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The main issue is the length of time claimants have to wait for their first UC payment to come through, usually 5 weeks, which puts all new claimants in arrears. The Housing Officers are making arrangements with tenants to pay by direct debit in the first instance and then will consider asking for direct payments of the housing costs. Claimants also have the right to have the payments sent directly to us through the Scottish Flexibility arrangements, but this puts them further into arrears.

We will continue to monitor and report on UC claims and to advertise our Financial Inclusion Services.

## **6. Staff Attendance**

The percentage of days lost through staff sickness absence 1 April to 30 June 2019 is 0.03%.

## **7. Financial Inclusion Service**

### **Financial Inclusion Advice**

We are reporting a financial gain of £42,763.22 for our financial inclusion service between 1 April and 30 June 2019.

The Financial Inclusion Officer had 45 cases carried over from the previous quarter, 21 new referrals and closed 11 cases during the quarter. Out of these 11 cases, 2 were referred for rent arrears. Through the Financial Inclusion Officer's involvement, the rent arrears were reduced by £1,271.15.

She also helped 2 people renegotiate their debt e.g. one person was paying £80 per week and she managed to reschedule the debt to £50 per week, giving a weekly financial gain of £30. Taking both tenants' circumstances into account this produces a gain of £4,075.00 annually.

A total of £8,263.89 was gained for 3 tenants in back dated benefits. New benefits awarded to 4 tenants ongoing made them better off by £565.27 weekly. Taking all their entitlements into account this produces a financial gain of £29,153.18 annually.

### **Heat Energy Advice**

The Heat Energy Advice Officer helped 9 tenants with their billing, tariffs, debt and warm home discounts in the last quarter leading to a financial gain of £1,160.72. He also contacted all tenants after the electrical heating upgrades to offer an energy 'health check'.