

Social housing

In 2007/08, Scottish Citizens Advice Bureaux dealt with 44,169 issues related to housing. Problems related to housing have increased by 25% over the last five years, and now make up over one in every ten issues seen by bureau advisers.

Scottish bureaux advise a high number of clients who rent their home from the local authority or a local housing association. Nearly half (43%)¹ of Scottish bureau clients live in social housing, compared with only a quarter² of the Scottish population.

Social renters approach bureaux with a range of different issues related to their tenancies, including:

- Rent arrears
- Housing lists
- Housing benefit
- Damage and repairs

Rent arrears

The number of housing debt/arrears issues brought by clients to Scottish bureaux has increased by 51% in the last five years, including social housing arrears. This situation of debt arrears can be made worse by administrative errors and policies. Bureaux report:

- Delays in processing benefit claims are leaving clients with high levels of rent arrears and little ability to repay
- Local authorities are asking for unrealistic levels of repayment from clients with little disposable income
- Clients expected to repay their rent arrears in full despite having been made bankrupt.

¹ Figures taken from the CAS Social Profiling Report, October 2005

² Scottish Household Survey, November 2008

CAB clients living in social rented accommodation face numerous problems, including administrative errors, exclusion from housing lists due to arrears, and delays in housing repairs

|| *A West of Scotland CAB reports of a client whose housing association delayed making repairs causing extensive damage. The client experienced problems with leaking and contacted the housing association, but had to wait over a month for any repairs to be made. By this point, the client's carpet and wall coverings were ruined. The client is a single mother who doesn't have house insurance and can't afford to replace the damaged items.*

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The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland
(Scottish charity number SC016637)

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Housing lists

A number of clients have been refused housing or a place on a housing waiting list due to housing arrears. Many of these clients already have payment arrangements in place, but are still refused housing. Bureaux report:

- Clients not being considered for re-housing due to rent arrears, even where there are circumstances in which re-housing is urgent for a family. For example, a single mother needing a bigger home for her children, and a father trying to move in with his partner and child
- Bankrupt clients asked to repay their rent arrears in full before they are allowed on a housing list or offered a house – effectively meaning that the debt has not been discharged.

Housing benefit

The rules concerning benefit backdating changed in October 2008, introducing a six month backdating time limit for working age clients to claim housing benefit. CAS is concerned that the reduction in the backdating period could lead to an increase in evictions and homelessness. Bureaux report clients who have managed to avoid eviction by claiming backdated benefits for 52 weeks – under the new rules these clients might have lost their homes.

Added to this, the number of citizens who do not claim the housing benefit that they are due is increasing. Between 13% and 19% of people that are eligible for housing benefit in the UK do not claim the benefit³, and bureaux have seen a number of clients with financial difficulties who do not realise that they qualify for housing benefit.

Damage and repairs

The number of housing condition issues brought by clients to Scottish bureaux has increased by nearly a third in the last five years. National evidence shows that social housing is more likely than other tenure types to need urgent repairs⁴. Case evidence shows:

- Clients are experiencing housing conditions that are below a tolerable standard, and are encountering difficulties in getting their landlord to make repairs
- Delays in housing repairs can ruin clients homes, with vulnerable clients unable to afford replacements for damaged but essential items
- Bureaux have reported clients who are struggling to get alternative housing from the local authority when living in their home becomes impossible.

CAS proposals for change

Social housing acts as a safety net for many vulnerable people in society, and it is essential that problems in social housing are remedied to ensure that this group has affordable and problem free homes. In particular:

- Local authorities need to ensure that undischarged bankrupts – an increasing number of people following the implementation of the Low Income Low Assets scheme – continue to be able to access social housing and are not barred for previous arrears
- The UK Government should review benefits backdating to ensure that there is not an increase in the number of social renters becoming homeless, and increase the time limit if there is an adverse impact
- Both UK and Scottish Governments should work to ensure that all eligible clients are aware of their entitlement to housing benefit.

³ Department of Work and Pensions (2006/07)

⁴ Scottish Household Survey (November 2008)

⁵ The Low Income Low Assets scheme was introduced in Scotland in April 2008 to allow debtors with low incomes to apply for bankruptcy. Around 3,000 people applied under the scheme in the first four months of its operation.

Case evidence

|| A West of Scotland CAB reports of a local authority tenant who cannot get alternative housing for his family despite their flat being infested with mice. The client's wife is pregnant and they have a young baby. Environmental Health has been to their flat five times without any success, and the mice have destroyed the family's furniture. The client applied as homeless, but was offered a run down flat for a rent of £200 per week, which the client could not afford so had to refuse.

|| An East of Scotland CAB reports of a client whose local authority would not consider her for re-housing due to housing arrears. The client is a lone parent with three children, one of whom has a disability. Due to the inadequacy of her current housing, she had applied to be re-housed. The client was then declared bankrupt, her debts including rent arrears. The local authority told the client that she would not be offered housing due to previous arrears, and that their policy was that undischarged bankrupts would be expected to repay all their arrears.