

Appendix six – 2018/19 DHP and DCTPS examples

2018/19 Discretionary Housing Payment case studies

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

Farha lives with her two children in a housing association property. Her home has three bedrooms but the under occupation rules expect her son and daughter to share a bedroom which means Farha is classed as having one spare bedroom and her Housing Benefit is reduced by 14%. However, her son has behavioural and emotional difficulties which mean he is unable to share with his sister. Farha is currently making a claim for Disability Living Allowance (DLA) for her son and once this is awarded we will be able to adjust her Housing Benefit to allow her the third bedroom in her Housing Benefit award. In order to prevent rent arrears building up while the DLA application is dealt with we awarded DHP to cover the 14% reduction from her Housing Benefit.

Phillip lives with his 4 children in a 4 bedroom housing association property. The ages of the children mean that he is treated as only needing 3 bedrooms. Phillip claims help for his rent through the Housing Element in Universal Credit, but because he is treated as having a spare bedroom this amount is reduced by 14%. Phillip's wife recently passed away and he is a carer for his disabled son. When his daughter is 16 later this year she will be entitled to her own Bedroom and Phillip's Housing Element will increase to cover his full rent. We awarded DHP to cover the 14% reduction until his daughter's 16th Birthday.

Rita lives with her two daughters. Rita is out of work so she receives Universal Credit which includes an amount to help her pay her rent (the Housing Element). Rita rents her home from a private landlord. Her landlord contacted her to tell her that she had to leave as he wanted to sell the property. Rita found a new property for her and her daughters to move to but she needed help with a deposit so she made an application for a Discretionary Housing Payment. We awarded Rita £600 so that she was able to secure a new home for her and her family.

Pauline lives with her son Christopher. Christopher is severely disabled with a life limiting condition. Their home has been adapted for Christopher. Pauline receives Income Support and Carers Allowance. She also receives Housing Benefit but her award is reduced because of a non-dependant deduction which means that Christopher is expected to pay £15.60 towards the rent each week. Christopher is unable to contribute this amount each week because his Personal Independence Payments go towards paying for his care. We awarded Discretionary Housing Payments of £15.60 each week to cover the non-dependant deduction.

Kyle was released from prison in spring 2018 and started work shortly after. He lives in supported temporary accommodation which is designed to help ex-offenders for up to two years once they leave prison. Kyle's wages are low and he receives Housing Benefit to help him pay his rent. Unfortunately his low wages have made it

difficult for him to keep up with his rent payments and rent arrears have built up. Kyle is registered on Manchester Move but his rent arrears were preventing him from bidding on a suitable property. We awarded a backdated Discretionary Housing Payment of £1,750 to clear his rent arrears. We have also made an ongoing Discretionary Housing Payment of £20 each week to help him keep up with his rent payments in the future.

2018/19 Discretionary Council Tax Payment Scheme

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

Colin is in his early 20s. He lives with and cares for his younger brother who is still at school. Earlier this year Colin's mother, who lived with him and his brother, suddenly died. Colin became responsible for paying the rent, the bills and the Council Tax. Colin works part time and receives Universal Credit. Colin has ongoing mental health issues which pre-date his mother's death, including insomnia, depression and anxiety. Although he had no Council Tax debt (his mother having previously been responsible for payments before she passed away), he was struggling to afford food and sustain rent payments. To support Colin a DCTP award of £236.11 was made to clear his opening Council Tax bill, allowing him to focus on buying food, paying for gas and electricity and sustaining his tenancy.

David and Nina live with their son. Nina is currently pregnant and David has a number of very serious health conditions which mean he is waiting for a transplant. They receive Universal Credit and Council Tax Support. David recently had his disability benefits re assessed and as a result their income dropped by £90 each week. David needs to travel to the hospital on a regular basis and this results in significant travel costs. They have taken out doorstep loans to help with their debts. A DCTP award of £299 was made to clear David and Nina's Council Tax arrears for the previous three years. Clearing these arrears meant that they have been able to keep up to date with their Council Tax payments for this year rather than continuing to accumulate debts each year.

Nasreen lives with her husband Aazim. Nasreen has had cancer and is also suffering from anxiety and depression. She has undergone treatment for her cancer which has left her with mobility problems, leading to increased living costs. Her husband Aazim has had finish work and he also has some health problems. They are waiting for adaptations to be made to their home for Nasreen. They applied for Personal Independence Payments some months ago but they have not yet received a decision. A DCTP award of £240 was made to clear their outstanding Council Tax bill and the outstanding court costs of £246 were also removed from their account.