I heard Hugh Henry MSP on TV speaking in the Holyrood parliament chamber, 12th November, and he was looking for comments for future administration of social security which the Welfare Reform Committee was looking at.

Mr Henry seemed to be open to further suggestions. I trust that all MSPs will still keep an open mind to late written submissions such as my 3 suggestions here for how future housing benefit should be administered.

**FUTURE HOUSING BENEFIT**

Three points with regard to housing benefit (which I am in receipt of) spring to mind.

The first two ideas simply are about preserving housing benefit as it once operated reasonably well, pre-austerity.

My third idea is a radical idea but worth considering I believe.

1) **Payment of housing benefit to the tenant if the tenant wants that**

Hugh Henry MSP mentioned "payment direct to the landlord". Well I want payment direct to me as the tenant to continue. This gives the tenant some say over the timing of the paying of the rent so that if something needs fixing - like the gas boiler, or I need a new fridge or cooker or something - but the landlord is doing nothing about it - I can delay payment of the rent saying to my landlord "You fix this first then I will pay my rent".

The tenant having control over paying the rent means there is some leverage the tenant can exercise to pressure the landlord to keep his end of the lease agreement.

If on the other hand, payment goes direct to the landlord then he or she can be a lazy, bad landlord, fixing nothing, replacing nothing, a slum landlord and he or she still gets the rent paid direct from the council, on time, come what may.

Now, maybe there may be some tenants who would prefer to take advantage of an option to have payment direct to the landlord and I have no objection to the tenant opting in to such an arrangement if that was offered and the tenant opted for that. But in no way should direct payment to the landlord ever dare be offensively compulsory for all tenants. NOT AT ALL.

OK I trust that is understood?
2) Restore Housing benefit of up to 50% of median rents - via a new Scottish top up benefit if necessary

I suggest there should be a restoration of payment of housing benefit at up to maximum eligible rent of 50% of median rents for such properties.

The austerity policy of the former Conservative Lib Dem UK government and now carried forward by Conservative UK government has been in recent years to reduce eligibility of housing benefit down from a previous Labour-era maximum eligible rent of up to 50% of median rental values for such properties down to a Tory-austerity maximum eligible rent of only 30% of median rental values.

This means that I for one, am no longer getting all my rent paid by housing benefit.

My rent is now £650 per month but I only get £590 per month in housing benefit because £590 per month is 30% of median rents for one bedroom flats in Aberdeen.

I have to make up the difference in rent out of my social security which leaves me out of pocket by £60 a month.

I suggest that by one means or another the Scottish Parliament restore the old system of a maximum eligible rent of up to 50% of median rents - which worked perfectly well under PM Gordon Brown's government before the austerity changes.

If this means a new Scottish top up benefit for housing benefit OK but that top up should be given as of right - not having to be applied for additionally - not means-tested for particular hardship, with further forms to be filled in and hoops to be jumped through, interviews to be sat through etc.

A new Scottish top up to 50% of median rents should ideally operate seamlessly for the claimant in that if you get awarded housing benefit it will automatically be paid up to a maximum eligible rent of 50% of median rent values for the type of property which you are allowed housing benefit for.

3) Fixed housing benefit as of right - my radical suggestion

Finally, I would like to be master of my own destiny and ideally I would rather get the same housing benefit money as a fixed rate of money as of right - £650 a month, say - and leave it up to me to determine how to use that money to house myself - whether to rent or buy a house or live in a caravan or buy some land and build my own house.

Then there would be no need to present rent receipts, no bureaucracy checking up - just claimants trusted with the cash in much the same way as workers who have a wage are trusted with their cash as to how they choose to make provision for their own housing needs without Big Brother watching over claimants day and night.

The way housing benefit is done now it requires claimants to be dependent on a landlord and I hate that so I would rather just have the money as of right and left to spend it in my own way, answering to no-one in the state for how I spend it.
The only thing which needs to be checked is that the claimant for housing benefit has insufficient income to make provision for housing and need housing benefit.

There should be no test to disallow your housing benefit so as to penalise a claimant who owns a little land and a modest house or a modest share of a bigger house. There should be no forcing people to sell their plot of land and little house they built and run down their capital until once more they are destitute and need to go back to claiming housing benefit to a landlord.

I don’t say those owning a mansion or a big estate should get housing benefit. But owning a basic home should not disqualify someone from housing benefit. The housing benefit can be used to pay for upkeep of a basic home as the same money would be needed to pay for the upkeep of a rented home.

Please stop treating benefit claimants like second class citizens! Give us independence and ownership rights and quit penalizing people just because they are not dependent on a landlord!

Quit giving all the power to a privileged landlord class. Stop imposing a ruling class on the ordinary citizen. Give us our dignity and personal independence and rights over our own homes, whatever our claimant status!