

I'll Huff...

And I'll Puff...

A second interim report on Housing Benefits in rural life in the Context of the Cost-of-Living Crisis in 2023.

This is a report about a major problem that affects millions of people in the UK. The problem can be stated simply – that Private Sector tenants are unable to pay Private Sector rents. But there is much more to it than that, and our report ranges widely over the subject. We see it from the perspective of our clients.

On Page 2 we provide the briefest statements of the problem. Then we go on to a more developed summary. And the body of the report consists of more aspects of the problem, details, analysis, and evidence, including Case Study evidence.

The report ends with some Comment and four Recommendations. By that stage the reader will have rejected our view or be able to infer countless other Recommendations.

RURAL ISSUES GROUP

In 2023, it is unhelpful and unrealistic to assume that other people will act rationally.

The Government intends to build 300,000 homes a year, but 204,530 were built in 2022.

There is a shortage of housing for rent, or to buy

*–
which tends to push up rents*

*–
Private Sector Property is the worst affected.*

There are currently 300,000 households that are Homeless in the UK.

Housing Benefit is frozen at 2019 levels and has fallen far behind increases in rents.

Food prices rose by 14.4% to end of January 2023. While Average Total Pay rose by only 6% to August.

The Local Housing Allowance for the area of one, typical, member of the Rural Issues Group is:

- 1 Bedroom: £109.32 per week (£473.72 a month)*
- 2 Bedrooms: £138.08 (£598.34 a month)*
- 3 Bedrooms: £172.60 (£747.93 a month)*
- 4 Bedrooms: £212.88 (£922.48 a month)*

The Average Rent for the UK in March 2023 is £1172 per calendar month.

Twice as many people sought help from Citizens Advice with Cost-of-Living issues in 2022.

We must take Expenditures into account as well as Incomes if we are to understand Poverty – and expenditures such as travel tend to be higher for rural people.

Housing tends to be more expensive for rural people, but this is not reflected in Housing Benefits.

Housing Benefit is calculated by reference to a Local Housing Allowance – which are skewed in that they are set for large areas in which the more expensive rural areas are overshadowed by the less expensive Rural parts.

SUMMARY

Changes in the cost of Housing are a main factor in the Cost of Living Crisis.

For most households, the cost of accommodation is by far the biggest expenditure.

The gap between the cost of Housing for those renting in the Private Sector and Housing Benefits is increasing rapidly and creating huge problems for our clients.

17935000 people claim Benefits: 12364000 of these are claiming State Pension.

There are about 3046000 households claiming Housing Benefits - one in every 12 people is claiming.

There is no set amount for Housing Benefit.

720000 people claim housing Benefit in connection with Private Rented property: 2200000 (76%) claim in connection with Social rented housing.

12364000 people are claiming the State Pension.

Housing Benefit is a means tested benefit that is paid to a Household. **For those in the Private Sector, it depends upon a Local Housing Allowance and the link between that and actual rents is increasingly distant.**

Only 11% of one-bedroom properties are affordable to people on Housing Benefit.

The average gap between Housing Benefit rates and the actual cost of rents has grown by more than 40% in the last five months.

We recommend that the link between the 50th centile of rents (rather than 30th centile set at present) actually paid and the Housing Benefit paid should be firmly and clearly maintained as a matter of law so as to enable claimants to have an expectation of a renting property in the bottom third of the market.

We recommend changes to Corporation Tax and Income Tax so that rent income be taxed differently to other forms of income – in order to influence Landlord behaviour.

The calculation is complex, affected by several other factors, including age, family size, public/private sector, "bedroom tax", a Benefit Cap and Discretionary Housing Payments

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Housing Benefit may well leave a successful claimant with a shortfall so that they need to use funds from elsewhere to make up the difference.

The Retail Price Index is used as the official measure of inflation. (The alternative is the Consumer Price Index, which factors in the price of housing, where the Retail Price Index does not.)

Food prices rose by 17.1% in the year to 19th February 2023 (11.6% in the year to October 2022); while Average Total Pay rose by only 6% to August.

Our advice would be to tackle the problem urgently: when a client has money problems, we advise them to talk to the Creditor.

It is all very well to think about income. But it is the relationship between income and expenditure that makes us rich or poor. It is fairly easy to establish people's income, but difficult to establish their expenditures.

In early 2021, an average household spend was £2548 per month. Average spending on Housing fuel and power was the largest area of spending, at 18% - £84.60 per week. We expect that to have grown massively, especially when compared against incomes.

The lowest income groups spent a greater proportion of their income on Housing (and fuel and power), and groceries. So they had less "disposable income" - meaning money that they could choose what to do with.

Citizens Advice Taunton analysis adopts a typical rent for a home for a nuclear family of £800 a month.

It factors in costs of £779 a month for Council Tax, Utility bills, water, communications (broadband and a mobile 'phone), television licence and food.

It calculates a Base Guaranteed Income of £1811, consisting of

- Universal Credit including the Housing component at £1509
- Child Benefits at £157
- Council Tax Reduction at £145.

So a disposable income - of £32 a month.

Pensioners do much better – with a disposable income of £398 a month.

The model that does worst is a large family of more than 5 people – who can expect a deficit of £446 each month.

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There is a shortage of housing – which tends to push up rents – and Private Sector Property is the worst affected.

Meanwhile, Housing Benefit is frozen and has fallen far behind increases in rents.

Many people are struggling to pay their bills – including rent.

This is a Report about Housing Benefit, in the context of a Cost of Living crisis.

Housing is a main problem in Britain today. And Housing Costs are a main part of the Cost of Living crisis.

For most households, the cost of accommodation is by far the biggest expenditure.

The cost of housing is rising, and increasingly exceeds the ability of many people to pay for it. This is in the context of a Cost of Living crisis in which prices of all goods are rising and people's incomes are not rising as fast.

However, the Retail Price Index is used as the official measure of inflation, most notably by the respected Office for National Statistics (ONS), whose data we rely on later in this report. The alternative is the Consumer Price Index, which factors in the price of housing, where the Retail Price Index does not.

There is not enough housing. And this shows most for people who want to rent property in the private sector; it also drives up property prices so that young people who are prospective purchasers are affected.

It is currently suggested¹ that food prices rose by 11.6% in the year to October 2022. While Average Total Pay rose by only 6% to August².

We have published another report that links to the subject – ***Poverty Back Better (2022)*** on the Cost of Living.

Owner occupation is the main form of tenure except in London (data from 2020), and increasing slowly – 15.5 million homes – or 65%. 30% of homes are owned outright; 35% are subject to a mortgage; numbers of first-time buyers increase by 131000 in the year 2019-20. 4.4 million households (19%) are in the Private Rented sector. 4 million households (17%) are in homes in the Social Rented Sector³.

¹ British Retail Consortium and Nielsen data

² Note that there are several ways to assess pay and Average Total Pay is higher than Average Regular Pay. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/averageweeklyearningsingreatbritain/october2022>

³ <https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

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47% of households were working full time. Almost three quarters of households were working; around 4% were unemployed. A quarter (25%) of social renters were working full time; over half were economically inactive (includes pensioners and the disabled).

Some Basic Facts About Benefits

17935000 people claim Benefits: 12364000 of these are claiming State Pension (August 2020); and 1.5 million receive Pension Credit⁴.

There are about 3046000 households (not individuals) claiming Housing Benefits. This indicates that one in every 12 people is claiming. This is a decreasing number each year.

There is no set amount for Housing Benefit.

720000 people claim housing Benefit in connection with Private Rented property; 2200000 (76%) claim in connection with Social rented housing.

12364000 people are claiming the State Pension. This number decreases each year.

Citizens Advice Sedgemoor saw 44 clients on matters of Housing in October 2022: compared with 36 in October 2021 – a growth of more than a fifth, showing a growing problem.

A Brief History

During 19th century, housing became a growing problem as the population grew rapidly, and ordinary people commonly lived in private rented slums. Almost all houses were built by the private sector.

The first intervention was in Public Health Act 1875.

By 1918, things had become worse in the wake of a major war – with returning soldiers.

The Housing and Town Planning Act 1919 signalled a large scale programme of building led by councils.

This legislation, the “Addison Act”, specified shorter terraces, and better quality accommodation, with indoor bathrooms and some garden space – improving quality.

The Prime Minister of the time used the expression “Homes Fit For Heroes.”

During the Second World War (1939 – 1945), more than 70000 buildings were destroyed and 1.7million were damaged: 116000 were damaged in London alone. It was considered that

⁴ <https://www.gov.uk/government/statistics/dwp-benefits-statistics-february-2021/dwp-benefits-statistics-february-2021>

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750000 new homes were needed. Between 1945 and 1955, a million new homes were built throughout the country: by 1980 the number had risen to 4.4 million.

This was supported across the political spectrum.

Many of the new homes were Council Houses – built by local authorities.

They provided long term tenancies at low rents, and gave millions of people stability and security.

In 1980s this slowed to half that speed. And tenants were given a Right to Buy. Some stayed in the property for the long term, but some “cashed in” and sold it quickly.

Housing Act 1988 developed the concept of Housing Associations (Registered Social Landlords) to build social housing, and the associations were backed by private finance.

Since then, social homes have been sold faster than they are replaced and demand outstrips supply.

There are 1.5 million fewer social homes than there were in 1980.

There has been a 21% increase in households housed in the private rented sector between 2007 and 2021.

Another main shift in attitudes to housing is that property is increasingly seen as an investment.

This Affects the Questions of Homelessness

There are currently 300000 households in some form of Homelessness¹. This has risen from 227000 in 2020.

The Government intends to build 300000 homes a year, but 204530 were built in 2022¹.

Pay Rises, Rent Rises and Other Price Rises

It is currently suggested¹ that food prices rose by 11.6% in the year to October 2022; then by 14.6% to end of December 2022; and by 14.4% to end of January 2023. While Average Total Pay rose by only 6% to August¹.

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This shows that things are getting worse – but not quite so fast.

It does not suggest that there will be a return to normal.

If things go well, inflation may go back to 2% per year. It is extremely likely to go below zero, and it would suggest major economic problems.

We have published other reports that link to the subject - *Heating or Eating (October 2022)* on the Cost of Living, and *Home is Where the Heart Is (2017)* on Homelessness.

In 2020, the Average UK Salary was £38552; that has fallen to £38131 in 2021.

This is About Private Sector Rents rather than Social Housing

Owner occupation is the main form of tenure except in London (data from 2020), and increasing slowly – 15.5 million homes – or 65%. 30% of homes are owned outright; 35% are subject to a mortgage; numbers of first-time buyers increase by 131000 in the year 2019-20. 4.4 million households (19%) are in the Private Rented sector. 4 million households (17%) are in homes in the Social Rented Sector⁵.

47% of households were working full time. Almost three quarters of households were working; around 4% were unemployed. A quarter (25%) of social renters were working full time; over half were economically inactive (includes pensioners and the disabled).

This gets worse every year – there are 1.4 million fewer households in social homes in 2019-20 than there were in 1980. 29000 social homes were demolished, but only 7000 were built.⁶

In 2000, a home cost four times the average salary; in 2021 a home cost 8 times average salary. A consequence is that people tend to be pushed into property that is of poorer quality.

Some Insights from Citizens Advice Data

2022 year: 2.8 households needed help in relation to Section 21 Eviction per 100000 in the South West. 1.38 households needed help in relation to Section 8 Eviction per 100000 in the South West. 4.88 2.8 households needed help in relation to private sector Eviction per

⁵ <https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

⁶ Ministry of Housing, Communities and Local Government Live Tables on Social Housing sales (Tables 678 and 684) and Live Tables on Affordable Housing Supply Table 1000C.

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100000 in the South West. The South West is one of the regions with the greatest demand for this kind of help.

December 2022: Median monthly rent reported by Private Rental clients - £595; 54.89% reported Negative Budgets. For Social Housing tenants - £433.33; 50.8% reported Negative Budgets.

January 2023: 16590 visits to our page on Repairs and Damp.

Nationally for Citizens Advice, Cost of Living issues peaked in 2022 at 100000 – which is 50% up from the previous year.

- 200816 people accessed our Dedicated Crisis Support which might help people get help to access Food Banks and Household Support Fund payments.
- Rent cases – 24000 in December 2022: the highest ever; in a trend that has been rising steadily.
- Since the death of Awaab Ishak, we have had 17389 views of our website on Damp.
- Clients in Private Rentals have an average Negative Income (ie they spend more than their income) of £14 a month. And this is in a trend that is rising quickly.
- Private sector rental evictions are higher in Wales and the South West.

Some Insights from the Rural Services Network Rural Households Survey

The survey asked what share of household income was spent on accommodation. 4% reported spending more than half; and 19% reported spending more than 30%. Interestingly, 51% of those who have above average disposable incomes spend more than half of their income on accommodation.

52% of respondents said that their financial situation is somewhat worse than it was a year ago; a further 25% said it was a lot worse; 4% said it is better.

More than half report cutting back on many kinds of expenditure, particularly that which is leisure related.

Some Insights from “Falling Short: Housing Benefit and the Rising Cost of Renting in England” Report by Crisis and Zoopla (In Partnership)

One in four private renters – 1.2 million households rely on Housing Benefit in England.

Less than one in eight properties available for rent in 2021 were affordable to those receiving Housing Benefit.

In almost half of local authorities, fewer than 20 properties listed were affordable to people receiving Housing Benefit.

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Less than one in eight properties available for rent in 2021 were affordable to those receiving Housing Benefit.

In almost half of local authorities, fewer than 20 properties listed were affordable to people receiving Housing Benefit.

The shortfalls found in the report are more than double those published by the Government. Low income renters must find an additional £648 for a one-bed, £1052 for a two-bed, and £1615 for a three-bed.

Rents are now 12% higher than before the pandemic.

Some Basic Facts About Benefits

17935000 people claim Benefits: 12364000 of these are claiming State Pension (August 2020); and 1.5 million receive Pension Credit⁷.

There are about 3046000 households (not individuals) claiming Housing Benefits. This indicates that one in every 12 people is claiming. This is a decreasing number each year.

Amount

There is no set amount of Housing Benefit: calculations are not simple.

The starting point is

- **Private Sector tenants** receive whichever is lower out of their actual housing costs and the Local Housing Allowance
 - **Local Housing Allowance** is set by the Valuation Office Agency. It is calculated by reference to private market rents being paid (they take a sample); it is calculated as the lower of the 30th percentile in a list of rents for the Broad Rental Market Area or the LHA as currently set. See Appendix B for more on LHA in Sedgemoor. NOTE: Sedgemoor has a population of 125343 in the 2021 census – but does not have its own LHA calculation: it is treated as a part of Weston Super Mare.
- **Public Sector tenants** receive their actual housing costs, minus any reductions for spare bedrooms (14% for one; 25% for two or more.)

⁷ <https://www.gov.uk/government/statistics/dwp-benefits-statistics-february-2021/dwp-benefits-statistics-february-2021>

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LHA rates are usually set in January and take effect in April each year. Current LHA rates are published by the Valuation Office Agency .

A Rent Officer compiles a list of LHA rates for each broad market rental area and each category of dwelling within that area up to the rate for a four-bedroom property. The LHA for a person living in a property that has five bedrooms or more is based on the four-bedroom rate. LHA rates are generally fixed at the 30th percentile point for rents in each size category of dwelling.

Based on market rents paid by tenants who are not receiving housing benefit.

The Local Housing Allowance for one authority with a significant rural area is:

- *1 Bedroom: £109.32 per week*
- *2 Bedrooms: £138.08*
- *3 Bedrooms: £172.60*
- *4 Bedrooms: £212.88¹*

Age

Housing Benefit is available for people who are of pension age.

It may be topped up by Pension Credit, to £182.60 a week for single people and £278 a week for couples.⁸

⁸ <https://www.gov.uk/housing-benefit>

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A TYPICAL EXAMPLE

Mr Typical has a partner and they are over 25; they have two children.

Their income is £525.72 from Universal Credit, plus a Housing Benefit component for a 2 bed home amounting to £552.32 – making a total of £1078.04.

They spend £2548 per month, of which 208.33 consists of utility bills.

	Typical Single Pensioner	Typical UC Family with 2 Children	Typical Family with National Living Wage Income (35 hours/week)	Average Household Income
Typical Income (4 weeks) Excluding Housing	£740.60	£1060.30	£1247.40	£2156
Income increase since August 2022	£22.20	£30.81	£82.60	£259.40
Interventions (one payment)	£700	£1050	£400	£400
Average Household Expenditure (monthly – incl housing and utility bills)	£2548 <i>Data is not available to show average expenditure in lower income households. This data is for 2021. It includes housing and utility bills.</i>			
Utility Bills per month (assuming £2500 pa average)	£208.33			
Utility Bills Increase since August 2022	£96.73			

This table is at best indicative: rents, in particular, vary widely, according to the circumstances and the choices of the individuals involved.

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720000 people claim housing Benefit in connection with Private Rented property; 2200000 (76%) claim in connection with Social rented housing.

12364000 people are claiming the State Pension. This number decreases each year.

One office with a rural hinterland - Citizens Advice Sedgemoor - saw 44 clients on matters of Housing in October 2022: compared with 36 in October 2021 – a growth of more than a fifth, showing a growing problem.

CASE 1 - ZELDA

Subject: Help Needed – Threat Homelessness

Please help, we have been given. Notice from our private landlord and myself, husband and two children will be homeless 30th April. We are currently on the council list and told them we are being made homeless but have been kept on Bronze Band even though we are being made homeless. We are in constant position 60 to 100 when we apply so we have no chance. We also have the following problems:

1 All private rental around us have gone up at least another £200 we asked if our Universal Credit could be increased for help towards rent to see if this is possible and they just replied to go to Citizens Advice

2 We are in an IVA and can't get credit, family can't help either we would need at least £2000 to move as most require a deposit over £1000, rent in advance and agency fees never mind removals. Noone can help and can't get the money to move.

Noone seems to be able to help neither the council or Universal Credit, please is there any help ?

Kind regards

Housing Benefit is a means tested benefit, governed by Social Security Contributions and Benefits Act 1992⁹. It is intended to help those on low incomes to pay their rent.

It is paid to a household.

It is not ordinarily available until the claimant is 21.

For private tenants it is normally paid to the tenant. For Local Authorities and related Housing Associations, the rent passes directly to the landlord and is often referred to as Rent Rebate; and the tenant may well need to top up the amount.

For Universal Credit (UC) claimants, Housing Benefit is now paid monthly, as

a component of UC.

Universal credit may be paid to people who are working if their income is low. If their income changes, Universal Credit can change to reflect that. In many areas, as many as two fifths (43.6%) of UC claimants are in work¹⁰.

Housing Benefit may well leave a successful claimant with a shortfall so that they need to use funds from elsewhere to make up the difference.

⁹ For claimants of working age, it is governed by Housing Benefit Regulations 2006, and for those of pension age, it is governed by Housing Benefit (Persons Who Have Attained the Qualifying Age for State Pension Credit) Regulations 2006. State Pension Age is currently 2026, but that is to change from 2026.

¹⁰https://lginform.local.gov.uk/reports/lgastandard?mod-metric=13382&mod-area=E07000188&mod-group=AllDistrictInRegion_SouthWest&mod-type=namedComparisonGroup

CASE 2 - YASMIN

Summary of client's issues (housing, household, income, benefits, etc): The Client lives in a privately rented 4 bed house with her 23-year-old son, 19-year-old daughter (at university), 17-year-old daughter and 8-year-old daughter. She is on Universal Credit and receives £1600 pm to cover housing, child element and standard element. She gets £145 pm Child Benefit and is also in receipt of PIP Daily living standard rate or £61.85 pw. Her 23-year-old son is thinking of moving out. The Client has lived in the property for 12 years, from 30/12/2010.

The Client pays £950 pm rent and her landlady has messaged her to say she plans to put the rent up. The message suggested an increase to £1150 from 30/1/23 and then to £1400 from 30/5/22. The Client cannot afford this increase. The landlady has justified the increase by sending details of similar properties available for rent. The Client thinks she's on an AST and it was initially a 6-month rental. The landlady has given her 1 night to think about this and to discuss it later today. The Client has never defaulted on her rent.

The Client has looked at other properties but can't find anything affordable. She has also signed up to Somerset Homefinder for a 3 bed (without her son) and has been Bronze banded. She has been told she has little chance as she's not a priority.

The Client has also looked at Discretionary Housing Payments and saw she needs to agree to the rent before applying. She does not want to do this as she can't afford it.

Client's goal: To find out how to challenge a rent increase.

Amount

There is no set amount of Housing Benefit: calculations are not simple.

The starting point is

- **Private Sector tenants** receive whichever is lower out of their actual housing costs and the Local Housing Allowance
 - **Local Housing Allowance** is set by the Valuation Office Agency. It is calculated by reference to private market rents being paid (they take a sample); it is calculated as the lower of the 30th percentile in a list of rents for the Broad Rental Market Area.
- **Public Sector tenants** receive their actual housing costs, minus any reductions for spare bedrooms (14% for one; 25% for two or more.)

LHA rates are usually set in January and take effect in April each year. Current LHA rates are published by the Valuation Office Agency .

A Rent Officer compiles a list of LHA rates for each broad market rental area and each category of dwelling within that area up to the rate for a

four-bedroom property. The LHA for a person living in a property that has five bedrooms or more is based on the four-bedroom rate. LHA rates are generally fixed at the 30th percentile point for rents in each size category of dwelling based on market rents paid by tenants who are not receiving housing benefit.

This is an important detail.

The Local Housing Allowance for Sedgemoor, for example is:

- 1 Bedroom: £109.32 per week
- 2 Bedrooms: £138.08
- 3 Bedrooms: £172.60
- 4 Bedrooms: £212.88¹¹

¹¹ See Bedroom Tax below for more on calculating rules.

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Age

Housing Benefit is available for people who are of pension age.

It may be topped up by Pension Credit, to £182.60 a week for single people and £278 a week for couples.¹²

Benefit Cap

Housing Benefit may be reduced to ensure that a Household is not more than the Benefit Cap level.

Some illustrations of levels per month are:

- Couple, with or without children, outside London Housing - £384.62
- Single claimant, outside London, Housing - £257.69
- UC Couple - £1666.67 (£20000 a year)
- Single UC - £1116.67

This cap does not affect legacy benefits.

Benefits were frozen for five years to 2020, with inflation of up to 3%, but is now expected to rise with inflation.

Housing Benefit Freeze

Housing Benefit has been frozen (Budget statements) from 2020 to 2023. This ensures that the Benefit remains far behind the rate of inflation.

We note that there is a risk that if Housing Benefit follows the trend of rents, landlords are encouraged to increase rents at the expense of the State.

“Bedroom Tax”

or under Occupation Penalty or Removal of the Spare Room Subsidy

Housing Benefit claimants may be classified as having a spare bedroom, if they are Housing Association or Council House tenants.

This affects 250000 claimants (14%).

Benefit is reduced by 14% if the claimant has one spare room or 25% if they have two or more.

- Claimant and partner claiming as a couple
- each other couple

¹² <https://www.gov.uk/housing-benefit>

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- each other person aged 16 or over
- 2 children under 16 of the same sex
- 2 children under 10 of any sex
- any other child under 16
- Further provisions relate to disability.

The overall rate of under occupation in England in 2020-21 was 9.1 million households (38%)¹.

Alternative Payment Authority

Where a Housing Benefit claimant is unable to manage rent payments, it is possible to arrange an Alternative Payment Arrangement (APA) for the Benefit to be paid directly to the landlord.

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Discretionary Housing Payment

It is possible to claim a Discretionary Housing Payment, usually for a limited time, where the claimant is unable to pay rent or deposit in advance, or is unable to pay the rent and there is a risk of Homelessness. Amounts and numbers of these payments are limited by reference to the government's grant; and they focus tightly on rent and deposits, so they do not help with Council Tax, utility bills, UC sanctions or other charges.

This is not to be confused with Exceptional Hardship Payments – which may also help; but they operate in relation to Council Tax.

“In most cases, a claimant will need to demonstrate that they are unable to meet housing costs from their available income or that they have a shortfall in meeting their housing costs” (extract from “Discretionary Housing Payments Guidance Manual.”)

RURAL ISSUES GROUP

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“In most cases, a claimant will need to demonstrate that they are unable to meet housing costs from their available income or that they have a shortfall in meeting their housing costs” (extract from “Discretionary Housing Payments Guidance Manual.”)

Council Tax and Council Tax Support (formerly Council Tax benefit)

Council Tax is set annually, and is calculated using a valuation of the home (made in 1991) as follows:

Band	Amount	Properties
Band A	£1,285	13,313
Band B	£1,500	12,729
Band C	£1,714	12,269
Band D	£1,928	8,285
Band E	£2,357	5,432
Band F	£2,785	2,765
Band G	£3,214	1,409
Band H	£3,856	56

Band A consists of property valued at less than £40000 in 1991; Band H was valued at over £320000.

It is collected and managed by the local authority.

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Council Tax is payable usually by the person living in the property.

There are discounts for single person occupancy, for people living away from home, and for people in education.

If the claimant gets Universal Credit (also some legacy benefits), they may also claim Council Tax Support (used to be referred to as Council Tax Benefits) which can be expected to be 80% of the tax.

Strictly speaking, Council Tax is not an integral part of UC or Housing Benefit, but it is hard to think of one without the other.

Special Rules

Special rules are in place for some circumstances – including claimants of pension age, and domestic violence.

Support for Mortgage Interest

It is possible for homeowners to get help: Support for Mortgage Interest is repayable (when ownership of the property transfers). It may be awarded to help with interest (but not capital) payments for up to 39 weeks. It is usually linked to other Benefits.

Quality and Maintenance

Quality of property varies widely.

The English Housing Survey (2020) ¹³ makes a number of points:

- Owner occupied homes are larger and more likely to have outside space
- The average usable floor space of dwellings was 96m²; homes in the social sector tended to be smaller at 66m²
- 13% of homes in the social rented sector, and 21% of homes in the Private Rented Sector, failed to meet the Decent Homes Standard
- 92% of homes have central heating.

Quality and maintenance are significant issues for tenants – and a significant part of Citizens Advice business - but these are not aspects of this report.

Newspapers recently reported the death of a two-year-old boy from prolonged exposure to mould in a property in Rochdale¹⁴.

¹³ <https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

¹⁴ <https://www.thetimes.co.uk/article/a6fb973c-66d4-11ed-9ccc-9d160947f622?shareToken=d4d50f749b9b9808ecef084895dae95b>

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Overcrowding

In 2020-21, about a twelfth (8%) of Social Renters and a twentieth (6%) of Private Renters were considered to be living in overcrowded conditions¹⁵.

Housing Association

Many areas have an Arms' Length Management Organisation, managing about several thousand properties on behalf of a Local Authority that Council owns them - including sheltered accommodation for older tenants and those who need support, and some shared-ownership property.

As Housing Benefit Fails

The Housing Benefit environment has a number of areas of difficulty.

For those in Privately Rented accommodation, the amount of the Benefit is linked not to the rent that is paid, but to a Local Housing Allowance which is often significantly less.

Council Tax Support is a help, but leaves a successful claimant to pay 20% of the tax amount.

For example, 4 in 10 callers at the Money Advice Trust¹⁶ wait for a year before seeking advice. This is consistent with our experience, and we know that tackling the problems sooner would be far more successful.

Although an estimated 15 million people (29% of UK adults) is estimated to worry about money every day and 8.1 million (8.1%) regularly lose sleep. 45% have a deficit budget with not enough income to cover essentials (up from 37% in 2021).

Housing Shortage

Many Local Authorities have published Housing Strategy.

The in Sedgemoor for example, the Council oversaw the delivery of 140 homes in the year 2019-20.

It acknowledges that 3000 affordable homes need to be delivered by 2027.

Highlights are:

- Working with the owners of empty properties (121 bed spaces) to bring them back into use, using minor improvement grants

¹⁵ <https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

¹⁶ <https://www.moneyadvicetrust.org/research-policy/research-reports/>

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- 218 bed spaces freed up over a 2 year initial period by encouraging social housing tenants who are under-occupying to move to smaller properties
- Acquiring 7 homes in 2019-20 for long term rent by re-purchasing former Council Houses
- A range of schemes, including Landlord Accreditation, Tenant Accreditation, and incentives has created 1621 new bed spaces
- Improving infrastructure
- A range of building schemes, including 12% in rural settlements.

Rent

In 2020-21, the average rent excluding services, for households in the Social Sector¹⁷ was £102/week. It was £198 in the Private Rented Sector – which is significantly higher than an average mortgage payment at £174/week.

Increases for the Social Sector are now limited to 7% per year.

Expenditure

It is all very well to think about income. But it is the relationship between income and expenditure that makes us rich or poor.

It is fairly easy to establish people's income, but difficult to establish their expenditures.

In early 2021, an average household spend was £2548 per month, which was slightly lower than the previous year, including housing costs¹⁸.

Average spending on Housing fuel and power was the largest area of spending, at 18% - £84.60 per week. We expect that to have grown massively, especially when compared against incomes.

The lowest income groups spent a greater proportion of their income on Housing (and fuel and power), and groceries. So they had less "disposable income" - meaning money that they could choose what to do with.

We consider that so far this is of limited value to us because:

- It is more than a year behind the times
- It includes one component for Housing which includes gas and electricity bills: those bills cannot be considered separately.
- It does not consider the facts of various income levels

¹⁷ <https://www.gov.uk/government/statistics/english-housing-survey-2020-to-2021-headline-report>

¹⁸ <https://www.ons.gov.uk/economy/inflationandpriceindices/articles/thecostoflivingcurrentandupcomingwork/june2022>

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- Incomes of those on Universal Credit, National Living Wage, and Pensions are less than half the average household spend. Average Household Incomes are below the average spend.

Citizens Advice Taunton have produced an analysis of expenses compared to income, including Housing Benefit and the costs of accommodation. It is our view that this is typical for rural areas. Appendix A contains the analysis in full.

The analysis adopts a typical rent for a home for a nuclear family of £800 a month.

It factors in costs of £779 a month for Council Tax, Utility bills, water, communications (broadband and a mobile 'phone), television licence and food¹⁹.

It calculates a Base Guaranteed Income of £1811, consisting of

- Universal Credit including the Housing component at £1509
- Child Benefits at £157
- Council Tax Reduction at £145.

So a net gain – a disposable income - of £32 a month.

Pensioners do much better – with a disposable income of £398 a month.

The model that does worst is a large family of more than 5 people – who can expect a deficit of £446 each month.

Debt

Analyses vary on the definition of debt: some consider the formal debt that is applied for. Some tend to overlook debt that arises without the intent or action or assent of the debtor - such as tax debts, and, arguably, rent arrears.

In our paper of September 2022 "*Poverty Back Better*" we considered what will become of a family with a deficit income. We considered possibilities that they might somehow economise, that they may simply fail to pay their bills, and that they may turn to acquisitive crime. Evidence is as yet unsatisfactory, but early indicators suggest growth in debt and acquisitive crime.

These outcomes have knock-on effects. Local Authorities will need to manage reducing Council Tax income; and families renting out the family home in order to pay Care Home fees will have to revise their plans. Some landlords will choose to withdraw from the market in the face of rent defaults. Some informal and unlawful debts are enforced by violence.

¹⁹ Prices are rising fast: food prices have already risen since the calculation. Most of the other costs are expected to rise again in April 2023. The Consumer Price Index is a valid way of quantifying inflation and was at 11.1% (in a rising trend) in October 2022.

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Bankruptcy

There is a fee of £680 for Bankruptcy²⁰.

There are also likely to be fees for the Official Receiver of £7990 plus 15% of assets recovered.

So it is unlikely to be worth the while of a Creditor to pursue this route unless the Debtor owns property (such as home or perhaps vehicles, or an interest in a business). The Creditor can get nothing if the Debtor has no assets.

The initial Bankruptcy Order is made within days, but the process of recovering assets may take much longer – for example where it requires the sale of a home.

There are several other Debt solutions that may serve the Creditor and/or the Debtor better, including an Individual Voluntary Arrangement, a Debt Management Plan, a Debt Relief Order, or an Administration Order.

But when things get this far, it is unlikely that the Debt will be paid in full.

Eviction

For public sector landlords, eviction is a last resort.

The landlord's best interests are almost always served when the tenant keeps a promise and pays up. A gap in the tenancy while the landlord finds a new tenant is a cost to the landlord.

There is a legal process for evicting tenants and it is a criminal offence, under Section 1 of the Protection from Eviction Act 1977, to evict a tenant otherwise than by the process.

The process begins when the landlord gives formal, written notice – a Notice Seeking Possession - that he/she intends to evict. This tells the tenant why the landlord is seeking possession and sets a court date. It gives the tenant at least 60 days notice. Only after 60 days or more can the tenant ask a court to evict.

Section 8 of the Housing Act 1988 deals with evictions where there is no fault on the part of the tenant, and Section 18 deals with circumstances when a tenant owes more than two months rent – in these cases, there will be at least 4 months between the first rent arrears and the Eviction. There are variations in the process according to whether it is for rent arrears, or for other reasons.

This first stage includes an opportunity for a tenant to tell the court why he/she should not be evicted. This is done by means of a N11R defence form.

²⁰ <https://www.gov.uk/government/publications/guide-to-bankruptcy/guide-to-bankruptcy#costs>

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People in financial difficulty may be given a further 60 day breathing space or a mental health breathing space.

At the date of the court, they may set a payment plan, and if the tenant follows the plan, there can be no eviction.

The court may make an Outright Possession Order if the tenant fails to appear, or fails to contact the landlord or the court, or fails to follow a payment plan.

An Outright Possession Order does not require the tenant to leave the property immediately. But it sets another date for the Eviction and asks for Bailiff action. Until three days before the Eviction Date, it is possible to persuade the Court to suspend the warrant, but this is risky, and has a fee.

The court must give at least two weeks' notice of the Eviction date in an Eviction Notice. The Eviction Date will therefore be at least ten weeks after the first rent default.

During this time, it is a criminal offence for the landlord to harass the tenant.

A recent poll entitled Home Truths, carried out by Shelter and YouGov,²¹ found that one in twelve people are currently facing eviction. Suggesting 941000 people. 5040000 private renters have received or been threatened with an eviction notice in the past month – an 80% increase since 2021.

Consequences of Eviction

Households might manage to reduce other costs and prioritise rent payments. But evictions are an obvious consequence.

Evictions require court resources, and bailiff resources. We await evidence as to whether the courts and the bailiffs can meet the steeply rising demands.

We wait to see what will happen when large numbers of people are evicted and properties become vacant: what will happen to the properties?

We wait to see what will become of the increasing number of households who are evicted.

Theoretically the local authorities have a legal duty to house the Homeless. But we wait to see whether this works in practice.

These outcomes have knock-on effects. Local Authorities will need to manage reducing Council Tax income; and families renting out the family home in order to pay Care Home fees will have to revise their plans. Some landlords will choose to withdraw from the market in the face of rent defaults. Some informal and unlawful debts are enforced by violence.

²¹ https://england.shelter.org.uk/support_us/campaigns/home_truths

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Advice to Tenants in the Eviction Process

Our Advice to tenants in the Eviction process is:

- 1. As soon as you begin to go into arrears, talk to the landlord: explain your problem, and explain what you are doing about it. This is fully urgent.*
- 2. Get help – good, expert advice such as from Shelter or Citizens Advice, or legal advice. Advice from friends and family is not likely to help much.*
- 3. You do not need to leave the property when the landlord indicates an intention to evict. You do not need to leave when the landlord issues a formal Notice Seeking Possession.*
- 4. Keep all the papers. Read it carefully and check that it is correct. Share the papers with your expert Adviser.*
- 5. You do not need to leave when the landlord obtains a Possession Order.*
- 6. You should normally leave when an Eviction Notice sets and Eviction Date unless you hope to stop or delay the Eviction.*
- 7. Even at the last minute, it may be worth talking to the landlord, but the time to do it is really as soon as possible.*
- 8. Putting things off to the last possible moment is not a good plan.*

Our Advice to tenants in the Eviction process is:

From the Perspective of Landlords

Sky News²² reports that Landlords are leaving the business. Numbers doing so are rising by 13% in three months.

Reasons for this seem to include the recent increase in mortgage rates, and the shift in tax rules that means that Landlords no longer get tax relief on their costs (mortgages and repairs no longer attract tax relief).

This suggests a danger that the supply of private sector property for rent will reduce further. And a reduction in supply suggests still further price increases.

25% of households renting privately are receiving Housing Benefit.

Housing Supply

A recent report by Crisis²³ indicates that only 11% of one-bedroom properties are affordable to people on Housing Benefit.

²² https://england.shelter.org.uk/support_us/campaigns/home_truths

²³ <https://www.crisis.org.uk/ending-homelessness/housing/housing-supply/>

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The average gap between Housing Benefit rates and the actual cost of rents has grown by more than 40% in the last five months.

Rational Decisions

There is a school of thought that people make rational decisions.

A glance at the lives of our clients suggests that this is not so.

We know that often, we all make decisions in haste.

We make mistakes.

Many of us are influenced by how our friends and families make decisions, rather than painstakingly thinking things through for themselves²⁴.

We know that about half of our clients have some difficulty with reading, writing or IT literacy.

Poor decisions lead people to lose their jobs, and/or to lose their families, and/or to lose their homes, and/or to gambling and other compulsive behaviour.

Poor doesn't always look good.

Some of our clients make poor decisions. Missing their medications is a common example.

Using payday loans - and worse - is another. Payday loans are thought to take more money than MacDonalDs.

Myopic decisions are common.

Our ability to think clearly is affected by worry and/or lack of sleep.

We may be influenced by friends and family, or advertising, or the media, when good Advice would serve us far better.

We know that it is common for our clients to leave their problems to the last possible minute. Or later. We think that they put it off unless...

When we talk to our clients, they commonly use the word "Hopeless", and we know that a significant proportion give up and simply fail to engage with their problems.

²⁴ See also *Thinking, Fast and Slow* by Daniel Kahneman. First published in Great Britain 2011. ISBN 978-0-141-03357-0

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Now is a good time for all of us to consider cutting our expenditure. And this is a process that invites good quality rational decisions.

One example of that is thinking about how to approach Debt.

The most rational will prioritise the debts that carry the greatest threat – such as of imprisonment or eviction. But we are aware that too many of our clients prioritise the first correspondence, or that which is designed to attract attention – with big red print. Or the same as their parents did; or the same as their friends do.

Perhaps it should be no surprise to find the clients to whom we have given advice about bankruptcy and eviction drinking coffee in an expensive coffee shop next door.

People's bandwidth may be more limited than we think.

We think that, in modern times, it is unrealistic and unhelpful to assume that our clients will act rationally.

GOVERNMENT MITIGATIONS

The Government has given low-income households some support to help with the Cost of Living.

A 2022 support package included:

- A £650 Cost of Living payment for means-tested benefit claimants, split into two payments, each of which supported over eight million households
- Further £300 and £150 payments, which reached over eight million pensioners and over six million disabled people respectively
- A £150 Council Tax rebate for all households in Council Tax bands A-D
- A £400 energy bill discount for all households, which will continue to run through March

The Government's Energy Price Guarantee continues to cap energy costs, saving the average household around £900 this winter and a further £500 in 2023/24.

Benefits, including working age benefits and the State Pension, will also rise in line with inflation from April 2023.

The National Living Wage, will rise to £10.42 an hour.

A further year-long extension of the Household Support Fund.

From Spring 2023 there is to be a £900 Cost of Living Payment for means-tested benefit claimants that will go direct to bank accounts in three payments over the financial year.

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There is also to be extra cash support for disabled people and pensioners will see some households receive extra money.

INFLATION

The Consumer Prices Index including occupiers' housing costs (CPIH) rose by 8.8% in the 12 months to January 2023, down from 9.2% in December 2022.

RISING RENTS

Of course, tenants' incomes rise at varying rates. Some are rising at rates far below that.

Tenants in properties owned by private landlords face the fastest rising rents since records began – at 4% in the last year¹.

And food is rising even faster – at 16.9%²⁵. Not to mention energy bills.

Renters pay 24% of their income on rents (and mortgages).

31% of people surveyed said that they were finding it Difficult to afford their rent.

LANDLORDS BEHAVIOUR

There is a widely held view that if Housing Benefit rises, this enables the less scrupulous landlords to increase rents.

The simple view of markets is that as supply increases, so prices (in this case rents) will tend to rise. And it is reasonable to expect that to be the case here.

If a landlord sells his/her property, it may well go to someone who will occupy it, thus reducing the number of properties available for rent.

So not only will there be fewer properties for prospective tenants to choose from, but also the rents will be higher.

The Estate Agents body, Propertymark²⁶, gives a valuable insight into the perspective of the landlord: their report argues that the number of landlords selling is rising – by 13% in 4 months to end 2022. It is suggested that 10% of landlords plan to increase their portfolio of

²⁵ <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/december2022>

²⁶ Understanding Landlord Behaviour 2022 by the UK Collaborative Centre for Housing Evidence.

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property, 40% expect to remain the same, 15% plan to sell it completely. And 16% plan a reduction.

This suggests more difficulties for clients.

In recent years, many business models for landlords have been adversely affected as the cost of the mortgage is no longer (since 2020) protected from tax. As a result, some landlords take the view that they can no longer afford to continue.

Currently, mortgage costs are also increasing. In 2022 the Bank of England base rate rose eight times to 3.5%, making this problem rapidly worse.

In March 2022, almost half (49%) of landlords had sold a property or were planning to sell.

COMMENT

Private Sector Rents are rising rapidly: incomes, including Housing Benefits in particular, are not. Tenants bear the burden.

They are suffering destitution and misery.

Utility bills are also rising rapidly. The Government has intervened to mitigate this to some extent.

Pensioners and the wealthy are much less affected: pensions are linked to prices, and at worst, the wealthy have a cushion. Housing Association tenants are also much less affected in that their rents are aligned with Housing Benefit.

The Government has recently argued that affected households should obtain better jobs, and/or work longer hours. One minister has recently suggested that they should reduce their expectations – and eat turnips rather than the vegetables to which we have become accustomed.

There is a labour shortage. There is a point of view that wages are not enough to motivate.

There are shortages in supermarkets.

We do not expect those who are affected by poverty and destitution to acquiesce to their fate – which is of homelessness and hunger. We anticipate some resistance.

We do not believe that the Courts and the enforcement systems can cope with the need for widespread enforcement.

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There are early indications of civil disobedience and unrest. During recent months we have seen widespread industrial action. The Government response is to repress it by law, and has been accused of declaring war on its own workforce. It is possible to wonder whether the public has enough respect for our legal systems to follow the law, and whether the police and the courts have the resources to deal with the consequences. This happened in 1980s and 1990s, but the criminal justice system was far better resourced.

We see a separate problem arising as people are increasingly unable to pay their debts. And it is important to note that making them bankrupt is unlikely to compensate the creditors. So debts are likely to increasingly go completely unpaid – even if they are enforced.

We think in terms of the mechanisms for unpaid rents and other debts being completely overwhelmed.

There is a real likelihood of large numbers of homeless people – with very little support.

Recent data shows early signs that the rate of inflation is slowing, and the problem will get worse – but that it will do so more slowly.

Returning to the position of 1960s where the public sector owns rented property is a possible solution but a draconian one. Privatising council housing has not been an unmitigated success.

RECOMMENDATIONS

We recommend:

1. A review of the taxation of income from rents - to deter Landlords from raising rents because Benefits have risen.
2. That Local Housing Allowance should be returned to the 50th centile of rents for the area.
3. That the lag between the setting of the relevant Housing Benefit/Local Housing Allowance and its payment be reduced to one month.
4. It is a matter of urgency that the Government fulfils its commitment to build 300000 homes every year.

APPENDIX A

ANALYSIS OF HOUSEHOLD PROFILES TO ASSESS COST OF LIVING IMPACT

Household profiles to assess COL impact								
Core Expenses PCM	Single	Single parent (+2C)	Couple	Nuclear (2A+2C)	Large family 5+	Pensioner Couple	Single pensioner	
	Accom	550	800	695	800	1145	695	550
CT	82	108	127	145	163	127	82	
Utilities (G&E) (OCT22)	120	208	164	208	222	164	138	
Water	36	56	46	56	66	46	36	
Comms (BB + Mob)	50	70	70	90	100	70	50	
TVL	14	14	14	14	14	14	14	
Food	130	366	267	466	566	267	130	
Total essential costs	982	1622	1383	1779	2276	1383	1000	
Base Guaranteed Income PCM								
UC/Pension Credit + HB	784	1509	975	1509	1384	1654	1238	
CB	0	157	0	157	283	0	0	
CTR (100%)	82	108	127	145	163	127	82	
Total base income	866	1774	1102	1811	1830	1781	1320	
Funds after essential outlay	-116	152	-281	32	-446	398	320	
Remedy	DHP	DHP	DHP	DHP	DHP	DHP	DHP	
	TAP	TAP	TAP	TAP	TAP	TAP	TAP	
	Work/PIP	Work/PIP	Work/PIP	Work/PIP	Work/PIP	Work/PIP	Work/PIP	
	Charities	Charities	Charities	Charities	Charities	Charities	Charities	
	WHD	WHD	WHD	WHD	WHD	SWG/WHD	SWG/WHD	
	FB	FB	FB	FB	FB			
	HSF	HSF	HSF	HSF	HSF			
LHA reference	448	713	448	713	897	448	448	
Full time- work at minimum wage with 5% pension conts yields an annual income of £16424 (£1368 pcm)								

APPENDIX B

MORE CASE STUDIES

CASE 3 - XENA

"URGENTLY NEED SOME HELP!!!

Tue 29/11/2022 09:05

Dear Sir/madam

My son and I are facing homelessness (my landlord is selling and served a s21 notice back in July but because we were unlucky to find a new home after the notice period expired he served another notice which expires tomorrow 30.11.2022 and has now applied for a possession order).

I am on the council list so every Wednesday I bid for homes on homefinder somerset but with no luck as to even get a chance to look at a property. I really don't understand the logic of the council banding me as silver - homeless! I have a php in place but it also suggests that I look for private renting as homefinder isn't a quick fix.

My circumstances have changed dramatically since first being accepted on homefinder which I will not be able to afford to rent privately and even though the housing officer is aware of this she is still adamant that I look for private housing. My 18 year old son is no longer in further education and has applied for universal credit which the housing officer said would help towards the rent (so I should split the rent, the bills etc with my son!!!).

The other thing that is against us is that we have five senior cats (mother and offsprings) who have lived at our current home for the last 13 years. I was told by the housing officer yesterday via telephone that I would have to get rid of the cats in order to gain a new home I just don't get some people. My cat's are part of my family and I cannot bring myself to let them go.

I have depression and anxiety issues and everything has got on top of me and beyond now, I would really like some urgent advice on how I stand .

Yours sincerely "

CASE 4 - WILLIAM

Hi

Please can you advise. My wife and I are on the verge of separation. And I would like to check that the council will pay the rent.

Private landlord £700 month.

3 bedrooms

Occupancy 1 adult female

1 boy 8 years old almost 9 and 1 girl 7 year old

Very cheep rent for a 3 bedroom.

I know LHA is only £552 per month for a 2 bedroom due to children's age. But surly as the rent is lower than average 3 bedroom it should be paid. And not force them out of the family home which is all they have known.

Can you give any advice on this please

Kind regards

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CASE 5 – VINCE

The client has been given a Section 21 Eviction to take place on 9/11/22. He lives with his wife in private rental and they both work full time. He has medication for depression and the stress is giving him digestive problems. They have been renting their property for 7 years and the rent has stayed the same. They have never been in rent arrears. Recently their landlady said she was raising the rent by £200 incrementally over a few months. The client does not feel they can afford this rental increase.

The client has been looking for a new private rental, but they have a dog and this makes it more difficult. They are also registered on Somerset Homefinder and are now Silver-Homeless banded. They have been unsuccessful bidding on properties so far. The Council recently contacted the client to say that they had spoken to their landlady and questions were raised about Intentional Homelessness. The Client was told that he had asked for an Eviction. The client says he didn't just have a conversation with the landlady about what might happen if the rent was increased and he couldn't pay. Eviction was voiced as an option.

The Client has received an e-mail today 3/10/22 from his landlady saying that they were in rental arrears as they hadn't paid the £50 extra rent asked for. The Client has not had a notice from the Landlady about the rental increase this is why the extra wasn't paid.

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CITIZENS ADVICE RURAL ISSUES GROUP

April 2021

Citizens Advice is a network of 316 local charities for the purposes of providing advice that helps people to overcome their problems and campaigning on big issues when their voices need to be heard.

Within that, the Rural Issues Group (RIG) is a network of local Citizens Advice across England and Wales based in rural areas, or serving a district including rural areas. The group is funded by Citizens Advice.

The purpose of the group is to:

- Identify and campaign on rural issues, reflecting Citizens Advice priorities
- Support Citizens Advice locally and nationally in improving service delivery in rural areas
- Develop and share knowledge and learning among rural Local Citizens Advice
- Act as a sounding board and respond to consultations about national Citizens Advice policy

At network level, local level and RIG level, the main area of work is the giving of advice. But, from time to time, issues emerge that deserve more; and all three levels have a Research and Campaigns component.

The author of this report has had a long and successful career in Information Security.

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Steering Group Membership is as follows:

Group Chair: Jane Mordue - Trustee – CA Buckinghamshire

Administrator: Tresanna Borgman – CA Wiltshire

Abi Conway – CEO, CA Northumberland

Aleksandra Zydek – Research & Campaigns Officer, CA Shropshire

Amy Jones – CEO, CA Sedgemoor

Belinda Sample – Research & Campaigns Co-ordinator, CA Oxfordshire & Vale
– *with special thanks for intensive contributions to this report !*

Jeremy Clark - CA Relationship Manager - South West, Yorkshire & The Humber

Joanna Young – Research & Campaigns Lead, CA North Lancashire

Rachel Talbot – CEO, CA Cambridgeshire

Sandra Cooper – CEO, CA South East Staffordshire

Yveline Hands -Trustee/Secretary, CA Denbighshire

Nick Hubbard - Research & Campaigns Volunteer, CA Sedgemoor

For further information on this study please contact the author:

Nick Hubbard: Nick.Hubbard@sedgemoorcab.org.uk