

Appendix 1 – Case Studies

Case Study 1:

Ms J joined the pilot in April 2017. She was a young single mother with one child working 16 hours per week as a kitchen assistant in a school. Due to her income, she was not entitled to full Housing Benefit, and often struggled to pay the full rent each month. Her financial situation was complicated by the presence of other debts. As such her landlord was considering eviction, prior to her joining the pilot.

After joining the pilot, the Council paid a top-up payment to ensure her rent payments were covered. The landlord's rent was guaranteed by the Council, so the risk of eviction was averted. The Housing Coach's initial assessment was that Ms J needed to increase her hours of work and seek help with her debts. They supported her to increase her hours of work, which meant that when her top-up payment was reviewed, Ms J felt she could manage the payment of rent by herself.

As Ms J was in a more settled situation, she was able to start thinking about her long term future. She came to recognise that moving outside Oxford would improve her financial position as a result of reducing her housing costs. This ended up with Ms J moving to Swindon. Her property in Oxford is still within the pilot, and will be used to house another family at risk of homelessness.

Case Study 2:

Mr D was an existing Home Choice tenant. He was married with children, and in full time work. However he was making inconsistent rent payments, and his landlord was threatening eviction. Mr D also had significant debts. He joined the pilot in February 2017. Initially Mr D felt that he didn't need a top-up payment as he thought he could afford to pay the difference between his Housing Benefit and rent. Unfortunately two months later Mr D lost his job. His case was reviewed and a top-up was awarded. The conditions of this were that he engage with support offered by his housing coach to manage his rent account, look for another job and address his money management issues with Citizens Advice Oxford.

The housing coach provided employment support to both Mr D and his wife, who obtained a job working 25 hours a week, which entitled the couple to Working Tax Credits. Mr D is claiming Jobseekers Allowance and looking for night shift work as he now looks after his children in the daytime. The housing coach helped Mr D sort out his rent payments, and a review of his rent account showed that he was in credit by £1,200.00. This money was used to clear some of his debts. Citizens' Advice helped restructure his debt payments, resulting in reduced monthly outgoings. The family no longer need the top-up payment, as they can afford to pay this themselves.

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