must be facing hardship or under exceptional financial pressure. You must have no savings and receive one of the following means tested benefits:

- Income Support
- Income based Job Seekers Allowance (JSA)
- Income related Employment and Support Allowance (ESA)
- Pension Credit
- Universal Credit

If you are working, your total household must be below the HMRC low income threshold (£16,380 for 2020/21)

#### **Professional referrals & clients self-referring to Cambridge & District CAB – (covering Cambridge City and South Cambs)**

- If you are a **professional referring** a client to the CLAS scheme, please email [Clas@cambridgecab.org.uk](mailto:Clas@cambridgecab.org.uk) - professionals must obtain client's consent if they are requesting a call back on their behalf
- If you are a **client** self-referring to the CLAS scheme please call the advice line (0344 848 7979 Monday – Friday 9.00 to 5.00pm)
- Depending on urgency and appointment availability, clients will be assessed at the time or given an appointment for a call back

NB: clients will be required to:

- ✓ Complete an initial assessment
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ This information must be supplied before an award is granted.
- ✓ Clients should be encouraged to have documents available at the time of call.

Proof can be submitted via email by sending a scanned document or photo - the adviser will provide you with these details at the time of call

**Professional referrals & clients self-referring to Citizens Advice Rural Cambs – covering East Cambs, Fenland & Huntingdonshire**

- **Professionals** and **clients** can call the advice line (0344 245 1292 Monday – Friday 9.30am to 3.30pm) – professionals must obtain client's consent if they are requesting a call back on their behalf.
- Depending on urgency and appointment availability, they will be assessed at the time or given an appointment for a call back
- Phone assessors at CARC will submit CLAS applications to the CLAS Lead for sign off.

- ✓ NB: Clients will be required to:
- ✓ Complete an initial assessment.
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ This information must be supplied before an award is granted.
- ✓ Clients should be encouraged to have documents available at the time of call.

Proof can be submitted via email by sending a scanned document or photo - the adviser will provide you with these details at the time of call

**Appendix 2.**

**CLAS Household Assessment Form**

<b>Household assessment</b>					
<b>Date completed</b>	<b>REF</b>	<b>Referred by</b>			
Please tick to indicate that you are happy for CHS to contact you to ask how you rate the CLAS service that you have received.					
<b>Eligibility for CLAS</b>					
<b>On means tested benefits + no savings</b>		<b>Name of advisor</b>			
<b>OR</b>					
<b>Income &lt;£16k and no savings</b>					
<b>Lived in Cambs for at least 6 mths</b>		<b>City/District Council</b>			
<b>Aged 16 and above</b>		<b>Ward</b>			
<b>Personal details</b>					
<b>Name, Surname</b>		<b>Ethnicity</b>		<b>NI Number</b>	
<b>Address and phone number</b>				<b>DOB/Age</b>	
<b>Email Address</b>				<b>Postcode</b>	
<b>How long at this address?</b>		<b>If less than 6 months previous address</b>			
<b>Where seen?</b>		<b>How heard about service?</b>			
<b>Household details</b>					
<b>House make up</b>		<b>Detail any health-related conditions</b>			
<b>Are basic household needs met? i.e. eating, sleeping, sitting, heating, lighting</b>					
<b>Existing access to support</b>					
<b>Do they receive any agency support?</b>		<b>If yes, please state</b>			
<b>What community support /contact in place?</b>					

<b>What barriers exist to accessing support?</b>		<b>If other, please state</b>	
<b>Digital access / capability</b>			
<b>Assessment of income - Work, benefits, other</b>			
<b>Employment (full or part-time)</b>		<b>If seeking work - is further support needed?</b>	
<b>Income from employment (monthly)</b>			
<b>Other income</b>			
<b>Benefits received</b>			
<b>Date benefits check undertaken</b>		<b>Can further benefits be claimed?</b>	
<b>Actions to be taken re benefits</b>			
<b>Household bills (monthly equivalent)</b>			
<b>Rent amount (n/k, est, actual)</b>	<b>Total arrears, NOSP?</b>	<b>Actions, e.g. DHP, Contact HA/DC</b>	
<b>Household necessities including food and toiletries (est)</b>	<b>Using food bank?</b>	<b>Actions, e.g. follow up re fin cap support/budgeting support/online shopping</b>	
<b>Energy bills (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. grants, WHD, Switch</b>	
<b>Water rates (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions, e.g. grants, tariff, water saving</b>	
<b>Council tax (actual)</b>	<b>Total</b>	<b>Actions, e.g. contact DC</b>	

	<b>arrears</b>	
<b>TV licence (actual)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other priority bills, e.g. maintenance, court fines (n/k, est, actual)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household contracts, e.g. digital, phone, cable (n/k, est, act)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household borrowing, e.g. bank, rent to buy, catalogue, payday, credit card (n/k, est, act)</b>	<b>Total arrears</b>	<b>Actions</b>
<b>Other household costs (transport) Est/ actual</b>		
<b>Other household costs (recreation) est / actual</b>		
<b>Access to banking services</b>		
<i>Do they have a current / basic bank account?</i>		<b>Contact with Credit Union?</b>
<i>Contact with other fair finance?</i>		
<b>Next steps - please indicate all that apply, and action being taken</b>		
<b>Further money advice / support</b>	<b>Yes/No</b>	<b>Action taken</b>

<b>Debt advice</b>			
<b>Switching / best deals</b>			
<b>Benefits advice</b>			
<b>Financial capability</b>			
<b>Other advice / support</b>	<b>Yes/No</b>	<b>Action taken</b>	
<b>Housing / floating support</b>			
<b>Employment</b>			
<b>Digital</b>			
<b>Health (mental health)</b>			
<b>Health (Physical)</b>			
<b>Transport</b>			
<b>Community</b>			
<b>Support goods / services</b>	<b>Yes/No</b>	<b>Action taken</b>	<b>£ Amount of award</b>
<b>Foodbank*</b>			

Energy grants / top up*			
Grants - arrears/fees*			
Grants other*			
<b>Total £ grants awarded</b>			
<b>CLAS Awards</b>	<b>Yes/No</b>	<b>Action taken (include list of items)</b>	<b>£ Amount of award</b>
'Green voucher' (recycled goods only - household furniture, paint, white goods)			
'New/Argos' voucher (white Goods and mattresses only)			
'Supermarket' voucher (food and clothes only)			
Installation costs for new goods			
<b>Total £ CLAS Awards</b>			
<b><i>Grants marked * please list separately the funds / goods that you will be applying for in addition to CLAS</i></b>			
Previously accessed CLAS?		If yes, state date and service received	
Next follow up agreed		Date	

### Appendix 3.

Sample of 50 case studies where savings to Local Authority and/or Central Government can be demonstrated

Sheet Number	CBA Code	Charity Log ref number	Background Crisis/Issues	Awards /Action	Further crisis /issues prevented	Comments
1.	2,5	4028 CHS Group	Living in emergency temp accommodation following 4 months homeless. Couple with 3 children, 2 disabled. The family had been offered housing but had no white goods or furniture. Cannot move without CLAS	Green voucher awarded £250.	Benefits advice given as well as CLAS to maximise income	Important to be able to move otherwise the family would have been on the homeless register. Also disabled child could have ended up in care
2	29,15	4469 CHS Group	Affected by DV and forced to live with parents. 2 children. Had no white goods or other furniture. Moving into new build property with no flooring.	Green Voucher awarded tabletop cooker and fridge freezer. Radley charity awarded £60 towards flooring and Cambridge Aid awarded £125 towards a new mattress.	Moving into new home was essential for client to have the safety of her own home in an area where her ex-partner was not aware of. Establishing in her own home meant the children could have continuity to go to school.	
3	19,21	3351 Clarion Futures	57 man, in and out of work after being found fit at ESA assessment. sporadic low paid work	Awarded a Green voucher for a bed through Octavia. a cooker and washing machine	CLAS award not only relieved financial pressure and worry, but also meant Mr W could	Client not received essential financial and practical support but also commented

			<p>affected his UC payments. Overdrawn in the bank so income being taken to repay. Low skills. No family support. Difficulties understanding professionals. All white goods worn out, bed unusable and broken. Treated very disrespectfully by Job Centre staff.</p>	<p>awarded through the Clarion Futures Money Support Fund. Forced to use the Food Bank. Assisted with registering for warm home discount, LITE water tariff, sorting out his bank overdraft. Referred into BBO project and with a DHP application. Referred into Clarion for long term tenancy support</p>	<p>have a restful night which will be in particular important once he finds a job.</p>	<p>that he felt respected and the service non-judgemental. Very important for confidence and employment prospects.</p>
4	23,24,25,12	3877 Cyrenians	<p>39-year-old female on-going mental and physical health needs. As well as an addiction to alcohol her mobility was severely affected by an assault where her leg was broken in 3 places. A home visit showed that client needed replacement furniture. Her current sofa is not suitable for her current physical needs.</p>	<p>A Green Voucher was issued for multiple household furniture. Regular appointments were started for 3 x weekly to give the client the support she needed to re-establish herself and her health.</p>	<p>Without the CLAS grant she wouldn't have been able to afford to buy her replacement white goods and sofa. She would then have relied more on friends and other negative associates to be able to help her with her access to fresh food.</p>	<p>Ex friends were part of the drug scene so need to avoid reliance on them. The furniture she was using was potentially dangerous for her health and this could have led to hospital admission. Mental health fragile and need for stability to help from becoming poorly.</p>

5.	2,17,21	4341 CHS Group	Single male Temporary accommodation with 2 daughters 17 and 19. He had no white goods or furniture. No beds. Income of £14,400 a year and Universal Credit. One daughter going to University and the other continuing in Further Education. Client had no family or friends in the area to help him.	Green Voucher for him to use at Octavia. I also made an application for Octavia's internal grant. In full client was able to get a tabletop cooker, a washing machine, one complete bed with mattress and a donated double bed. CLAS award was £250 and Octavia's internal; grant was £100.	Maximised income through advice on benefit applications. Avoided remaining on the homeless register. Enabled one daughter to continue in FE and the other to have security to continue in University	Client was delighted at being able to settle in his own home with his daughters who were able to continue in their education
6.	15, 21, 27, 29,	4063 SR Clarion Futures	Relationship breakdown created homeless. Client with 5- year-old daughter. From Eastern Europe so no friends or family to help. Offered 2 bed flat by LA but had no white goods or furniture. Client worked part time but needed a car to get to work because there are no	Green voucher awarded for cooker and a bed from Octavia.	Client was able to continue in work and child able to live in secure home for being ready for schooling. Had to get away from abusive relationship by moving into own home.	Client was able to continue working and live securely with her daughter. Having a hot meal was essential to maintain health and well being.

			buses in the Fenland. Daughter needed school clothing			
7.	1,26,22,32,12a	4565 JHC	Homeless, drink dependant, carried out crimes, lived in a tent in a churchyard. Church congregation supported him. Supported to register on home link and homeless register. Housed by SCDC after having a grant for first month's rent. CLAS GV £250 got him fridge freezer and washing machine.	CLAS GV £250, local charity award for EMMAUS furniture package. Engaged P3 to support client and sustain tenancy and drink dependency support to help with addiction. While living in the tent local charity gave meal vouchers for hot meal once a day.	Avoided client returning to the streets and remaining homeless. Improved health	Avoided eviction from LA housing and hospital care. Avoided SS involvement also.
8.	27, 21, 22.	4188 CGL	CGL had a client never 11 years who suffered with alcohol addiction. Client's washing machine broke down and he tried to work enough hours to get money to replace it. His health suffered and his skin problem got worse because he was not able	CGL awarded a GV £250 and client was able to get a washing machine and fridge Freezer. Client was able to wash his clothes as often as he needs to and store cold drinks and fresh food. He did not have to buy ointment for his skin complaint because his	Client had been oversleeping because of the hours he was working and could have lost his job through turning up late persistently	Allowed client to stay in employment and not be reliant on alcohol.

			to wash his clothes as often as he needed to.	clothes were being washed regularly.		
9.	2,16,12a	4294 CHS Group	Client and autistic son moving out of overcrowded housing with parents into own housing near appropriate school for child's special needs. UC and DLA was the income. Client had no furniture at all and no white goods.	Client was awarded a cooker through CLAS, Financial support from Cambridge Aid out of which she bought a recycled fridge freezer. Client also had a grant from the Radley Trust to buy vinyl for floor covering.	Son was able to go to school and get the support he needed with his education. Avoided registering on the homeless register. Avoided involvement by social services.	The house became habitable and client was able to settle her son into school. Client said that " <i>The help was incredible</i> "
10.	5,2,12a	1633. CHS Group	Client had been a very high earner but forced to stop working to be the main carer for his 7-year-old son following court battles. Social Services were threatening to take child into care. Client suffered with depression and anxiety. His rent account went into arrears and he had other debts. His sister had to manage his bills for him. No money to buy	SMV awarded and referred into the CHS Group money advice team for debt advice and building better opportunities to help with budgeting and debts. Also awarded meter top up grant and payment for a TV licence.	Avoided eviction and child being taken into care. Agreement reached with housing officer over rent arrears. Avoided further involvement by Social Services	Helped clients sister to keep the situation under control

			food.			
11.	2,29,	4246 CHS Group	Fleeing DV with 4-year-old child. No white goods or furniture. No family or friends as fleeing from Herts.	CLAS £194 - new single and double bed mattresses plus a green voucher for £55 for bed frames. JHC- Secondhand cooker £120 Re-Use grant: £260 on the Flooring £600 Total of £980 in 2019. Cambridge Aid awarded £60 so that client could go to Emmaus to get other furniture items	Client was free from abuse and the child was able to access nursery services.	Good networking between agencies to support client and outcome. The local Women's refuge are well informed about CLAS and all agencies were able to work together for the benefit of the client – Refuge in Herts, Refuge in Cambridge, CHS CLAS and JHC and they advised about CLAS. Grants from CLAS, John Huntingdon Charity, Cambridge Aid and Radley.
12.	19	4150 MB Clarion	Client with severe mobility issues had moved into Clarion property but had nothing and when adviser visited the flat was empty of furniture. ESA assessment failed and left client with £257 a month to live on.	CLAS - Fridge Got Clarion futures- Washing machine and cooker Assisted with LITe water tariff application. Advised re Exceptional hardship payment – help with council tax	Enabled ESA client to return to work.	Despite having an illness the DWP deemed client able to work part time. The help she received from CLAS and the advice service enabled her to undertake part time employment.
13.	8,27,24,12a	4101 JHC	Client	CLAS helped	Cl was	For the first

			referred into JHC by SCDC. Lifelong serious health problems with epilepsy. At 61 years of age she has moved for the first time into independent living in supported living with SCDC. CI didn't have any savings, any income and now given a one bed to live in but she didn't have any financial means to make her home a comfortable place for her to live independently .	with bed, bedding, table and chairs, wardrobes and chest of drawers Referral to Edward Storey Foundation for white goods and flooring cost	helped with benefits help such as Universal credit application, PIP application and CTS. Vulnerable client so involvement of Social Services in her circumstances was avoided.	time in her life client was able to live independently in a safe warm home. CLAS and other grants has helped her sustain her tenancy and live independently with support. Avoided A and E attendance when she had epileptic episodes, visiting the nurse, and additional help at home.
14.	5,6,12	4363 JHC	A single parent age 31 living with her two young sons in a bungalow. Suffers from anxiety and depression. cl on Income support and low income following a budgeting loan that is being recovered from her on going IS award.	Client needed bedroom furniture for her children. CLAS award made for wardrobe, chest of drawers, table and chairs for mealtimes and bed.	The award made her home a safer place for her two young children and has helped her to give them a safe and warm place to come back to.	Avoided the children being taken into care. A Family Worker now visits the client and ensures the children are safe and well looked after.

			<p>CI was reported to social services for child abuse. Social services visited the ci and put in place a family worker who visits her regularly. She was required to provide comfortable home for her children.,</p>			
15	2, 28,26,12a	3965 JHC	<p>Client aged 70 with mortgage and debts. Unable to pay the mortgage. In very poor health and not able to cook healthy food because her cooker was not working, and she could not afford to replace it. Client needed help to apply for Council accommodation so as to pay off the mortgage and avoid repossession.</p>	<p>Client worked with JHC and had a successful application to a 2-bed bungalow. CLAS award made to replace her cooker. Other charities helped with flooring.</p>	<p>JHC has helped ci with benefits state pension, Pensions Credit and Attendance Allowance. Also had help to apply for Mortgage Interest support. CI having a manageable smaller bungalow and given her ill health is thankful for another opportunity to live independently given her severe health problems. CLAS help in providing a cooker where she can make healthy meals catering to</p>	<p>The help enabled client to sustain her on going accommodation. Client was relieved and thankful to move to a house which is manageable and without the worry of the mortgage. Her health improved by being able to cook healthy meals. Client was a vulnerable adult so being able to give her CLAS and the other support avoided the involvement of Social Services.</p>

					her needs has uplifted her mental well being	
16.	28, 13,16,5,12	3914 Ormiston	Parents struggling with mother disabled. 5 children. Living in private rental with high rent. DLA stopped and PIP turned down. Forced to use food banks and not able to cloth the children adequately. Mental Health illness brought on by stress	CLAS award of £225 vouchers for clothing for the children.	Family worker assisted them to access CLAS and gave budgeting assistance. Children were at risk of being taken into care because of inadequate care and client avoided needing the help of a MH professional.	Income meant to buy clothes for the children became available to use on other expenses so Mental Health and stress improved.
17.	2,28,5, 12, 12a	3878 P3	19-year-old pregnant client living in grandfathers' garage with her partner. Suffers with mental health illness. Debts from previous foyer accommodation and income support overpayment. Unable to bid for property because of debts so was living in a hostel alone. Mental Health getting worse with the worry of living apart from her	Referred into P3 for advice. CLAS awarded a cooker and other item.	Client was referred to Money Advice by PR support worker and she obtained a Debt Relief Order which cleared her debts and enabled her to bid for housing. One bed flat awarded where client now lives happily with her baby and her partner.	Through the help that client received she was able to start family life by cooking nutritious meals for herself so that she could breast feed the baby. Risk of baby going into care because client had been unable to look after the baby. Being able to take up the housing avoided that risk. Also, mental

			partner and not having a proper home for the baby.			health improved so avoiding further help from a professional and social services.
18.	2,29	6823 BPHA	Client and daughter rehoused from a Women's hostel into BPHA property. No fridge freezer.	CLAS Green Voucher awarded for Cambridge Re-Use to purchase a fridge freezer.	Client helped to claim UC and given budgeting help to ensure she could sustain the tenancy BPHA helped client to apply for a DHP first month's rent so that she did not start with arrears.	
19	2,29	4589 CHS Group	Referred into CHS Group for advice by Trail Blazers. Threatened with eviction. £1000 in arrears. Previously moved to get away from DV and had been living in a hostel.	SMV awarded to help client and her 3-year-old son to give a bit of chance to sort out her rent arrears. Referred into MM for advice.	Allowed client to stay safe from partner and DV and off the homeless register.	
20	12,26	1147 Cyrenians	Long term support from Cyrenians while living in the hostel. Offered her own tenancy after 10 years. Many underlying health issues and debts.	CLAS voucher, funding made by Cyrenians, Besom starter pack, Street Aid carpet grants £750, central aid for cleaning equipment such as a	Client was supported over 3 and a half years to look into her health problems and is now diagnosed and taking part in an ongoing pain	She continues to link in with counselling services through Lifecraft and Mind. She has re-established contact with her grandchildren

			History of drug addiction	hoover and broom etc. Cyrenians cooker grant for £300 including fitting.	management clinic and taking the medication for her health. All benefits are in place and client has over the years with Cyrenians taken charge of her debts.	who were in the care system after navigating her way through family court hearings she now sees them on a weekly basis
21.	22,32,12	1146 Cyrenians	Long term work and planning with Cyrenians since 2017 following a very messy relationship breakup. Lost access to his daughter and ended up in HMP Peterborough . Periods of suicide attempts and constant watch over by Cyrenians. Engaged with Cyrenians counselling and MH support.	He is very thankful for all the assistance given to him when he moved to his property as he was able with our help to secure a CLAS voucher which enabled him to purchase items of furniture, as well as starter pack secured through Besom, and washing machine provided by Cambridge Aid, carpets and window blinds from Street Aid and a cooker grant/bedroom furniture from Cyrenians	Had a tenancy offered by Cambridge City Council and with CLAS and other help through Cyrenians he is now in his own home.	He is still in contact with Cyrenians as we continue to help him with his family court appearances and have been successful in having his restraining order altered so that the courts are looking about his access again to his daughter
22	12	4141 Rural Cambs/BBO	Client was referred into New Horizons by her daughter who	NH coach referred client on to Rural Cambs who made a CLAS		The help client received and the new washing

			has also used the service. Client lived with her 26-year-old son and they both have mental health illness. Client did not have a washing machine that worked and had been without one for 5 months.	award for a voucher to get a washing machine.		machine made a huge impact on the client's mental health. Avoided intervention from MH professional
23	3	3769 Wintercomfort	Client homeless for 3 years following breakdown in marriage. The situation he faced was devastating and alien. He got support from Wintercomfort and did volunteering with them and eventually got a job with Overstream cleaners. He was offered a flat through Home link but had no white goods or furniture.	CLAS Green Voucher and Supermarket voucher to buy some food and basic furniture.		Without the support of Wintercomfort the client would have been on the streets. Being able to volunteer and the work for the Social Enterprise was life saving
24.	29,12a,12	3752 BPHA	Fleeing DV and had no white goods or furniture. Spoke very little English. Very isolated with no family or friend to support her.	Green Voucher used to provide a fridge freezer	The help from CLAS prevented escalation of mental health difficulties. Moving into a new area without any possessions	

					was a harrowing time.	
25	25	6871 CGL (Change, Grow, Live)	Client has type 2 diabetes and uses readymade meals because his fridge freezer is not working so cannot store food.	Green Voucher awarded for a fridge freezer and sofa provided by Cambridge Re-Use.	GP reports to CGL that blood sugar	His blood glucose level was very high risking hospital admission.
26	5,27,12a	4333 Clarion Futures	Young expectant mother moving from a temporary into unfurnished property. Baby was diagnosed with heart condition and Down Syndrome before the birth. Social Services and tenancy sustainability services were involved. Told baby would not be able to leave hospital unless white goods and carpets in place. V Low income UC for under 25.	CLAS (electric cooker). Also applied to Octavias for their "discretionary" fund towards furniture which was also successful. Grant towards flooring from Glasspool. Referral to Clarion Tenancy sustainment team who then assisted with LITE tariff, DHP etc	Prevented baby being taken into care and further involvement from Social Services.	
27	9, 12a, 23, 26 and 28	4364 Clarion Futures	Visit by Housing officer. Prev substance abuser. Taking food supplements	HO referred into CLAS and cooker awarded.	Safeguarding alert raised. Referral into Age Concern	Having a cooker would prevent possible admission to the hospital, prevent

			<p>from GP following weight loss. No cooker. ESA and DLA. No family close by. Living in a remote area of the Fenlands. No cooker meant huge impact on health and finances. Son was only able to help with a Sunday lunch because he had his own family to look after.</p>			<p>further visits to GP for food supplements; prevent alcohol abuse and involvement from SS. Appliance could also prevent home care since client could be too weak and too poorly to look after himself if poor diet due to lack of nutritiously balanced diet</p>
28	2	4320 Clarion Housing	<p>Client had been homeless and was living in temporary housing. The uncertainty of future housing was adding to his already poor health and stress. He had no family to help him. He had no white goods or furniture to take up a tenancy. Benefit reliant and not able to save.</p>	<p>GV for white goods and household furniture awarded through CLAS.</p>	<p>The Ferry Project had been issuing Food Bank vouchers as well.</p>	<p>Client needed support to reassure him that he could take up a tenancy and maintain it because he was assured of getting the basics he needed to equip the property. Avoided requiring homeless application</p>
29	2,20	4010 Clarion Housing	<p>Client was found by HO living in the property on</p>	<p>CLAS support enabled Mr W to use a</p>	<p>Mr W successfully moved into a 1 bedroom</p>	<p>The Neighbourhood Officer applied a</p>

			<p>his own following his mother's death. He was isolated and lonely with no family support. Client was his mother's carer. Client did not have succession of the tenancy. He was at a loss with benefit claims, UC and housing costs. He was offered a tenancy but had no white goods or furniture because his mother's items were old and not usable.</p>	<p>supermarket voucher to stock his cupboards, and to obtain essential furniture and white goods via a green goods voucher</p>	<p>flat in an area where he is closer to facilities and better placed for transport links and employment opportunities</p>	<p>holistic approach to assessing the situation and made a referral internally for welfare benefit advice and grant support to give Mr W the best chances of successfully moving home and adapting to the responsibility of sustaining a tenancy of his own</p>
30	23, 25, 27, 18	4704 Cyrenians	<p>Client had been living with Cyrenians for 18 months. Prior to that had lived in unsuitable private accommodation. Very young and had serious historical mental health and complex problems. Childhood abuse,</p>	<p>Cyrenians applied for a Street Aid grant, Cambridge Aid, Cyrenians white cooker grant, Besom for a starter pack as well as the CLAS funding – all successful in all applications and she has put all the funding to</p>	<p>Cyrenians linked client in with their mental health nurse, as well as with statutory services so that she had a complex case worker and has completed CBT. Client is she is very keen to go into nursing and has started</p>	<p>The help and support have enabled the client to start to turn her life around in a positive way. She has her own flat and it is equipped through the grants she received including CLAS.</p>

			trauma, eating disorders, hearing problems, paranoia	good use. She is also saving up for ongoing purchases	an access course with CRC.	
31	12,24,25,12 a	6451 Fenland District Council	Client lived on a traveller site and no electricity for 3 years. Previous tenant had fiddled the meter. No fridge freezer so could not store food therefore adding to additional costs. Suffered with anxiety and would not leave the site.	CLAS fridge freezer awarded.	Client had been suicidal and not engaging with professionals . The travelling community tend to frown on engaging with the broader community and professional help.	The provision of the fridge freezer opened a door to the client accepting help and engaging. It prevented further crisis and suicide attempts. Involvement of Social Services prevented.
32	2,5, 12	4830 P3	Prev affected by DV and had moved to 2 bed flat in the hope of getting her son back. Suffered with MH problems from DV. Under occup and had court order to pay rent arrears. SS involved with son. Client's aim was to get son back. Offered one bed flat after arrears were	Awarded cooker for new flat from CLAS. Could show SS that she was providing a safe home for her son.	P3 supported with DHP claim when under occup. Budgeting to stick to court order to repay arrears. Putting in place cheaper energy deal	FH is now having regular contact with her son and this is going to be increased to weekend visits. With a little support FH has come such a long way and the confidence in herself is building day by day. Without CLAS and the P3 support she would have become

			paid off.			homeless and never had her son back.
33.	25,27,35	4831 Fenland District Council	Physical problems with balance and only back two rings on the cooker working. This caused high risk of incident of burns because of poor balance.	CLAS cooker awarded.	Prevented risk of burns, fires and hospital admission.	Alongside the CLAS application, M has the support from the Community Safety Team at Fenland District Council for advocacy work and help with literacy. She has also recently had an occupational therapist health referral to see if there is any other support for Mary and her declining mobility and health.
34.	25,12	4498 P3	62 yrs age man living in mobile home, very damp conditions. V poor health a result. Spent all day in bed to keep warm. Referred for help to find alternative accommodation	GV awarded for furniture from Ferry Project.	Client felt he lived in a home not just somewhere to sleep.	
35	29,25, 24	4235 CHS Group	Referred to CHS Money Matters by	We issued SMV through CLAS and	Client felt supported and able to cope with	Further abuse avoided and the risk of suicide

			<p>CPSL Mind.</p> <p>Client is of the LGBT community and had been financially abused by partner. Left with no money or food her phone was due to be disconnected. No food in the house and no gas to heat water or cook food. No friends or family in the area as she fled from a previous domestic abusive relationship. Attempted suicide previous year and was hospitalised while at the women's refuge. Also needed help with a PIP application.</p>	<p>also a FBV. We referred the client into GALOP an agency to help gay people who are being abused. We also referred her into Women's Aid outreach service. PIP assessment at home and CHS provided support with this.</p>	<p>her tenancy and the PIP process.</p>	<p>attempt and hospital admission greatly reduced</p>
36	25,27,12a,12	4241 CHS Group	<p>Referral from CPSL Mind to Money Matters CHS Group. Very vulnerable person. MH difficulties while trying to care for his son.</p>	<p>SMV awarded for client and his adult son to help with cash flow and to take the pressure off to pay his rent and buy food.</p>	<p>Money Matters helped with PIP. Turned down at Mandatory Reconsideration so started appeal process. MM adviser gathered lots</p>	<p>Client more stable so threat of suicide considerably lowered and the avoidance of social services involvement.</p>

			<p>Attempted suicide when his benefits were cut. Council threatened eviction because of rent arrears but then found a mistake had been made. Benefit problems relating to son who was a student but non dependant deduction being made. After 10 years on DLA client turned down for PIP.</p>		<p>more evidence to support the PIP and before the appeal was heard client was awarded enhanced level of daily living and mobility. This increased his income by £7558 a year.</p>	
37	2,3,29	4496 CHS Group	<p>Had to move to temporary accommodation because he was being abused by his brother in the family home. 25 yrs old. Would have faced being homeless. Needed a cooker and bedroom furniture to be able to move</p>	<p>GV awarded and client was able to get a table top cooker, chest of draws and a wardrobe from Cambridge Re-Use.</p>	<p>Avoided becoming homeless and rough sleeping. Stopped abuse and the potential to suffer from MH difficulties</p>	
38	12	4418 CHS Group	<p>Client referred into MM CHS Group by CPSL Mind.</p>	<p>SMV awarded to help with buying food and MM advice given</p>	<p>Client was "blown away" by the service he received</p>	<p>Further help from MH services avoided</p>

			On very low income after his DLA was stopped and application to PIP turned down. In need of help to buy food. Struggling mentally	to enable a successful PIP application result. Without an assessment (client not able to attend an assessment centre) client was awarded standard rate daily living and mobility on a desk top assessment.	from us. He had spent years struggling with his disability benefits.	
39	2,5, 21	4381 CHS Group	Client was referred into MM CHS by Trail Blazers team SCDC to assist with a benefits overpayment of £900 relating to her housing costs and to try and stop eviction. She was in a constant circle of debts and struggle. She had claimed double rent assistance after being misled by a "round robin" letter from SCDC advising her to claim UC. She was unable to pay the	SMV awarded to assist client feed her family while the overpayment was sorted out. MM CHS group contacted SCDC and the overpayment was written off.	Client avoided eviction which enabled her to remain in work. She received budgeting advice and support from MM CHS Group	Threat to her losing her home and her son was greatly reduced.

			<p>overpayment and was facing possible eviction. She was struggling to stay in work with wages fluctuating. Her part time employment was underpaid, and she was in a mess financially. She was robbing Peter to pay Paul and needed money to buy food for herself and her son.</p>			
40	12,12a, 27	1466 CHS Group	<p>Husband died 4 years ago, and client cannot cope with life. Also, she is living in a 3 bed house so is charged for under occupancy and needs a DHP application. Chronic depression and not coping with life. Struggling on income. One person in a 3-bed house.</p>	<p>SMV awarded to help client with food and motivation. Client referred into MM adviser so that an application to DHP can be made for the under occupancy. Also, income maximisation into cheaper tariffs.</p>	<p>Client felt she was getting some help and not having to deal with her difficulties alone. This reduced the risk for MH support and involvement by Social Services.</p>	

41.	12a,29,15,21	4474 CHS Group	Client referred by SW from refuge. Needing housing in new area. Following DV Children 9 and 10. Had no white goods or furniture	GV awarded for a washing machine and other household furniture. Client referred into BESOM who helped with other items that the client needed.	Client worked in Addenbrookes hospital and needed to stay in the area to continue working. Her children also needed to be able to continue in the school they had been allocated from the refuge.	
42	2,15	4294 CHS Group	Moving out of mother's because she cannot house her any longer. Client has no white goods or furniture. Mother not able to help. Child 4 with autism and needing to move into area for special needs school.	CLAS award of a cooker and applied to Cambridge Central Aid who awarded £125 which client used at Octavias to buy a fridge. Also applied to Radley for help with flooring and they awarded £354.	With the CLAs award and the other grants Client was able to be housed securely and her son could access the special school he needed.	
43	29	4129 CHS Group	Fleeing DV. Had no white goods. Prev lived in private rental where fully fitted. Awarded a CLAS cooker and applied to CCA who awarded £125 for a fridge freezer.	Client was being supported by an Independent Domestic Violence Refuge Worker and was awarded £500 moving assistance because she had to pay	Successful move away from risk and into secure housing.	

			Referred into Women's Aid outreach who applied to TURN2US for a washing machine and awarded same.	for 2 properties. MM CHS tried to help with a PIP application but client was not affected in a way which qualified her.		
44	2	4295 CHS Group	Referred into CHS MM advice team by Metropolitan who had issued a NOSP because of rent arrears of £1057. Also had other debts and needed debt advice. UC was very low because current partner was working. Difficulties with ex-partner maintaining payments to the rent arrears.	SMV issued to help client make a rent payment and avert further action being taken by the HA.		
45	2	4521 CHS Group	Referred into MM CHS by Metropolitan HO. Client had Suspended Possession Order as rent arrears is £1377. Also, other debts.	Awarded SMV to allow client to make a rent arrears payment to help avoid further action on her tenancy. Client referred into	Threat of eviction avoided.	

			<p>Court order to pay £10 a week made when husband was alive, and daughter was living there and contributing to household. Client now living in house alone. UC. No money left to buy food and clothes. Has to run a car to get to work and pay bus fare from park and ride. Awarded SMV to help with food.</p>	<p>MM advice CHS Group. Variation order made to Court to review Court Order. Client tenancy saved.</p>		
46	2	4530 CHS Group	<p>Referred into CHS MM advice by Trail Blazers CCC. Facing eviction because he was behind with court order by £894. Rent arrears £1091. In remission for cancer. Struggling with topping up gas and electricity meters</p>	<p>SMV awarded to assist client to make some payment off his rent arrears. Eviction averted.</p>	<p>Avoided the possibility of eviction</p>	
47	25,12,12a	668 CHS Group	<p>Referred by HO. Client in a bad way.</p>	<p>Both SMV from CLAS and FBV</p>	<p>Avoided referral into Social</p>	

			Income very low. Depressed, anxious, no motivation and not eating. Was his mother's carer until she died at the end of 2018.	awarded to start helping client to get nourishment which would help with the depression. MM adviser supported client to access the vulnerable coach at the job centre and to make sure that he was receiving the correct benefits.	Services and MH Services	
48	3,21	2369 CHS Group	History of living on the streets. Threatening to give up the tenancy because of all the money worries. Trying hard to maintain his job but needs money to repair his scooter for his delivery job. Had Street Aid grant for a scooter but it needs repairing. All earnings going on repairing the scooter. Not buying food.	CLAS awarded for SMV for food. FBV issued. Application to Radley and CCA for help with Scooter insurance and repair. CCA awarded £100 and Radley £80 as a month's instalment for the scooter insurance	This averted a crisis at this point. Client in very precarious situation so likely that further difficulties will arise on the future	Avoided client returning to the streets as a rough sleeper. Also allowed client to continue in employment.
49	12a,15,27	4287 CHS Group	Client has health problems and	CLAS cooker awarded so that the	There was a possibility of Social	

			<p>her husband is her carer. They have 6 children 2 of whom have disabilities. One child gets DLA for autism. The oldest son has sensory difficulties. Needs help to claim DLA for oldest child. They were moving into more suitable property for the size of their family. No savings. Needed a cooker</p>	<p>family can eat healthy meals and move into a more suitable home. OT assessment being done to help with mobility issues in the new house.</p>	<p>Services becoming involved because of the housing issues for the children, particularly the disabled children. This was avoided because the client was able to move with the help of CLAS. Children were able to go to School</p>	
50	2,12	4471 CHS Group	<p>Living with mother after relationship breakdown. Suffering with depression and mental health difficulties. Unable to move into flat being offered because he has no fridge freezer. Receiving PIP low rate.</p>	<p>Awarded GV through CLAS to enable client to take up flat and move out of his mothers. From the voucher he was able to get the fridge freezer and a sofa from Octavias. This improved his mental health, enabled him to store food safely avoiding potential health problems.</p>		

## Appendix 4.

### Sample of CLAS case studies

#### Case study 1.

##### **a) How they came to be in the situation where they needed CLAS**

Mr W is a single 57 years old gentleman resident of Clarion housing. He has done various manual jobs in the past and for the last 2 years he was claiming ESA. Following reassessment earlier this year he was found fit for work and had to claim UC. At the same time, he registered with many employment agencies in the town and was offered random shift in the factories when they were short of workforce. Hours were irregular which made huge impact on his UC and Council tax support. We met Mr W at the Job Club run by Clarion Futures Jobs and Trainings team. At the time he was without any job for over a month struggling not only to pay bills but also to feed himself.

Mr W has been a resident of Clarion for many years, when he first moved all his furniture and white goods were either gifted or bought second hand so by now the bed was very old, cooker had only one ring working and wash machine was beyond the economical repair. His income was very little, and he was unable to afford any of these items. His account was overdrawn so each time UC payment would go into his account some of it would be "swallowed" by the bank charges...UC was already reduced by the deductions towards HB overpayment and other deductions....

Through CLAS we were able to order a new bed and a mattress, and we also awarded her a cooker and a washing machine via the Clarion Futures Money Support Fund.

##### **b) How they found out about the CLAS service**

Regular presence of CLAS Champion at the job club meant Employment support officer was able to refer Mr W for advice and support. In addition to CLAS award further advice and assistance was provided, also referral to other services were made.

##### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

Mr W said he was very pleased to see someone doing something for him in non-judgmental way. He had to turn to foodbank and to get the voucher he would go to the local JCP, the lady there was very nice to begin with but once she heard Mr W wanted a foodbank voucher she would change tone of her voice and would refuse to help...Mr W also said he really struggles to understand what professionals are saying and even after he went to the bank with a note we wrote for him he came back saying "bank is asking for my support worker to come with me as they don't understand what I need...."

He was pleased to have appliances and bed, especially being able to choose these made a big difference.

##### **d) What support they received from their friends and neighbours (if any)**

Mr W has no family or close friends, those that still keep in touch are struggling themselves.

##### **e) What difference (or impact) the service(s) have made to their lives**

CLAS award not only relieved financial pressure and worry, but also meant Mr W could have a restful night which will be especially important once he finds a job.

Other assistance provided to client included:

- Advocating on his behalf with DWP regarding the UC overpayment deductions, reducing the rate of deductions to more affordable level
- Applying for a LITE water tariff and reducing his water bill by 40%
- Registering on BGas website his intention to claim Warm Home Discount
- Advocating with Local Authority regarding the council tax payment
- Assisting with logging into his UC journal, printing award letter etc
- Issuing foodbank vouchers

- Assisting with a phone call to the bank regarding overdraft charges
- Referred to the New Horizons BBO project to get help setting up email address; claiming DHP, etc
- Referred to Clarion Tenancy Sustainability team for a long-term support

### **Case study 2.**

#### **a) How they came to be in the situation where they needed CLAS**

Client was referred into the Money Matters Advice Service by his housing officer. The rent had gone into arrears by £1281.18 and was facing eviction. All contact was through his sister because client was unable to deal with matters himself.

Client had been working and had a well-paid job which had paid around £800 a week so he had committed to various contract payments such as sky etc. Following court battles for his son, social services threatened that his son would be taken into care if D didn't have him. Client had to stop working and claimed UC. He consequently had lots of contracts he could not pay and debts - TV, CT, rent arrears, water, sky, because of his change of circumstances. As the debts total less than £20k the best solution appears to be a Debt Relief Order.

Client has become depressed and unable to cope with his daily affairs. Client's sister was buying him food and had to take charge of his debit card to avoid him accruing even more debt. His sister paid £1000 onto his rent account to stop him being evicted.

#### **b) How they found out about the CLAS service**

Client was referred into the CLAS service by his housing officer in CHS Group.

#### **c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

A CLAS award of £100 SMV was made so that client could get food for himself and his 7-year-old son. An agreement was reached with HO to clear rent arrears and the client's sister will ensure that the UC housing element will be paid into his rent account plus £30 a month to clear £791 outstanding. I have referred client into the New Horizons Building Better Opportunities service so that he could get help with budgeting, debts and thinking about work.

#### **d) What support they received from their friends and neighbours (if any)**

Client's sister is his main support and she was very relieved that we were able to help with vouchers and practical help.

#### **e) What difference (or impact) the service(s) have made to their lives**

We helped client to avoid eviction and to get his money in order. Client is under a lot of stress and suffering depression as a result. He has been used to having lots of income and not worrying about bills so his change of life circumstances will need work to sort out and to keep under control.

### **Case study 3.**

#### **a) How they came to be in the situation where they needed CLAS**

Ms A was in SCDC temporary property with her 3 young children after fleeing a very violent partner who was a member of a drug dealing gang. She was on very low income and struggling financially to budget as she had debts of over £9k. She was seeking help with multiple white goods, school uniform and support getting her 2 older children into the local school.

**b) How they found out about the CLAS service**

Ms A was referred to JHC by SCDC Housing team as she was being moved after fleeing domestic violence

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

Ms A received a CLAS voucher for £180 to help buy recycled items and £70 in supermarket vouchers to help buy uniform. JHC also awarded her a recycled cooker from their internal grant. Ms A was helped to book an appointment with a debt specialist at her local CAB.

**d) What support they received from their friends and neighbours (if any)**

Her father was helping her, but he had limited resources and was also very unwell.

**e) What difference (or impact) the service(s) have made to their lives**

The above help has allowed the client to help settle her young children in a safe, comfortable home and provide security away from chaotic home with her ex-partner. JHC also helped secure school places for all the children.

**Case study 4.**

**a) How they came to be in the situation where they needed CLAS**

M works shifts as a cleaner. He is on minimum wage. His washing-machine and fridge broke down a few months ago so he started working as many extra hours as I could get to try and save money to replace the items. This, unfortunately, quickly started to affect his health (he suffers from psoriasis which is aggravated by cleaning products and depression) and he also found that he was so tired that, if he went to sleep in between shifts, he sometimes did not wake up in time to go back to work and was worried that this would affect his employment

**b) How they found out about the CLAS service**

Support worker at Change, Grow, Live (drug & alcohol service)

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

He was issued with a £250 voucher for Cambridge Re-use and he used it to buy a fridge-freezer and a washing-machine.

**d) What support they received from their friends and neighbours (if any)**

None

**e) What difference (or impact) the service(s) have made to their lives**

He was extremely pleased and grateful. M can now wash his uniforms with ease and can buy food and drink which need to be kept refrigerated (particularly enjoyed being able to have chilled drinks in the recent very hot weather). M has not required anymore ointment for his psoriasis and his mood today was the best I have witnessed since working with him (11 years). Thank you CLAS!

**Case study 5.**

**a) How they came to be in the situation where they needed CLAS**

IW is a 19-year-old woman that was living in her grandad's garage with her partner. She found out she was pregnant and approached the council. They immediately placed her in temporary accommodation and made a referral to our team. IW had a large housing debt as she was previously in a young person's foyer. When she

left the foyer, she did not inform anyone, and a housing benefit overpayment was brought to light. This stopped IW from being able to bid for a home as she was not addressing the debt. She also had a large debt from Income support as she was working at the time she was in the foyer and is having deductions from her ongoing entitlement.

IW was in a hostel which was proving difficult as she felt isolated from her partner who was not living with her. IW suffers with mental health issues. She was very worried that was going to end up bringing the baby back to the hostel and this was putting her under a great deal of stress.

**b) How they found out about the CLAS service**

IW was referred to our service by the housing team at HDC

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

IW was supported in various ways. We made a referral to Huntingdon Money Advice and supported her to attend appointments and a debt relief order was applied for and granted. This meant that she could now bid on properties. It also meant that the deductions from her ongoing ESA for previous overpayment of income support were stopped. A few other debts were also written off. This gave IW the freedom to be able to budget her money to ensure her baby had the adequate necessities when he was born.

We helped her to get in touch with her midwife for her to write a supporting statement to the council stressing the importance of self-contained accommodation for the sake of IW's mental health. This was done and IW was moved to a one-bedroom property whilst she bid on permanent accommodation through HomeLink. The baby was born and a week after, she was offered a brand-new property.

We completed a CLAS referral to get her a cooker and a few other items she desperately needed for the house. This enabled her to cook the nutritious food she needs to ensure her body has enough calories to continue to breastfeed her child.

We supported her to complete a budgeting plan to ensure she does not get into any debts and her bills are being paid, and her and the baby are looked after.

**d) What support they received from their friends and neighbours (if any)**

None.

**e) What difference (or impact) the service(s) have made to their lives**

IW is now living independently with her baby and her partner. Her partner is working, and they are very happy. IW has thanked our service for all we have enabled her to do and the support we have given her along the way.

**Case study 6.**

**a) How they came to be in the situation where they needed CLAS**

LH lives with her 26-year-old son, both LH and her son suffer with poor mental health and severe anxiety, LH also has a physical disability. LH was referred into the New Horizons project as she was really struggling with her money and debts. When we met she told me that her washing machine was broken and had not worked for the past five months but due to her very low income she was unable to sort it out or replace it as she did not have the money to do so.

**b) How they found out about the CLAS service**

I told LH that CLAS might be able to support her in getting a washing machine.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations**

We contacted the Rural Cambs CAB and made an appointment and we were fortunate enough to get a phone assessment appointment very quickly.

**d) What support they received from their friends and neighbours (if any)**

None.

**e) What difference (or impact) the service(s) have made to their lives**

A decision was made very quickly and within two weeks of the phone assessment LH had had a new washing machine delivered to her home and her old one take away. Needless to say, that LH was over the moon, obviously this has had a massive impact on LH wellbeing as she is now able to do her washing for both her and her son. Quote from LH *“the service was fantastic, and I could not fault it. I was without a washing machine for 5 months so getting the washing machine has relieved the stress as I wouldn’t have had the money to get one due to my low income”*

**Case study 7.**

**a) How they came to be in the situation where they needed CLAS**

GL came to the project after being kicked out of her parent’s house, she has her 4-month-old daughter with her and only a suitcase of clothes

**b) How they found out about the CLAS service**

We have a CLAS Champion at the Young Parent’s Project

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

During her stay at the young parents project we supported her to access New Horizon’s debt support as her mother had opened a number of catalogues in her name and run up enormous debt, we were also able to access essentials through various charities for her kitchen and bedroom.

**d) What support they received from their friends and neighbours (if any)**

GL didn’t have family support while she lived at the project and this had not improved when she came to move out into her own house

**e) What difference (or impact) the service(s) have made to their lives**

I advised her I could source a cooker for her through CLAS and she was delighted! This was one massive worry she had – how would she be able to cook for her growing daughter? She had saved during her time with us and this was money she was able to spend on the deposit for her property and flooring for her living room and daughter’s bedroom.

GL said being able to access CLAS reduced the stress and worry from her move into her own property, she was able to focus on other important things and not worry where she was going to get the money for a cooker from. She is able to use the cooking skills she learns through the young parents Tuesday cooking sessions in her own home and provide healthy food for her and her daughter!

**Case study 8.**

**a) How they came to be in the situation where they needed CLAS**

NB is struggling financially in her flat and has racked up a big debt on her electric, she told nobody of this, just asked for vouchers from the foodbank – when they did them. She talked to her electric company and they

agreed to a repayment plan of £3 a week. She then caught COVID and was trapped at home, ill with no money because it was all being eaten by her PAYG meter. She couldn't work out why and was feeling too ill to really deal with it.

**b) How they found out about the CLAS service**

She eventually contacted me, her project worker, and I gave her a CLAS supermarket voucher, on two separate occasions.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

NB really appreciated the speed with which we could respond, and the fact that she could choose what she wanted to buy to eat – especially when she was so ill.

**d) What support they received from their friends and neighbours (if any)**

A friendly neighbour did the shopping for her.

**e) What difference (or impact) the service(s) have made to their lives**

It enabled her to access food and relieve some of the pressure she was feeling about her money not lasting, and it enabled her to eat healthily while she was ill. Because I had been able to help her, she trusted me enough to tell me about the debt and we are now dealing with it. It turns out that they were taking far more than £3 a week.

**Case study 9.**

**a) How they came to be in the situation where they needed CLAS**

A couple with 2 children and a baby due in 1 ½ weeks' time had both been placed on furlough. Whilst they still had some income, this had dropped significantly, and they were struggling to make ends meet. Their circumstances were compounded as her brother-in-law is now staying with them. He had lost his income through Coronavirus and subsequently been unable to pay his own housing costs and was unable to contribute financially towards his "keep" with them due to other commitments.

The client and her husband had made a claim for UC and were waiting for their first payment. They had opted to take an advance payment (which is repayable) to help them cope with their current financial difficulties pending receipt of the first payment. This option does mean that they face a reduction in future UC awards until the advance is repaid. Additionally, extra financial pressures on the family include a long-term joint debt with the client and her ex-partner and other rising bills. The family will financially take another hit when the client moves from furlough to Maternity Allowance. The client and her husband were so worried about the additional costs involved and generally preparing for the birth of their third child with their limited income. They were experiencing many emotions, including financial worries for the coming months.

**b) How they found out about the CLAS service**

Huntingdonshire District Council referred them to Citizens Advice Rural Cambs (CARC) for further assistance.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

The CARC adviser checked the eligibility and entitlement for UC. Whilst the client had already claimed UC she was not fully aware how much she would receive and also the impact on her other income. During the full assessment, carried out by the CARC adviser, it became apparent that the client would benefit from support with food and clothing costs as the children had very limited clothing and the baby had almost nothing. The adviser completed a Foodbank voucher request and CLAS application. The CLAS application was successful

with a supermarket voucher being issued to help client meet the family's immediate needs for food and clothing for the children and the new baby.

Full information, support and guidance were also given to the client regarding Benefits including Council Tax reduction, financial skills including Healthy Start vouchers, Discretionary Housing Payments and cost reductions for utilities.

**d) What support they received from their friends and neighbours (if any)**

None.

**e) What difference (or impact) the service(s) have made to their lives**

The client sent us the following email when she received the CLAS vouchers:

*"I am literally in tears at the moment as we had so much worries and stress, but this really give us hope. I can't thank you enough and with my 3<sup>rd</sup> child on the way next week, this has really lifted my mood as I was pretty down with sleepless nights"*

**Case study 10.**

**a) How they came to be in the situation where they needed CLAS**

Client aged 22yrs came to the project having been sleeping rough for a few weeks, he was originally staying with a friend but due to the impact of Corona Virus (the friend has a 2 year old daughter who needed an operation), so he had to move out of the home. Client spent a few weeks sleeping in a shed no with access to bathing or cooking facilities and had to rely on friends helping him out.

**b) How they found out about the CLAS service**

Client was accepted for our project and moved in with only his clothes, he had no food, bedding crockery etc, he was using a duvet cover, but no duvet, he didn't even have a pillow. We have a CLAS Champion in the project who was able to help access help.

**c) What they appreciated about the service they received, either from ourselves or from other statutory services, voluntary and community organisations.**

**d) What support they received from their friends and neighbours (if any)**

He managed to get some help from a few friends, but they have limited resources themselves. Due to relationship breakdown with mother he was unable to go to family for help or support.

**e) What difference (or impact) the service(s) have made to their lives**

He was awarded a CLAS supermarket voucher and with the support of staff he was able to purchase basic food provisions, duvet, duvet set pillow, toiletries, pots, pans and crockery.

This made a huge difference to the client, he was very grateful for the support he received, and made his settling in period more positive. Without CLAS he certainly would have struggled to even obtain the basics he needed for his room, in turn this would have also impacted his mental health.