

# CASE STUDY

## MISS R

Our customer, Miss R, started to fall into arrears earlier this year. Unfortunately, our calls, emails and letters went unanswered and Miss R's account slipped further into arrears.

Once we made an application to have her rent paid directly to us from her Universal Credit account, it was clear Miss R wasn't being paid what she should. Her partner had moved out in 2019 but she was only receiving half the amount she was due as her partner's name was still on the tenancy. When a joint tenant leaves a property and remains on the tenancy but is no longer paying rent, this is known as an 'untidy tenancy' and can be solved fairly easily.

We knew there was a simple fix but needed the customer to engage with us. Moat's Neighbourhood Services Manager visited her home to knock on her door, without luck. On the third visit, Miss R answered and had a socially distanced chat with Moat's

Neighbourhood Services Manager who explained that we could help. The customer admitted she had received our messages but was anxious, depressed and had lost a large portion of her salary due to the pandemic.

We worked with Miss R to update her Universal Credit journal and prove she'd been underpaid for the past 13 months. With our support, she was able to get a back payment of £6082.05 which cleared her arrears and put her account into credit. We also gave advice on council tax benefits and moved her onto a voluntary payment agreement. It was a great success that kept Miss R's roof over her head and put a stop to court proceedings.