

## **WELFARE REFORM COMMITTEE**

### **THE FUTURE DELIVERY OF SOCIAL SECURITY IN SCOTLAND**

#### **WRITTEN SUBMISSION RECEIVED FROM PROSPECT COMMUNITY HOUSING**

We should like to submit the following suggestions for consideration by the committee.

A) We should like the Scottish Government to control the migration of DLA claimants onto PIP so that this can be done in a sensitive and supportive manner to avoid undue anxiety.

We should also like to see Carers Allowance wholly disregarded as income when claiming other benefits such as ESA/Income Support and Housing Benefit. Carers allowance provides a vital modest financial relief to low income households affected by disability, and it is punitive and unfair to reduce other essential benefits when it is awarded.

B) Under Universal Credit, we should like to see the rental element to be paid directly to social landlords as the default position. This option is overwhelmingly preferred by tenants and protects often vulnerable households from exposure to rent arrears, indebtedness and risk of homelessness. We should also like to see claimants having the option for their standard UC allowance to be paid at intervals other than just monthly. Some households fair better when managing a budget on a weekly or fortnightly benefit. Working families often use a combined budget presently, paying rent and other bills monthly from earned income whilst doing the weekly shopping from Child and Working Tax Credit. This flexibility is lost under UC currently.

As a social landlord we have an excellent working arrangement with our Local Authority with regards to administration of Housing Benefit/Council Tax Reduction scheme. This enables smooth application processes, effective information exchange to avoid errors and fraud. We are concerned at the absence of such arrangements with the DWP under UC as presently we have little or no means of effective communication since UC was introduced in our area this March. We would like UC in Scotland to provide a dedicated communication exchange between DWP and social landlords. A signed customer mandate would be provided to give consent for this data sharing, and only data pertinent to the landlord would be required.

Discretionary Housing Payments (DHP) and funding from Scottish Government to increase their funding to mitigate against the "bedroom tax" have been hugely welcome. There are concerns going forward over the ability to continue with this level of DHP additional funding. Ideally we should prefer to see the bedroom tax abolished if it comes with the powers of Scottish Government to do so. This is the only effective way to ensure the removal of this unjust legislation.

Prioritising DHP towards the bedroom tax has made it harder to secure DHP for other reasons such as assisting low paid workers meet their rental liabilities. Were the bedroom tax abolished DHP could return to focus on meeting other such areas of hardship.

C) We feel that a review of the effectiveness of the Work Programme/Work Choice in Scotland in terms of securing sustainable employment for significant numbers of people be carried out, in order to determine whether these schemes are fit for purpose and represent best value.

D) We should like consideration be given to explicitly widening eligibility to the Social Fund to include those in receipt of Housing Benefit as some low paid part time workers can be exposed to crisis and hardship with very little chance of support at present. This can lead people in need into the hands of payday loans and other forms of high interest credit.

We should also like Community Care Grant (CCG) application to be amended to include a category for needing help to furnish and equip a new tenancy/home. CCG's are an essential tool to help prevent failed tenancies and repeat homelessness, yet there is not an obvious category for newly housed persons within the current application form.

Pete Mowat  
Money Advice Officer  
Prospect Community Housing  
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