

Direct Debt Line

Dealing with debt, fighting poverty



DDL is a charity which provides free money advice to people on low incomes and works with landlords to promote financial inclusion.

We aim to

- Help reduce tenant's debt problems by encouraging them to acknowledge and deal with the situation they are in.
- Place tenants in a better position to manage their finances and tenancies in future.
- Support RSLs in meeting their social objectives and responsibilities to their tenants.
- Help RSLs make savings in terms of reduced rent arrears, fewer evictions and wasted staff time.

*Levels of rent arrears have fallen by 10%. The **Direct Debt Line** service has more than paid for itself. **Hyde Martlet***

About the DDL service

By providing a money advice service which aims to maximise income and help clients prioritise expenditure, tenants are far less likely to find themselves in rent arrears. **Our advisers help tenants to:**

- *Negotiate with creditors to ensure that the most important bills get paid first*
- Apply for grants to clear priority debts
- *Make applications for all types of benefits and tax credits*
- Budget for the future
- Access affordable credit and easy-to-access savings accounts

We work with a range of Registered Social Landlords which refer tenants who are in, or at risk of, falling into rent arrears. Our advisers work hard to encourage debtors to work with DDL to prioritise their expenditure **reducing rent arrears, reducing evictions and preventing voids.**

For a results-based fee DDL offers RSLs detailed reports to demonstrate the impact of their investment on recovery of rent arrears and we can provide training to front line workers improving understanding of financial inclusion and maximising take-up of an agreed service.

THE PRE ACTION PROTOCOL

Contracting with DDL can help RSLs meet their duties under the Pre Action Protocol. These include an obligation to provide assistance with housing benefit claims and to seek alternative negotiated ways to recover arrears without court action.

Since autumn 2007, DDL has:

- Received more than 2,000 referrals
- Dealt with more than £4m of debts
- Advised tenants with £1.7m of rent arrears
- Helped clients claim more than £300,000 in additional benefits
- Assisted tenants to claim £1,000s of grants to repay utility debts

Offering the DDL service to tenants in financial difficulty was hugely beneficial.

London & Quadrant

DDL currently works with

- Lewisham Homes
- Hyde Martlet
- Hyde Kent Region
- Hyde Minster
- Amicus Horizon Group
- London & Quadrant
- Hexagon

The business case for money advice:

Research from **Community Finance Solutions** suggests that an eviction can cost a landlord up to £6,500.

An investigation by **CRISIS** put the annual costs of eviction for a single person at £9,000

North Devon Homes believe that it costs £2,000 to recover every £1,000 of rent arrears

DDL provides a service which aims to prevent these costly evictions and we are confident that for every £1 invested in our service, landlords will earn much more in recovered arrears and reduced voids.

www.directdebtline.com

Find out more about DDL, the services we offer and the people with whom we work by visiting our website. You can also download recent reports and get more information about how we are run and operate.

Want to find out more?

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