

## ABERDEEN CITY COUNCIL

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<b>COMMITTEE</b>	Communities, Housing and Public Protection
<b>DATE</b>	26 August 2025
<b>EXEMPT</b>	No
<b>CONFIDENTIAL</b>	No
<b>REPORT TITLE</b>	Rent Assistance Fund Evaluation 2024/2025
<b>REPORT NUMBER</b>	F&C/25/193
<b>EXECUTIVE DIRECTOR</b>	Andy MacDonald, Eleanor Shepherd
<b>CHIEF OFFICER</b>	Jacqui McKenzie, Isla Newcombe
<b>REPORT AUTHOR</b>	Angela Kazmierczak
<b>TERMS OF REFERENCE</b>	1.1.1

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### 1. PURPOSE OF REPORT

- 1.1 To present the evaluation findings from 1 April 2024 to 31 March 2025 of the pilot Rent Assistance Fund funded from the 2024/2025 Housing Revenue Account (HRA) Budget.

### 2. RECOMMENDATIONS

That Committee

- 2.1 Instruct the Chief Officer – Finance to refer the Rent Assistance Fund to the 2026/27 HRA budget process, with a recommendation to adopt as a permanent, business-as-usual provision following the success of the pilot.
- 2.2 Approve the updated criteria and management procedure of the Rent Assistance Fund for 2025/2026 detailed in Appendix 1.
- 2.3 Authorise the Chief Officer – Housing to make such changes to the criteria and management procedure of the Rent Assistance Fund as they consider appropriate from time to time and to inform members of any such changes through Service Updates.
- 2.4 Instruct the Chief Officer – Housing to formally evaluate and report the impact of the Rent Assistance Fund every two years to the Communities, Housing and Public Protection Committee.

### **3. CURRENT SITUATION**

3.1 At inception it was agreed that the Rent Assistance Fund would be monitored and measured through the outcomes to the Social Housing Charter and, therefore, evaluation would consider the extent to which the pilot fund:

- Reduced financial hardship for tenants receiving a Rent Assistance Fund award.
- Had a positive impact on the health and wellbeing of tenants by helping ease their financial burden.
- Supported tenancy sustainment.
- Helped prevent homelessness and the additional resource and cost pressures that homelessness brings.
- Reduced the numbers of cases escalated to court action.
- Increased tenant confidence in the council as a supportive landlord.
- Increased numbers of tenants benefitting from debt/money advice.
- Helped mitigate financial hardship caused by Welfare Reform.
- Increased the level of tenant engagement in the management of the payment of rent and rent arrears (repayment arrangements).

The pilot fund's impact can already be measured against several key criteria highlighted throughout this evaluation. For others, particularly health and wellbeing, meaningful effects are likely to surface only over a longer period. Although these outcomes have not yet been assessed, evidence consistently shows that alleviating poverty brings substantial benefits: with adequate financial resources, families can obtain nutritious food, secure housing and reliable healthcare, all of which strengthen physical health. At the same time, greater financial stability reduces stress and anxiety, leading to improved mental-health outcomes.

#### **3.2 Headline Results (1 April 2024 – 31 March 2025)**

- 608 referrals received during the pilot year.
- 498 referrals (92 %) were approved and 46 (8 %) declined.
- £450,830.50 of the £500,000 budget was spent, with an average award of £903.46.
- 454 tenants (91.1 %) remain clear of new arrears; 44 tenants (8.9 %) returned to arrears after a median 6.2 weeks.
- Average case handling time was 31 calendar days (excluding weekends).

### **3.3 Design and Implementation of the Pilot**

During the 2024/2025 pilot phase of the Rent Assistance Fund, a range of referral and targeting strategies were tested to assess their effectiveness in identifying and supporting tenants at risk of financial hardship. These approaches were designed to maximise reach, ensure fairness, and inform future policy development. The following models were trialled:

#### **Rent Assistance Fund – Referral Pathways**

- Traditional referral-based applications were accepted from internal and external referral partners, including the Financial Inclusion Team, Housing and Support Officers, Social Work, and third sector organisations, resulting in 98 approved cases.
- Data led proactive identification of tenants experiencing financial hardship through analysis of internal data highlighting static rent arrears balances, leading to 106 successful awards.
- Utilising the Low-Income Family Tracker (LIFT), targeted support was directed towards households with identified vulnerabilities such as low income and child poverty indicators, assisting 72 households successfully.
- Targeted support was also provided to tenants initiating Universal Credit claims, especially those in new tenancies at higher risk of rent arrears, achieving 222 successful awards.

## **4. ANALYSIS AND EVIDENCE**

### **4.1 Demographic Reach of Approved Households (n = 498)**

The Fund is effectively channelling support to tenants under the greatest financial strain, particularly those with very low incomes, long-term health conditions, and those residing in the most deprived neighbourhoods. This targeted approach ensures that the most vulnerable households receive the necessary support to maintain their tenancies.

- Very-low-income, predominantly White (94 %), single adults (68 %), most of them women (58 %) who rely almost entirely on benefits (84 %) and often face long-term health conditions (63 %).
- Nearly half (49 %) are deemed “unfit for work”.
- 73% of clients live in Scotland’s most deprived 40% of neighbourhoods (SIMD 1–2), with 30.5% in SIMD 1 and 42.1% in SIMD 2. In contrast, only 4.7% come from the least deprived decile.
- Minority ethnic tenants receive awards are in proportion to their 4–5 % share of the current arrear’s caseload.

- Comparing recipients with the full arrear's caseload shows the Fund closely mirrors the profile of tenants most at risk of eviction, with no under-representation of key equality groups.
- Currently, only 8 % of awards go to low-paid working households, highlighting a potential gap in support for those experiencing in-work poverty.

## 4.2 Evaluation Criteria and Referral Outcomes

### 4.2.1 Criteria: Reduced financial hardship for tenants / Increased numbers of tenants benefitting from debt/money advice / Helped mitigate financial hardship caused by Welfare Reform.

The Rent Assistance Fund has disbursed £450,830.50 in awards across 498 approved referrals, with an average award of £903.46 per household.

As part of the pilot, the Financial Inclusion Team conducted comprehensive benefit checks at the outset of the Rent Assistance Fund referral process. This proactive approach delivered significant added value by not only addressing immediate housing costs but also identifying further entitlements that enhanced tenants' financial resilience.

Of those referred for consideration of a Rent Assistance Fund award, 129 tenants received additional benefits totalling £378,778.77. This outcome highlights the importance of ensuring that every tenant receives a benefit check at the point of initial referral. Embedding this step into the Rent Assistance Fund process not only maximises financial support for tenants but demonstrates the value of cross-service collaboration in improving outcomes for vulnerable households.

### 4.2.2 Criteria: Increased the level of tenant engagement in the management of the payment of rent and rent arrears (repayment arrangements).

Upon closure, tenants either switched to Direct Debit or agreed a schedule for their ongoing rent charges, lowering the risk of arrears recurring.

### 4.2.3 Criteria: Supported tenancy sustainment.

Follow-up monitoring shows that 454 tenants (91 %) have remained arrears-free, while 44 tenants (8.9 %) returned to arrears after a median 6.2 weeks, highlighting the importance of sustained engagement.

## **Tenants Who Returned to Arrears**

The analysis covers recipients who were back in arrears on 1 July 2025, excluding six active tenancies with arrears of less than one week (already on repayment plans) and four closed tenancies with small balances caused by terminations or Universal Credit's "one-home" rule after moves to other ACC properties; see Appendix 2 for full details.

### Overview of the cases (n =34)

Indicator	Figure
Current tenancies	29 (85%)
Former tenancies	5 (15%)
Total RAF awarded to these cases	£50,023.41
Median time to first new arrears	7.5 weeks
Median current arrears balance	£365
Total current arrears across cases	£16,086.44

### Triggers of new arrears

Reasons for new arrears	Cases	% 34	Median weeks
Universal Credit gap/suspension/shortfall	12	35%	7.5 weeks
Employment or hours change	8	23%	3 weeks
Other (prison, service charge, serious health flag)	4	12%	22.5 weeks
Tenancy ended/abandoned/moved	4	12%	13.5 weeks
Benefit clawback/deductions	3	9%	13 weeks
Payment method failure (DD bounced/missed)	3	9%	3 weeks

The table above shows that nearly 60% of relapse cases are triggered by income shocks, typically brief gaps in Universal Credit or sudden changes in employment, rather than any misuse of the Rent Assistance Fund award. These setbacks tend to cluster within the first two months, suggesting that a proactive welfare check around weeks 4 to 6 could help identify most at-risk tenants. Even when arrears do re-emerge, the median balance is relatively modest (£365), confirming that the Fund continues to protect households from serious debt.

#### 4.2.4 Criteria: Helped prevent homelessness and the additional resource and cost pressures that homelessness brings / Reduced the numbers of cases escalated to court action.

The Rent Assistance Fund has demonstrated significant cost avoidance through early intervention in rent arrears cases. By supporting tenants at risk of eviction, the programme has helped prevent the substantial downstream costs associated with homelessness, legal proceedings, and tenancy breakdowns.

An investment of £450,830.50 in the Rent Assistance Fund has resulted in estimated gross savings of between £1.28 million and £3.06 million. This equates to a return of £2.80 to £6.80 saved for every £1 invested, highlighting the strong financial case for continued support of the programme.

While a small proportion of tenants (8.9%) relapsed into arrears, the financial impact of these cases was limited. After adjusting for relapse-related arrears, the net savings remain substantial, with an adjusted ROI of £2.80 to £6.70 per £1 invested.

<b>Escalation stage at point of award</b>	<b>Cases</b>	<b>Cost basis</b>	<b>Savings (low)</b>	<b>Savings (high)</b>
CAPP – Court stage	18	£23,265 per prevented homeless case <a href="#">(Cyrenians Sept 2024)</a>	£418,770	£418,700
NOSP – Notice of Proceedings issued	16	£1,800 - £5,500 per case (legal, admin, lost rent)	£28,800	£88,000
PARL – Pre-Action Requirement	47	As above	£84,600	£258,500
AR03 – 2 <sup>nd</sup> arrears stage	50	As above	£90,000	£275,000
AR01 – 1 <sup>st</sup> arrears stage	367	As above	£660,600	£3,058,770
<b>TOTAL</b>	<b>498</b>		<b>£1,282,770</b>	<b>£3,058,700</b>

*The £1,800–£5,500 range reflects the combined administrative, legal, lost-rent and tenancy-support costs that Scottish local authorities typically incur once an arrears case moves beyond the initial reminder stage.*

#### 4.2.5 Criteria: Increased tenant confidence in the council as a supportive landlord.

By providing targeted financial support through the Rent Assistance Fund, the council demonstrates a clear commitment to safeguarding tenants from the risks of eviction and housing instability. This proactive intervention not only alleviates immediate financial pressures for households facing arrears but also signals the council's willingness to support its tenants in times of difficulty. Early feedback from the Commonplace survey, though illustrative, shows that five out of eight respondents now view the council more positively as a landlord, and four feel more confident discussing rent or money worries with the council.

These findings suggest that the fund is helping to foster a climate of trust encouraging tenants to see the council as a genuinely supportive and responsive landlord invested in their long-term wellbeing. The upcoming tenant satisfaction survey, scheduled for August–September 2025, will provide a more robust dataset to assess the wider impact of the fund on tenant perceptions and housing outcomes.

## 5. ANALYSIS OF HOUSEHOLDS DECLINED

- 5.1 The following analysis describes who the Fund declined, both demographically and socio-economically, using self-reported data collected initially and reasons for declining.

### Decline reasons (n=46)

Category	Cases	% Share
Ongoing rent not covered	13	28%
Income & Expenditure details not provided	9	20%
Surplus shown on Income & Expenditure	8	17%
Referral withdrawn (arrears cleared)	4	9%
Income evidence not provided	4	9%
No evidence of financial hardship	4	9%
Tenancy terminated	2	4%
No engagement with Money Advice	2	4%

- 29% of refusals stemmed from not providing Income and Expenditure details or evidence of income, suggesting procedural barriers rather than ineligibility.

### 5.2 Demographic profile of declined households

The data reveal that 89 % of declined Rent Assistance Fund households are either single-adult (61 %) or lone-parent (28 %) households, and nearly half (48 %) rely solely on state benefits for their income. Health-related vulnerability is marked, with 70 % reporting at least one limiting condition. Labour-market attachment is weak: only 9 % are in full-time employment, while 28 % are deemed as “unfit for work.” Geographically, approximately three-quarters (≈ 75 %) reside in SIMD deciles 1-4, Scotland’s 40 % most-deprived neighbourhoods.

Decline decisions are driven less by the scale of arrears than by procedural hurdles: 29% of refusals stem from missing or incomplete evidence (e.g., income-and-expenditure forms or supporting documents), and 28 % is due to the ongoing rent not being covered.

Taken together, these figures highlight that refusals disproportionately affect households with intersecting disadvantages, low income, limited employability, poor health and residence in areas of entrenched deprivation, yet they are excluded mainly by procedural hurdles. Streamlined evidence gathering, direct support with documentation and more flexible affordability assessments are therefore critical to prevent the Fund reinforcing existing inequalities.

## **6. FEEDBACK**

### **6.1 Referrer Feedback**

As part of the ongoing review of the Rent Assistance Fund, feedback was collected from referrers via a questionnaire and through engagement at team meetings with internal and external partners. The aim was to assess the effectiveness of the Rent Assistance Fund and identify opportunities for improvement.

Key Findings:

- The Rent Assistance Fund is widely regarded as a valuable tool that enhances engagement with tenants and supports those who have fallen into rent arrears through no fault of their own. It is seen as instrumental in promoting tenancy sustainment and reducing the risk of homelessness.
- While the majority found the eligibility criteria clear, some areas require further clarification. In particular:
  - The term “engagement” needs a more precise definition.
  - The requirement that tenants “must have agreed and maintained a repayment arrangement where applicable” needs clearer guidance on what constitutes compliance.
  - The expected timeframe for covering ongoing rent should be standardised and communicated more clearly.
- Administrative Improvements:
  - There is strong support for integrating the Income & Expenditure section directly into the referral form to streamline the process.



## 6.2 Tenant Feedback

### Tenant feedback (Commonplace survey, n = 8)

A Commonplace survey logged 44 site visits but only eight completed questionnaires, so findings should be read as illustrative rather than representative. We will review alternative feedback mechanisms such as the upcoming tenant satisfaction survey to increase the level of participation and better capture tenant experiences.

Despite the small sample, the responses point to clear benefits:

- Seven said the RAF helped them cover essential living costs, reduced stress, and improved their sense of housing security.
- Five now hold a more positive view of Aberdeen City Council as landlord.
- Four feel confident discussing rent or money worries with the Council in future.
- None had yet used additional support services (e.g., debt advice or budgeting), suggesting a gap for follow-up referrals.

In addition to the structured responses, most feedback received has been anecdotal, with tenants often expressing their gratitude in person when informed of the outcome. One tenant shared:

*"I just want to say thank you so so much for keeping at my application! It sounds silly but yourself and the panel have honestly given me a fresh sheet. Thank you for giving me the chance to start all over and the kick up the backside I desperately needed! Won't be getting myself into a deep hole like that!"*

This comment illustrates the emotional and motivational value of the support, reinforcing the importance of the fund in helping tenants regain stability and confidence.

## 6.3 Case Studies

The following case studies demonstrate how the Rent Assistance Fund has made a significant difference in the lives of tenants facing complex challenges. Through these real-life examples, it becomes clear how tailored financial support, and collaborative interventions have addressed a range of needs, promoted stability, and fostered positive changes in both financial and personal wellbeing.

**Name: Jeanie**

## Older person living alone with health and mobility challenges



“I want to feel safe and independent in my home, without worrying about money or feeling alone.”

### About Jeanie



- ▶ Jeanie, 67, lives alone with her two dogs. She receives a State Pension and an Occupational Pension.
- ▶ Jeanie has several health issues that limit her mobility and cause breathlessness, meaning she relies on taxis to get around.
- ▶ Her home environment had deteriorated due to hoarding and social isolation, and she was sleeping downstairs.
- ▶ At referral, she had rent arrears of £5,349.36. Initial contact with money advice services was challenging. A joint home visit by Housing and FIT led to a turning point in engagement.
- ▶ Jeanie signed forms for RAF and DHP, accepted help with her home, and agreed to support with her hoarding. After being awarded Attendance Allowance, Jeanie became entitled to full Housing Benefit and Pension Credit.
- ▶ Her financial and living situation stabilised, and she began participating in community activities.
- ▶ One year on, her rent is up to date, and her emotional and physical wellbeing has improved.

### What does Jeanie need?



- ▶ Support to manage finances and maintain rent payments.
- ▶ Access to benefits she is entitled to, such as Attendance Allowance and Pension Credit.
- ▶ Help with managing hoarding behaviours and improving her home environment.
- ▶ A safe and accessible living space that supports her health and independence.
- ▶ Emotional support and opportunities to reduce loneliness.
- ▶ Reliable and affordable transport options.

### What is Jeanie feeling?



- ▶ Overwhelmed by financial pressures and housing arrears.
- ▶ Isolated and disconnected due to living alone and poor mobility.
- ▶ Embarrassed and reluctant to engage due to the condition of her home.
- ▶ Reassured by the coordinated support from FIT and Housing.
- ▶ Relieved that her benefits now cover her housing costs.
- ▶ More confident and optimistic about the future.

**Name: Annie**

## Adult with severe cognitive and learning disabilities



“I just want to feel safe and not have to worry about losing my home.”

### About Annie



- ▶ Annie is 32 years old and has severe and complex cognitive disabilities and learning difficulties. She was previously cared for by her mother, who passed away. After this loss, Annie struggled to manage bills, payments, and official correspondence.
- ▶ At the point of referral, she had rent arrears of £7,811.03. She had been receiving ESA and PIP and had recently migrated to Universal Credit and Adult Disability Payment.
- ▶ CFINE, upon engagement, documented Annie's inability to manage her affairs due to her disabilities and lack of support.
- ▶ The Financial Inclusion Team (FIT) found that rent arrears stemmed from a missed Housing Benefit review form, which she had been unable to complete on her own. FIT worked with CFINE to complete the form and submit a revision request to the DWP explaining the delay. The request was accepted, and Housing Benefit was backdated up to Annie's UC transition point.
- ▶ This intervention prevented court action and the need to access the Rent Assistance Fund. Family members have since stepped in to help with her care and finances. Annie's rent account has now been fully up to date for four months, showing a remarkable turnaround in her housing situation.

### What does Annie need?



- ▶ Ongoing advocacy to manage benefits, bills, and correspondence.
- ▶ Clear and compassionate support to navigate official systems.
- ▶ Help with budgeting and maintaining regular rent payments.
- ▶ Emotional and practical support from trusted individuals or family.
- ▶ Stability in her tenancy and assurance that her needs are understood.
- ▶ Coordinated working between services to address issues early.

### What is Annie feeling?



- ▶ Confused and overwhelmed by official letters and processes.
- ▶ Vulnerable and anxious following the loss of her mother.
- ▶ Relieved that her rent arrears were resolved and court was avoided.
- ▶ Reassured by the support from CFINE, FIT, and her family.
- ▶ More settled and secure now that her tenancy is stable.
- ▶ Hopeful for continued support to help manage her day-to-day life.

## **7. CONCLUSION**

The 2024/25 pilot of the Rent Assistance Fund has demonstrably achieved its core aim: preventing arrears from escalating to eviction while strengthening tenants' financial resilience. Over 498 households received timely support, of whom 91 % have remained clear of new arrears. Early intervention yielded an estimated £2.80–£6.70 of avoided costs for every £1 invested, delivering up to £3 million in savings to the Council and wider public services. The fund also unlocked £379k in previously unclaimed welfare entitlements, further boosting household incomes.

Evaluation confirms the fund is reaching the tenants most at-risk single adult, benefit dependent households in the city's most deprived areas without evidence of systemic under-representation of protected groups. Where applications were declined, 29% were for missing evidence, indicating that procedural barriers, rather than ineligibility, are excluding some of the very households the fund seeks to protect.

Overall, the pilot has proved both effective and value-for-money. Retaining the fund as a permanent HRA provision will safeguard at-risk tenancies and continue to deliver strong financial returns for the Council.

## **8. NEXT STEPS**

- Review the declined cases to maximise support for those seeking assistance and make any necessary adjustments to the criteria to ensure fair and inclusive access to the funding where appropriate.
- Undertake targeted engagement with services and Third Sector providers supporting those living in SIMD 1 with the aim of increasing referrals.
- Explore ways to simplify the referral process.
- Use targeted outreach to engage low-paid working households just outside current eligibility, who currently make up only 8% of RAF awards and risk being overlooked.
- Undertake a further formal evaluation of the Rent Assistance Fund in July 2027 to help determine any further actions required to maximise impact.

## **9. FINANCIAL IMPLICATIONS**

- 9.1 The Rent Assistance Fund has demonstrated significant cost avoidance through early intervention in rent arrears cases. By supporting tenants at risk of eviction, the program has helped prevent substantial downstream costs associated with homelessness, legal proceedings, and tenancy breakdowns.

An investment of £450,830.50 in the Rent Assistance Fund has resulted in estimated gross savings of between £1.28 million and £3.06 million, equating to a return of £2.80 to £6.80 saved for every £1 invested 1. After adjusting for

relapse-related arrears, the net savings remain substantial, with an adjusted ROI of £2.80 to £6.70 per £1 invested.

## 10. LEGAL IMPLICATIONS

10.1 There are no direct legal implications arising from this report.

## 11. ENVIRONMENTAL IMPLICATIONS

11.1 There are no direct environmental implications arising from the recommendations in this report.

## 12. RISK

12.1 The assessment of risk contained within the table below is considered to be consistent with the Council's Risk Appetite.

Category	Risks	Primary Controls/Control Actions to achieve Target Risk Level	*Target Risk Level (L, M or H)  *taking into account controls/control actions	*Does Target Risk Level Match Appetite Set?
<b>Strategic Risk</b>	Management of the Rent Assistance Fund not achieving intended strategic objectives.	Multi-disciplinary governance panel: Key Performance Indicators reviewed quarterly	L	<b>Yes</b>
<b>Compliance</b>	Non-compliance with the criteria and the management of the Rent Assistance Fund.	Review process undertaken as part of the application process; documented procedures; staff training.	L	<b>Yes</b>
<b>Operational</b>	Demand exceeds processing capacity delays.	Referral checklist used at triage; Auto-flag high risk cases and outstanding evidence; option to drawn on additional	M	<b>Yes</b>

		resource at peak times.		
<b>Financial</b>	Budget overspend or underspend; The Rent Assistance Fund fails to demonstrate Best Value for the 22,936 HRA tenancies	Monthly spend tracking; option to pause low-priority referrals Annual ROI calculation; Annual ROI calculation to ensure Best Value is achieved for the HRA tenancies.	L	<b>Yes</b>
<b>Reputational</b>	There is a risk of reputational damage if tenants' rents are wasted or there is a perception of unfairness or misuse of HRA funds	Transparent published criteria; equality monitoring; appeals route; proactive comms on outcomes & ROI.	L	<b>Yes</b>
<b>Environment / Climate</b>	No significant risks identified	N/A	N/A	<b>Yes</b>

### 13. OUTCOMES

<b><u>COUNCIL DELIVERY PLAN 2025-26</u></b>	
	<b>Impact of Report</b>
<b>Aberdeen City Council Policy Statement</b>	The Rent Assistance Fund will be effective in supporting people with the cost of living.
<b><u>Local Outcome Improvement Plan 2016-2026</u></b>	
Prosperous Economy Stretch Outcomes	The proposals within this report support the delivery of LOIP Stretch Outcome 1 No one will suffer due to poverty by 2026. The paper seeks approval of a Rent Assistance Fund which reduces financial hardship for tenants and supports tenancy sustainment therefore prevents homelessness.
Prosperous People Stretch Outcomes	The proposals within this report support the delivery of LOIP Stretch Outcome 11 Healthy life expectancy (time lived in good health) is 5 years longer by 2026. The paper seeks approval of a Rent Assistance Fund which one of the aims is to reduce homeless.

<b>Regional and City Strategies</b>	The Rent Assistance Fund is part of the HRA which is sustainable through the HRA business plan this delivers the sustainability of the 22,936 tenancies.
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#### 14. IMPACT ASSESSMENTS

Assessment	Outcome
<b>Integrated Impact Assessment</b>	Previous Integrated Impact Assessment relating to Rent Assistance Fund on 28 March 2024 has been reviewed and changes made.
<b>Data Protection Impact Assessment</b>	Not required
<b>Other</b>	Not required

#### 15. BACKGROUND PAPERS

- 15.1 [Housing Revenue Account Budget 2024/25](#) Council 14 December 2023
- 15.2 [Rent Assistance Fund 2024/205](#) Communities, Housing and Public Protection 28 March 2024

#### 16. APPENDICES

- 16.1 Appendix 1 – Criteria and Management of the Rent Assistance Fund
- 16.2 Appendix 2 – RAF Evaluation Data

#### 17. REPORT AUTHOR CONTACT DETAILS

<b>Name</b>	Angela Kazmierczak
<b>Title</b>	Financial Inclusion Team Leader
<b>Email Address</b>	akazmierczak@aberdeencity.gov.uk