

# WELFARE REFORM



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Cassiltoun Housing

# Increased Non-Dependant charges



**Rent arrears/evictions**

**Disqualifications from HB**

**Demand for housing**

**Pressure on DHP budget**

**Financial pressure**

**Breakdown of families/communities**

# Limits for under occupation - social housing



Rent arrears/evictions  
Waiting lists  
Breakdown in communities  
Costs of moving/resettling



Does not free up largest proportion of under occupied homes  
Does not take into consideration access rights to children  
Loss of home for life

# Reduction in housing costs for long term unemployed

- ▣ **Key groups under increased threat**
  - Lone Parents
  - Previous long term sick
  - Long term unemployed
  - Larger families
  
- ▣ **Inequitable measure**
  
- ▣ **Financially crippling when combined with other measures**

# Changes to Local Housing Allowance

- **Cap on larger property size**
  
- **Potential reduction in numbers of affordable properties**
  - **30<sup>th</sup> Percentile**
  - **Change to single room rent from 2012**
  - **Using CPI to up-rate LHA from 2013**

**If landlords sustain rent levels is this the end to mixed communities?**

# Universal credit

Universal Credit will replace: Income Support ; (income based) JSA & ESA; Working Tax Credit & Housing Benefit

- Potential Problems
  - Proposed cap at £500 per week
  - Paid direct to the claimant
  - Paid monthly in arrears
  - On-line application process
  - Increased conditionality/sanctions

# A summary .....

- ▣ Tenants will find that their incomes are reduced
- ▣ Increasing need to seek advice and assistance
- ▣ Increase in indebtedness
- ▣ Increased time spent waiting for suitable housing
- ▣ End to mixed communities?
- ▣ Reduced income stream for landlords