

Customers who were supported to sustain their tenancies

Customer on maternity leave has rent and Council Tax arrears, supported by Interventions

A woman renting privately with her six-month old son receives Universal Credit and Maternity Allowance. She approached Jobcentre Plus to find out if she was entitled to any other assistance as she was struggling financially. The JCP work coach recommended that she sees the Council officer who co-locates at the job centre.

"Normally with the Credit Union you have to save first, but I was one of the first that they tried out this loan with.... So I'm also saving, and it'll be paid off much cheaper which I'm happy with... and at the end of the year I'll have a bit of money there."

The customer met with the Council officer and using a budget planner, they went through her income and outgoings to review her finances. The customer had some Council Tax arrears, so the officer spread these payments over a longer period to make them more manageable. The officer also saw that the customer was paying £17 a month for her bank account and had a loan with a very high interest rate. The officer provided her with the different options, one of which was with the credit union. The customer felt that this was the best option for her and opened an account with the

"I'd have probably got myself into more debt and got really stressed out."

Credit Union. She was also able to use the Credit Union to consolidate the £3,000 loan outstanding. The customer now pays off £166 a month plus £25 that goes into a Credit Union savings account. This was part of a new partnership

scheme being trialled by the Council.

The customer is happy to stay in her current home, and now has a much better understanding of how to manage her money.

Customer Benefit capped – woman with three children to look after, assisted by Interventions

Ms B is in her thirties and has a three year old daughter and is guardian to her two sisters aged 12 and 14. They live in a privately rented two bedroom flat. Ms B is one year into a three year midwifery degree, which she receives a bursary for, as well as

Child Benefit and Housing Benefit.

Towards the end of 2016, Ms B was affected by the benefit cap. She received a letter from Croydon Council offering support to deal with this change, and she rang to arrange an appointment. She knew she would no longer be able to pay her rent and would fall into arrears. Ms B was keen to prevent this, as she had always been good at managing her money.

Ms B was offered a face to face appointment with one of the Interventions officers. They sat down and went through a budget planner and the officer suggested various ways that she could save money or increase her income by doing some part-time work, and applying for a Discretionary Housing Payment (DHP).

"It was more personal [than when she had spoken to people on the phone], it wasn't about "this is what you're entitled to" it was about looking at what is going on, and working out, how can she help me... She sorted everything out before it even got to the next rent payment."

Following the appointment, the officer discovered that the customer was benefit capped by too much, so this was reversed, which increased her income by £200 per month. Ms B mentioned a substantial credit card debt from three years ago relating to a Council Tax bill. The officer realised that the interest was so high that the loan was not being paid off at all. Ms B was offered and accepted a Credit Union loan to pay off her credit card, and the arrangement also ensured Ms B was saving £10 a month.

"Just having someone to sit down with you and just rethink it a little bit. It's really good, having that support.... there's no need to have the problems get to an eviction, if you can prevent it beforehand."

The officer also noticed that Ms B was paying a lot for her broadband and TV package and suggested she call them to negotiate a better deal. Ms B was very grateful that the officer kept in touch to see how she was getting on, and emailed her to remind her to ring her broadband provider.

Since receiving support, Ms B has been able to pay her rent, and her home is no longer at risk. Her credit card debt is now manageable and will be cleared within two years.

Private rented tenant with rent arrears – eviction notice stopped

Having lived in her 3 bedroom flat with her 4 children for 7 years, Miss X was affected by the benefit cap twice and was struggling to pay for her rent. By November 2016, she was in rent arrears of £2,000 and had received an eviction notice.

Ms. X contacted the Family Centre who engaged with the council service in budget planning and Discretionary Housing Payments (DHP). The caseworker also liaised with the customers letting agency and was able to halt the eviction procedure as they awaited a decision from DHP.

Ms X was awarded DHP which covered the shortfall in rent until July 2017 and her rent arrears were also paid for.

The family were able to live in their preferred location which meant no disruption to the children who were taking their GCSE's.

With the help available from the council, Ms X was able to take control of where she lived and the school her children stayed in as a result. She is also receiving help to find work with a referral in to the council's Employment Support Service.

Without Mrs X's active engagement with the council, she would have been evicted and gone through a long homelessness journey with at least 18 months waiting time to be housed. Without engaging and being proactive, Customer One and her family would have been unsettled and it would have been unlikely that they would get a council house.



*"I didn't know where to go, where to start, but **the council pointed me in the right direction and without it, I think I would have lost my home.**"*

What can you do?

Take control of your move today and visit <https://www.croydon.gov.uk/housing/your-home-your-move> for more information.