Appendix 5 – 2017/18 DHP and DCTPS examples

2017/18 Discretionary Housing Payment case studies

Examples of support that has been provided includes (real examples, names have been changed)

Help with moving home

Mary is in her forties and lives with her four children, three are grown up and one is still at school. One of her grown up daughters has health issues and is unable to work. Mary provides her daughter with some care but this limits her employment opportunities. Mary's landlord issued her with an eviction notice as he wanted to sell the property. We provided a Discretionary Housing Payment to cover the deposit for a new property. The only property Mary had been able to find for her family was more expensive than her old home. We provided an ongoing Discretionary Housing Payment for 12 months to help with the shortfall caused by the cost of the new home. At the same time as moving home one of Mary's sons was able to find a job but it was low paid. We awarded ongoing Discretionary Housing Payment towards the deduction from Mary's Housing Benefit in respect of her son's new job.

Help with under occupation deduction

Samira lives with her two children. She was in receipt of Housing Benefit but has now moved on to Universal Credit. She rents her home from a Registered Provider. Her home is too large for her so she is affected by the under occupation deduction. This means that the amount she gets in her Universal Credit towards her housing costs is reduced by 14% of her rent. She has attempted to keep up with this in the past but her arrears eventually built up to nearly £900. We agreed to award Discretionary Housing Payment from April 2018 to cover this deduction on an ongoing basis. Samira has an agreement with her landlord to make regular payments towards the arrears. If Samira is able to keep up with these regular payments we have offered to pay £200 off the arrears in October and to make a similar payment again in March 2019.

Louisa is a 22 year old care leaver who rents a home from a Registered Provider. When she moved in to the home she was working and was able to pay the rent herself. Unfortunately Louisa had some health issues and she lost her job. Because her home is classed as too large for her, her Housing Benefit is reduced by 25%. She has realised that she needs to register with Manchester Move to find a one bedroom flat. We have agreed to award Louisa Discretionary Housing Payments to cover her arrears plus her ongoing shortfall while she works with her landlord to find a smaller home.

Help with arrears and ongoing budgeting

Lee lives with his 11 year old son. He is working part time and receives some help from Housing Benefit towards rent. His earnings often change and this causes changes in his Housing Benefit and Tax Credit awards. He has had problems budgeting and keeping up with his rent payments. We agreed to award Discretionary Housing Payments of £950 to clear his rent arrears and made an ongoing weekly award of £40 for 6 months while he tries to increase his hours at work and improve his financial situation.

Help with the Benefit Cap

Ruth has four children, the youngest is 2 years old. Ruth rents her home from a registered provider. Her Housing Benefit has been reduced due to the Benefit Cap for 18 months. Ruth has received DHP since she was capped to help her manage to pay her rent and adjust her budget. She is doing voluntary work and has registered her youngest child on a waiting list for free childcare. She is doing this in the hope of being able to get part time paid work soon. We agreed to award Discretionary Housing Payments of £30 for a further eight months while Ruth prepares to move in to work.

2017/18 Discretionary Council Tax Payment Scheme Examples of support offered by the Council's scheme

Tracey is 50 and has two daughters under 16. Her husband died in 2015. She had a brain tumour in 1993 which left her with back problems and she suffers from ME and memory problems. Her daughters help with her care. She is a homeowner so has a mortgage to pay. Her only income is from state benefits. She is trying to get herself back into education to be able to get back to work. Although Tracey did not have debts and had kept her Council Tax payments up to date, she had been struggling with day to day living and had been using food banks. Tracey was awarded £76.94 which cleared her 2017/18 bill. Her 2018/19 bill is up to date.

Sarah is 43 years of age and was diagnosed in 2005 with a low grade glioma which transformed to a high grade lesion in 2011. Since then Sarah's condition has worsened.. This has had a major impact on her quality of life and, due to seizures, meant she cannot drive or live independently. Her consultant gave her prognosis in 2012 that she would live around 5-7 years. Sarah is currently in a local community hospital in Scotland to be close to where her parents live and will remain there for the remainder of her life. We awarded £995.71 in DCTP and the family have assured that they will pay any outstanding balances once her property in Manchester is sold.