



# Money Advice Team

## Case Study

### Background

This customer is a single parent of one dependent child and is living with a lodger in social housing accommodation with 3 bedrooms. They took over the tenancy when their mother went into a hospice.

They're also in receipt of universal credit, child benefit and carers allowance.

### Issue

She has put the wrong tenancy start date onto her Universal Credit journal, and therefore, had not paid the rent from when she took the tenancy over. This resulted in rent arrears.

Also, she received a speeding fine for which, she advised she was not driving the car at the time it was issued. She was not in receipt of Council Tax support and has numerous non-priority debts.

### Actions Taken

- A Benefit check was completed: there is no carers element in Universal Credit, and Universal Credit were not aware that they were living with a lodger.
- We provided information to this client and the social worker about correcting the speeding fine with the correct driver.
- We assisted her with putting in a claim for Council Tax support
- She has also been advised about applying for a DHP (Discretionary Housing Payment) as the lodger could be classed as an occupant of the home and one of the bedrooms, which would result in bedroom tax being due. This also helps her with housing costs.
- We helped her with appealing a Universal Credit backdate request for housing costs.
- Big Difference scheme has been applied for
- We're now looking at long term debt strategies for her

### Outcomes

- Carer's premium awarded in Universal Credit claim – she is to receive an extra £162 per month.
- Council tax support has also been awarded, reducing the bill to £0.
- £1496 has been back paid for the housing costs, clearing her rent arrears – DHP not needed as lodger is on PIP and bedroom tax would not apply.
- PMW Property are looking at budgeting, fuel switching and the Big Difference scheme for water arrears.