



Private Rented Sector Debt Helpline Case studies

(Client names have been anonymised)

Case study 1: Thomas

Thomas had been living in a 3 bedroom property despite living on his own and was accruing rent arrears. He was claiming universal credit but paying deductions and housing benefit and needed to find £128 towards his monthly rent as housing benefit did not fully cover this. This situation resulted in Thomas being over £2400 in arrears. A section 8 had been issued but had not yet been acted upon.

The adviser encouraged Thomas to apply for employment support allowance and he was put on a support group. He was advised to discuss the deductions with UC and as a result the amounts being deducted were lowered and Thomas was £140 a month better off. He was advised to apply for a personal independence payment and the 'HelpU' scheme at Welsh Water which are both ongoing claims.

The adviser wrote to the landlord for a full breakdown of the arrears and negotiated a hold on proceedings. The tenant was encouraged to speak to the landlord and they came to an agreement that full rent will be payable from the end of January and arrears will be deducted at £40 a month which both the client and landlord are happy with. The landlord agreed not to proceed with the section 8. **Thomas was delighted with the service as he had been terrified of being evicted.**

Case study 2: Jenny

Jenny was living in a private rented 3 bedroom home with 2 dependents 1 and 4 years old. She was in receipt of Universal Credit which includes housing and child elements and was receiving standard rate for both elements of personal independence payments. Jenny was suffering with severe mental health problems due to her ex-partner being hospitalised and on a life support machine. She had accessed support through her GP and has been placed on suicide watch and checks in weekly with her GP.

Jenny stated that she had recently started to withhold rent from her landlord so she could put the money towards childcare so she and her children could get some respite from their current situation.

Jenny was offered a debt appointment, where her situation was explored and this allowed her the time and space to explain the issues she is currently facing.

The adviser explained what priority debts and non-priority debts are and how in the case of rent this could lead to eviction if unpaid. Jenny was advised on how she could approach her landlord for a rent reduction.

Case study 2: Jenny (cont'd)

The adviser looked into charities that could look to offer the client help regarding childcare and gave her details for Gingerbread and Turn2us as well as looking into the council's childcare scheme.

As a result of the advice and signposting links shared with Jenny she felt empowered to propose a rent reduction with her landlord.

Whilst this was not agreed Jenny identified through the budgeting part of her appointment that she had the money to cover the rent and is looking into help for childcare through the council and charities links which were shared.

Jenny said she felt 'a weight had been lifted' by being able to talk through the issues she was facing.

Case study 3: Samantha

Samantha called after her landlord advised her to discuss the tenancy saver loan scheme. Samantha was self employed as a barber and due to a lack of income during Covid she got into rent arrears of £1325 with her landlord as well as water arrears and credit card debts of £8000. The client had not been issued a section 8 or 21 as of yet.

Samantha made a payment plan with the landlord paying an additional £55 on top of her standard rent to prevent any eviction action from being taken.

Samantha was looking for guidance on how to apply for the tenancy saver loan.

The adviser provided information about the service, went through all her debts and sent holding letters to her creditors. The adviser explored her circumstances and then checked her eligibility for the tenancy saver loan scheme before directing her to make an application.

The current legislation regarding evictions was clearly explained to her and she was relieved to understand the notice period required before she could be evicted.

Case study 3: Samantha (cont'd)

Samantha was also referred to our consumer service and business support helpline to get advice in relation to a business dispute she had at the salon. The adviser agreed to keep the case open until the client felt her debt situation was under control.

Samantha was provided with an email containing further guidance information and a summary of agreed tasks to progress her case.

Samantha felt reassured and thanked the adviser as she felt much better about her situation and felt relieved for the help received. She has been able to apply for the tenancy saver loan however the outcome of application is yet to be determined. Casework is ongoing to help her further with the other debts and also to address the rent arrears in the event she is unable to get the loan.