

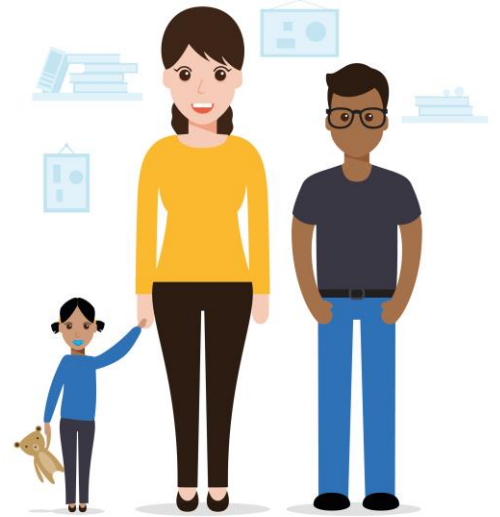
Case Study

Registration:

Lucy was looking for social housing and has been on Bucks Home Choice waiting list for a year. She heard about Twenty11 and decided to register on the Twenty11 portal to bid for a 3-bed home. She is a single mother with two children aged 16 and 2. We acknowledged her application within 5 working days of receiving her application.

Education & Assessment:

After watching a couple of Twenty11 Videos Lucy passed the assessment which confirmed her understanding of the Twenty11 concept, and she was able to proceed and upload her ID for 'right to rent' checks (in-line with the Home Office guidance) and proof of Income documents to allow us to understand her household income and calculate her rent while assessing her application.



Case Study



Verification:

Lucy uploaded her ID and a picture of herself for us to verify her identity. She also uploaded the last 3 months bank statements. Lucy was not working at the time of the application but received employment support allowance. Therefore, she provided us with a copy of the benefit entitlement letter. We confirmed receipt of her documents and advised her that the assessment process could take 2-4 weeks depending on how quickly she provides any additional information we may request from her during the assessment process. We also advised her that the pre-tenancy checks will include credit and landlord references to verify all the information she has provided.

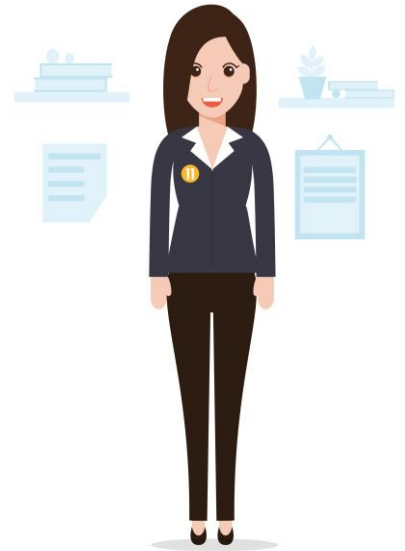
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Pre-tenancy Assessment Process:

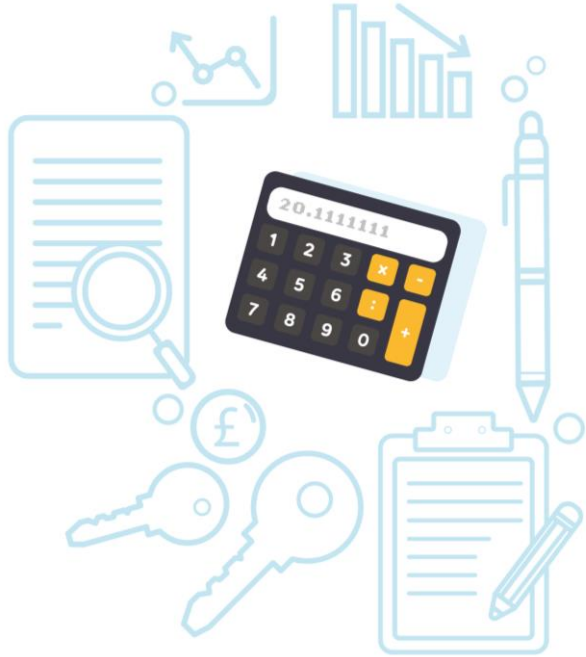
Lucy passed our internal assessment process which is conducted in line with our Twenty Allocation policy and showed no issues regarding maintaining a tenancy. She was also candid with us with her credit history having been in debt during her past, running a credit check had revealed some previous history with missed payments that led to a lower score, but this was not rental arrears related. Lucy was very open and honest regarding her efforts in trying to manage the debts but also appreciated the support that the Community Potential Specialist (CPS) would support her should she be successful in getting a Twenty11 home.

In discussion with her, she advised us that she has just secured a part-time position with a local employer. Her eldest son is in last year of school, and she was keen to get back into part-time employment with her daughter being eligible for free childcare.

She also revealed that her current accommodation was **£1300 per month** which would be reduced to **£960 per month** in a Twenty11 home around HP12 or HP13 postcode area. We did a financial calculation based on expected income from her new employment and assistance from Universal Credit would see an increase in disposable income that would help with budgeting her finances.



Case Study



Rent Calculations

Market Rent - £1200 per month

Advertised Rent (80%) - £960.00 per month

LHA (Local Housing Allowance) - £947.92 per month

Calculated Rent (capped 70%) - £840.00 per month

According to our rent setting policy and procedure, Lucy would receive a capped 70% rent of **£840.00 per month** as LHA was higher than 70% of the market rent and because she is on low income that meant she did not qualify for a discounted rent.

The above calculation was clear that she would benefit from a Twenty11 property not only she would have enough money to pay her rent but also have enough to manage clear her debts.

She would also benefit from having access to life coaching support that could see her increase her household income in the future and realise her potential.