

CASE STUDY

MRS A

After concerns were raised about high rent arrears on Mrs A's account and non-engagement with our Customer Accounts team, we visited her at home. It was quickly made apparent that she was avoiding letters and had no working phone line.

With 6 children at home ranging from 2-22 years of age, and no longer receiving maintenance payments from the children's father, Mrs A was struggling to make ends meet and put food on the table. She was falling back on high-interest credit cards to help in desperate times.

Due to Welfare Reform, Mrs A was subject to the benefit cap and was only receiving £0.50p per week towards her rent. She was unable to make any commitment to clearing her arrears and could not cover the full rent shortfall. In addition, Mrs A had accrued Council Tax debt of over £2,000 partly as a result of the older 2 children no longer being in education, training or employment and having no income of their own.

On top of this, Mrs A had undiagnosed and unmanaged mental health issues making leaving the property very difficult for her. Over a period just shy of 2 years, we were able to encourage and assist Mrs A in seeking help for her mental health issues, first from the GP, then Community Services for Counselling and then Tier 3 services for access to a Psychologist where she eventually received a formal diagnosis.

We assisted in applying for DHP for help with the rent shortfall and a lump sum to reduce the arrears to prevent eviction whilst we were

awaiting first the outcome of a PIP application, and then a PIP Tribunal. We relied on 2 more DHP applications to cover the rent in the interim.

We were able to assist both her older children to first apply for Universal Credit and then find part-time employment locally giving them both a personal income and an ability to contribute to the household finances whilst still assisting Mum with the day to day running of the home and home schooling of the younger children.

We were able to link Mrs A in with statutory services to provide ongoing support with the children with a view to transitioning all four children into mainstream education, and a debt specialist to manage / clear her other debt.

As a result of a successful PIP Tribunal, the benefit cap was removed, resulting in a £9,000 Housing Benefit backdate, with an ongoing entitlement of full Housing Benefit, a lump sum PIP backdate to Mrs A of £7,400, and an ongoing additional weekly income of £112.75.

Mrs A's rent account remains in credit and she is much more confident engaging with Moat as she is no longer at threat of eviction. She is now debt free having used some of her PIP backdate to clear all of her outstanding debt.