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Social Security Committee **Comataidh Tèarainteachd Sòisealta**

Social Security Support for Housing



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Social Security Committee

To consider and report on matters relating to social security (including the delivery and payment of benefits that help address poverty) falling within the responsibility of the Cabinet Secretary for Social Security and Older People.



<http://www.scottish.parliament.uk/parliamentarybusiness/CurrentCommittees/social-security-committee.aspx>



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Summary of conclusions

Rent arrears

Whilst the Committee acknowledges that arrears existed under Housing Benefit, the Committee is alarmed at the evidence showing increasing rent arrears under Universal Credit. No form of arrears should be increasing with the roll-out of a new benefit system.

Recommendation

The five-week delay before receipt of the first Universal Credit payment is contributing to rent arrears. The Committee requests a detailed explanation of the steps being taken by the DWP to improve the payment process to reduce rent arrears, together with timescales and targets to achieve this.

Communication and data protection

In the view of the Committee, more could have been done during the early roll-out phase of Universal Credit to ensure effective communication and the exchange of information between the DWP, tenants and landlords. Ineffective communication and poor exchange of information inevitably has a human cost.

Recommendation

The Committee recommends that the DWP acts on the concerns of social landlords to improve the landlord portal.

Furthermore, the Committee recommends that the DWP should implement the improvements outlined in paragraph 34 as soon as possible.ⁱ

Recommendation

The Committee recommends that the DWP works more closely with private landlords to ensure necessary improvements are made to address concerns raised.

Recommendation

The Committee recognises the importance of data protection in safeguarding a tenant's personal data but recommends that the DWP does more to find ways to improve secure data-sharing for both private and social landlords.

Scottish Choices and Alternative Payment Arrangements

ⁱ Jeremy Balfour and Michelle Ballantyne dissented from this paragraph.

The Committee agrees that Scottish Choices is an essential flexibility in Universal Credit and is pleased that the Scottish Government has committed to undertake a review of the scheme, including assessing whether it represents value for money.

Recommendation

The Committee looks forward to the outcome of the Scottish Government review into Scottish Choices. The Committee recommends that as part of the review, the Scottish Government and DWP enable Scottish Choices to be paid from the start of a claim.

Recommendation

The Committee acknowledges the Scottish Government's position that social security is a human right and an individual has the right to choose whether their payment should be made directly to a landlord. However, having heard the evidence, the Committee's view is that the default should be payment directly to a landlord, with the option for a tenant to opt out.ⁱⁱ

Local Housing Allowance and the cost of renting

The Committee is of the view that the current rate of Local Housing Allowance (LHA) is insufficient to provide adequate support to those in private rented accommodation. Furthermore, the shared accommodation rate (SAR) is having a disproportionately adverse impact on those under 35.

Recommendation

In many parts of Scotland, the Local Housing Allowance does not serve its intended purpose. The Committee recommends that the DWP should review the Local Housing Allowance rates with a view to increasing them as required to support those in housing need access more of the private rental market.

Recommendation

The Committee believes the shared accommodation rate (SAR) for under 35's is inequitable for separated parents who have shared responsibility for children.

However, separated parents are not the only group adversely impacted by the SAR and it is the view of the Committee that the under 35 SAR policy is fundamentally discriminatory and should be abolished.ⁱⁱⁱ

Recommendation

The Committee asks the Scottish Government to provide detail on the powers it has over the local housing allowance, including to alter the housing-cost element of universal credit. The Scottish Government is also asked to set out the barriers it faces in

ⁱⁱ There was a division. See minutes in Annexe.

ⁱⁱⁱ Jeremy Balfour and Michelle Ballantyne dissented from this paragraph.

exercising these powers and any budgetary or administrative challenges is sees associated with their use.

Access to housing for those on benefits

The Committee is concerned about unlawful restrictions being placed on people looking for housing in the private rented sector. This, combined with high rental prices, is leading to a lack of affordable housing for people in receipt of benefits.

Recommendation

The Committee recommends that the UK Government, Scottish Government and local authorities consider what further action they can take to encourage private landlords to let to those in receipt of benefits.

Temporary accommodation

The Committee is extremely concerned at the continuing high cost of temporary accommodation and is troubled by what we heard about the conditions faced by tenants in some of that accommodation.

Recommendation

The Committee recommends that the Scottish Government set out what actions it proposes to take to address the particular concerns relating to the cost and standard of temporary accommodation. The Committee draws to the attention of the Local Government and Communities Committee the evidence we received on issues related to homelessness.

Recommendation

The Committee is concerned that the quantum of Housing Benefit being used to support individuals and families in temporary accommodation remains unclear and welcomes the efforts to establish the figure. Given the evidence we have heard about expense and poor quality of temporary accommodation, we support the devolution of Housing Benefit in this area so that, as COSLA puts it 'public expenditure can be more effectively targeted to support shared ambitions to address homelessness and rough sleeping.'^{iv}

Discretionary Housing Payments

Recommendation

The Committee recommends that the Scottish Government keep under review the level of funding for DHPs to ensure it is sufficient.

^{iv} Jeremy Balfour and Michelle Ballantyne dissented from this paragraph.

Recommendation

To increase awareness of Discretionary Housing Payments, the Scottish Government's new statutory guidance should place a requirement on local authorities to publicise their availability.

The Committee notes that DHPs play an important role in bridging short term housing needs. However, it is unclear whether current funding for DHPs will be sufficient to meet what is likely to be increasing demand. We look forward to the Scottish Government producing the new statutory guidance.

Introduction

1. In our last report '[Social Security and In-Work Poverty](#)' we considered the impact that the move to Universal Credit (UC) was having on in-work poverty. We acknowledged the support for a more simplified UK social security system but expressed concern about the way UC is being implemented. This report focuses on how changes to the social security system are impacting on landlords and tenants. Our terms of remit were—

To explore how social security support for housing costs is impacted by welfare reform, with a particular focus on the local housing allowance and Universal Credit housing costs and consider how both reserved and devolved social security policy can address issues arising for tenants and landlords, particularly in the private rented sector.

2. We issued a call for views and received 37 submissions. Our call for views asked for responses to the following five questions—
 - How have changes to the Local Housing Allowance impacted on the private rented sector, particularly for the affordability of rents for young people?
 - To what extent have UK welfare reform measures impacted on private landlords' willingness to let to those in receipt of social security benefits?
 - How does the administration of Universal Credit Housing Costs impact on the ability of tenants to pay their rent and landlords to administer rent payments?
 - How do Universal Credit Scottish Choices and Discretionary Housing Payments impact on the way landlords and tenants handle Universal Credit housing costs?
 - In all of the above, what improvements could be made to reserved and devolved systems, including the way they interact with each other?
3. We heard from stakeholders, the Department for Work and Pensions (DWP) and the Scottish Government over six oral evidence sessions. We are grateful to all those who provided evidence. We also held an informal event in Leith, Edinburgh at which people shared their lived experience of renting in the private sector. We would like to thank The Rock Trust, YPeople, Lift, One Parent Family Scotland and Bethany Christian Trust who helped to facilitate this event.
4. The written submissions, the oral evidence and the event in Leith have all formed the basis of this report and our recommendations.

Universal Credit

5. Universal Credit is the UK Government's social security payment for people of working age either not in work, or in work but on a low income. It is being rolled-out across the UK and replaces six (legacy) benefits including housing benefit (HB). As at November 2018, there were 455,000 housing support claimants in Scotland, of which 380,000 received HB and 75,000 received the housing element of UC. 81% (368,000) of those receiving housing support through the benefit system live in the social rented sector. 19% (86,000) live in the private rented sector.
6. Universal Credit is part of the UK Government's wider welfare reform agenda. The transition from HB to UC affects tenants and landlords. This transition is alongside the limits the UK Government has placed on the amount of assistance for private rented housing and the benefit cap which was introduced in the 2015 budget.
7. As people receiving housing support transition to UC, the support previously paid separately through HB, is now made as part of a single household UC payment (the housing cost element). This payment, and any other payments which form a household's Universal Credit claim, are paid monthly in arrears direct to a bank account.
8. For people living in temporary accommodation and claiming UC, HB is still payable. Housing Benefit is paid weekly or fortnightly. The UC default position is that the housing cost element is paid directly to the tenant. However, it can be paid direct to a landlord through a DWP Alternative Payment Arrangement (APA) but only where a tenant is deemed by the DWP to be at risk (e.g. tenants who are in arrears or are assessed as vulnerable). The DWP routinely reviews APAs.
9. In its Autumn 2017 budget, the UK Government announced some changes to UC including the removal of the seven-day wait before entitlement can start, from April 2018 a two-week run-on for anyone in receipt of HB moving to UC (non-repayable) and an increase in advances up to 100% with a repayment period of up to a year (from 2021 the repayment period increases to 16 months).
10. Although UC is a reserved benefit, Scottish Ministers have some limited powers in relation to UC which they have used to enable people to choose to receive their payment twice monthly and/or for the housing cost of the UC payment to be made directly to a landlord. These are known as Scottish Choices. Scottish Ministers also now have full powers over discretionary housing payments (DHPs).
11. Our question in the call for views about the administration of UC housing costs generated the most responses. This became our focus during the evidence sessions. This report considers the key concerns raised: rent arrears; communication and data protection, and Scottish Choices and Alternative Payment Arrangements.

Rent arrears

12. We know that rent arrears are not new. They existed under HB and continue to exist for some still in receipt of HB. Sheila Haig from Edinburgh City Council told us that “more than 90% of people who go in to rent arrears with Universal Credit had

legacy arrears anyway”¹. However, many of the written submissions, including from the Scottish Association of Landlords, Citizens Advice Scotland (CAS) and Crisis, said that since the roll-out of UC, rent arrears had increased. For example—

- CAS told us that during the past eighteen months, CAB clients' rent arrears issues have predominantly been caused by them moving onto Universal Credit and experiencing problems with the delivery of support to pay the rent through the new benefit. Evidence from Scotland's CAB network and elsewhere indicates the incidence of rent arrears to be far higher amongst tenants receiving Universal Credit.²
- UK Finance referred to a BVA BDRC UK survey from December 2018 which found that 75% of private landlords with UC tenants had experienced rent arrears in the last 12 months.³
- Scottish Federation of Housing Associations provided statistics showing that in Scotland 73% of their customers who are on Universal Credit are in arrears.⁴

13. We specifically asked COSLA for its views. Although COSLA was unable to attend, it provided the following figures from the councils who were first to experience the UC full service roll-out—

Table 1: Mainstream rent arrears in four Scottish Local Authorities

Council	East Lothian	Highland	East Dunb.	Midlothian	Total
31.3.16	£1,295,782	£1,539,197	£582,015	£1,160,094	£4,577,088
31.12.16	£1,503,445	£1,520,174	£811,100	£1,234,348	£5,069,067
31.3.17	£1,676,047	£1,748,506	£683,209	£1,106,626	£5,214,388
31.12.17	£1,721,244	£2,238,110	£1,069,075	£1,354,641	£6,383,070
31.3.18	£1,621,333	£2,048,572	£806,658	£1,285,676	£5,762,239
% increase 31.3.17 - 31.3.18	-3%	18%	17%	16%	11%
% increase 31.3.16 - 31.3.18	25%	33%	39%	11%	26%

Source: COSLA, [Written submission](#)

14. COSLA told us that mainstream rent arrears for these four local authorities increased by a total of 26% in the two-year period from 31 March 2016. Inverclyde Council (another of the early “go-live” authorities) no longer has its own housing stock, but River Clyde Homes which took over the housing stock reported a 34% increase in rent arrears between 31 March 2016 and 31 December 2018.⁵ We asked the DWP about these increasing levels of rent arrears. In response, the DWP said—

” many tenants had pre-existing rent arrears before they went on to universal credit. When those tenants have been on universal credit for a time, the level of arrears goes down. The four local authorities that you mentioned came with a lot of pre-existing arrears.

Source: Social Security Committee 25 April 2019, Derek Kilday, contrib. 109⁶

15. COSLA acknowledged that increased rent arrears could not be attributed solely to UC but pointed out that its data “generally shows sharp increases in the levels of rent arrears once local authority areas go onto the full service”. COSLA noted the UK Government's recent changes to UC but is yet to assess their impact.

16. Some rent arrears are classified as technical arrears. Technical arrears arise as a result of late payment, problems with the cashflow or processing of the payment but a landlord anticipates payment being received. The DWP said that most arrears relating to Universal Credit will be “technical or book related”.⁷
17. We heard that arrears arise as a result of the design of UC, especially the minimum five-week delay in a tenant receiving their first payment. As UC is paid in arrears, by the time the tenant receives their first UC payment, rent can already be overdue. For those who are on an APA or Scottish Choices, the four-week payment cycle to landlords is not aligned with the UC monthly assessment period, which can lead to apparent arrears. Citizens Advice Scotland said—
- ” Both UC Scottish Choices and APAs are paid to landlords on a four-weekly basis, which do not match the calendar monthly basis that Universal Credit payments are made... This creates a discrepancy as there are thirteen payment cycles each year, and twelve-monthly assessment periods.²
18. The DWP agreed there had been difficulties in the early stage of UC roll-out but said—
- ” We have addressed those issues with a range of changes that we think are feeding through and improving matters, although it is too early yet to get real and strong evidence of that.
- Source: Social Security Committee 25 April 2019, Pete Searle, contrib. 107⁸
19. Without evidence to show that the DWP's changes have brought about an improvement and any reduction in arrears, we must rely on the evidence we do have. Gail Ward from Highland Council, the earliest Scottish Council to move to UC, told us—
- ” Highland Council has been a live universal credit site for five years now, and the general trend is that rent arrears are increasing significantly as a consequence.
- Source: Social Security Committee 04 April 2019, Gail Ward (Highland Council), contrib. 49⁹
20. And the Scottish Federation of Housing Associations said its monthly survey revealed a consistent pattern—
- ” the average level of arrears for tenants on Universal Credit is higher than for those tenants not on Universal Credit⁴
21. The housing revenue account shows at 31 March 2017, UC had rolled out across five council areas in Scotland. Rent arrears across these councils increased in 2016/17 by an average of 14.1 per cent, compared with an average of 4.1 per cent across the remaining councils.¹⁰
22. We also heard about difficulties experienced by landlords when trying to determine the type of arrears that a tenant is in. Alice Simpson, Homes for Good, told us—

- ” We have regularly found that there is a week or two’s rent missing at the start of universal credit claims, especially if it is a new claimant who has not been on housing benefit previously. However, if we do not have the information and we cannot see what dates the arrear applies to, how can we know whether it is a technical arrear or an actual arrear?

Source: Social Security Committee 21 March 2019, Alice Simpson, contrib. 123¹¹

23. Fife Council told us about the impact that the increase in rent arrears was having on how it prioritises other housing programmes. John Mills said—

- ” We are providing the extra resources to help people who have fallen into rent arrears—many of whom are doing so for the first time—but that is starting to have an impact on other housing policies that the council wants to follow, particularly in relation to new-build homes and developing services for tenants who are in need. Local authorities and their partners have a huge challenge in ensuring that we work together better, so that we can help people on universal credit. However, we will come to a tipping point at which local authorities’ ability to build homes in partnership with the Scottish Government, under the strategic housing investment plan, will be eroded.

Source: Social Security Committee 04 April 2019, John Mills, contrib. 51¹²

24. **Whilst the Committee acknowledges that arrears existed under Housing Benefit, the Committee is alarmed at the evidence showing increasing rent arrears under Universal Credit. No form of arrears should be increasing with the roll-out of a new benefit system.**

Recommendation

25. **The five-week delay before receipt of the first Universal Credit payment is contributing to rent arrears. The Committee requests a detailed explanation of the steps being taken by the DWP to improve the payment process to reduce rent arrears, together with timescales and targets to achieve this.**

Communication and data protection

26. Communication between the DWP, landlords and tenants was an issue that was raised on multiple occasions both in the written evidence and during the Committee evidence sessions.
27. Under housing benefit, landlords were able to direct tenants to a local contact in a council who could provide support to a tenant. Under UC, communication is with Job Centres and service centres. Whilst several witnesses including Scottish Borders Housing Association and Fife Council were complimentary about their experiences with Job Centres, they highlighted issues with the service centres and wider communication with the DWP. John Blackwood, Scottish Association of Landlords, explained how the system has changed—

” If a tenant had been struggling with their benefit payments, or if there had been a change in circumstance, they would have had a go-to person in the local authority who could have helped them to understand the system and given them or the private landlord the contacts and support that they needed. All those local support networks have gone following the changes by the DWP.

Source: Social Security Committee 21 March 2019, John Blackwood, contrib. 69¹³

28. As well as the loss of local contacts, several submissions, including the Chartered Institute of Housing and Marble Properties, spoke of inconsistent and/or incorrect information being provided by the DWP to both landlords and tenants. Marble Properties provided the following example—

” To date, they [the DWP] have not responded to one single application out of around 10 of the APA we submitted by email. We generally have to call them about 1 month later or more to get them to start talking about anything and in most cases they operate in a secretive and disguise manner/front. This lack of response to communication is not acceptable and undermines us helping individuals and families requiring UC housing cost support. ¹⁴

29. Data protection was raised by several witnesses, including Govan Law Centre, Shelter Scotland and Graham Morris (private landlord). As UC brings together six benefits into one, more personal data is held on a claimant. This data is held by the DWP and is restricted in how widely it can be shared.

30. Whilst witnesses recognised the importance of protecting a tenant's personal information, some felt that the interpretation that the DWP was applying was contributing to difficulties.

31. Mike Dailly said that the way DWP is enforcing the rules has resulted in an overly bureaucratic system. He told us—

” There are easier, more streamlined ways of getting consent, without the need for people to keep renewing the mandate. The DWP should be able to fix that issue without needing to use the shield of data protection, which many people often use to thwart engagement with a third party.

Source: Social Security Committee 28 March 2019, Mike Dailly, contrib. 127¹⁵

32. When we asked the DWP to explain its approach to data protection, we were told by Richard d'Souza—

” We bring the data from six benefit systems into one place; as that data is owned by the claimant, it should be up to them to decide who can access it... We cannot have some open house in which someone can talk about any aspect of an individual's case, because that would seem to me to be an invasion of their personal data.

Source: Social Security Committee 25 April 2019, Richard d'Souza, contrib. 134¹⁶

33. Much of the evidence received from social landlords highlighted the shortcomings in the landlord portal. The portal is an online system provided by the DWP for the purpose of rent verification and requests for managed payments of UC housing

costs. Whilst social landlords welcome the landlord portal, it falls short of what is required.

34. Some of the improvements to the portal which social landlords would like to see include enabling the DWP to communicate with landlords through the portal and the inclusion of:

- Claimants payment date,
- Amount of Housing Costs
- Claim open / closed / pending
- Reasons for Alternative Payment Arrangement / TPD refusals
- Has a tenant chosen Scottish Choices and whether this has been revoked by the tenant.
- Advance notice of overpayment deductions from schedule rather than just taking the amount off a schedule.

35. The DWP has already committed to improving the portal for social landlords and to evaluating it on an ongoing basis. Richard d'Souza told us of an imminent improvement—

” Towards the end of May, we will be able to use the portal to upload data with the rent changes so that individuals do not have to do it all themselves and then have it verified by the landlord, which would be a laborious process and not efficient at all. That will happen this year, for the first time, but it will be the first step, not the full-blown automated solution. That shows the functionality that the portal will allow us to deploy as we improve and add to it.

Source: Social Security Committee 25 April 2019, Richard d'Souza, contrib. 162¹⁷

36. The DWP advised us that all social landlords had taken up the offer to be a trusted partner. This status allows a social landlord to apply for a direct payment should they believe a tenant is vulnerable and should not be receiving the housing element of their UC claim. Whilst social landlords are supportive of this, they would like to see the status enhanced to enable them to act on a tenant's behalf without having to get consent each time. Gail Ward, Highland Council told us—

” If we are a trusted partner, that definitely should work both ways. We sign up to a commitment that we are there to represent our most vulnerable clients. Signing up to that status as a trusted partner, which means signing a legally binding agreement, should get us over the barrier of requiring explicit consent.

Source: Social Security Committee 04 April 2019, Gail Ward, contrib. 180¹⁸

37. As private landlords are not registered and regulated in the same way as social landlords, they are unable to access the landlord portal and cannot be given a trusted partner status. Currently their only means to contact the DWP regarding a tenant is to have the tenant's consent. The Committee was pleased to hear that the DWP is working to improve online communication with private landlords. Richard d'Souza told us—

- ” we are building an online system that will allow private sector landlords to apply for a direct payment much more simply than they can at the moment.

Source: Social Security Committee 25 April 2019, Richard d’Souza, contrib. 132¹⁹

38. **In the view of the Committee, more could have been done during the early roll-out phase of Universal Credit to ensure effective communication and the exchange of information between the DWP, tenants and landlords. Ineffective communication and poor exchange of information inevitably has a human cost.**

Recommendation

39. **The Committee recommends that the DWP acts on the concerns of social landlords to improve the landlord portal.**
40. **Furthermore, the Committee recommends that the DWP should implement the improvements outlined in paragraph 34 as soon as possible.^v**

Recommendation

41. **The Committee recommends that the DWP works more closely with private landlords to ensure necessary improvements are made to address concerns raised.**

Recommendation

42. **The Committee recognises the importance of data protection in safeguarding a tenant's personal data but recommends that the DWP does more to find ways to improve secure data-sharing for both private and social landlords.**

Scottish Choices and Alternative Payment Arrangements

43. As previously mentioned, the default for the housing element of UC is for it to be paid directly to the tenant. In our call for views, we were interested to know how UC Scottish Choices impact on the way landlords and tenants handle Universal Credit housing costs.
44. We explored having Scottish Choices as the default option (i.e. payments made to landlords as the default, with tenants having the option to opt out and receive their housing payment directly).
45. The Scottish Association of Landlords (SAL) was in favour of this. John Blackwood said—

^v Jeremy Balfour and Michelle Ballantyne dissented from paragraph 40

” We welcome that approach—we think that it would be a positive step that would encourage landlords to take on new applicants who are in receipt of benefit, which would reduce by a lot the barriers that are out there.

Source: Social Security Committee 21 March 2019, John Blackwood, contrib. 13²⁰

46. The Scottish Association of Landlords believes a default of direct payments to landlords would offer more security to private landlords and therefore increase the supply of private rented accommodation. This was a view shared by John Rafferty, Bethany Christian Trust who said—

” From Bethany’s point of view, a default of the choice to opt out would be the preferred approach. We talk about choice, and that would still give people choice.

Source: Social Security Committee 28 March 2019, John Rafferty, contrib. 169²¹

47. Others, including Citizens Advice Scotland and Edinburgh City Council were supportive of tenants being given the option to have payments made direct to the landlord, but did not suggest it should be the default option.

48. The Cabinet Secretary did not support direct payment to the landlord as the default option. She told us—

” I suppose that it goes back to first principles and our belief in social security as a human right and in individuals’ right to choose how their social security payments are implemented. I can see why some witnesses might suggest an alternative approach to that, but I am quite uncomfortable about taking away an individual’s right to make that choice and assuming that the default should be payment of money straight to a landlord.

Source: Social Security Committee 02 May 2019 [Draft], Shirley-Anne Somerville, contrib. 23²²

49. Much of our evidence suggested that Scottish Choices should be available from the start of a claim, rather than month two.

50. We asked the DWP to explain why Scottish Choices is not available from the start of the claim, yet the Alternative Payment Arrangement is. Pete Searle, responded—

” The way that the system should work is that we assess the person’s vulnerability first, so we do not necessarily give a straight choice to people who might not choose wisely. We make sure that we pick up vulnerable claimants first through the alternative payment arrangements system, and then we move on to Scottish choices to give the claimant, who we may have decided could cope with dealing with the rent themselves, the option of saying that, actually, they would prefer it to be paid direct to the landlord. That would happen from the second assessment period.

Source: Social Security Committee 25 April 2019, Pete Searle, contrib. 117²³

51. The DWP said there is no difference in the way Scottish Choices or APAs are administered, but Scottish Choices are only offered after the DWP assessment has taken place.

52. The Scottish Government pays the DWP to administer Scottish Choices on its behalf. The Cabinet Secretary said—

” The on-going operational costs were just under £115,000 for the period 4 October 2017 to 31 December 2018. The costs beyond that are being finalised. The Scottish Government paid just over £0.5 million to the DWP in April 2018 for the one-off costs, which included changes to the UC information technology system and updates to DWP staff guidance and training.

Source: Social Security Committee 02 May 2019 [Draft], Shirley-Anne Somerville, contrib. 17²⁴

53. The Cabinet Secretary went on to say—

” At this point, we think that Scottish choices represents good value for money because it gives the individual the slight flexibility that they cannot have under the rest of the DWP system.

Source: Social Security Committee 02 May 2019 [Draft], Shirley-Anne Somerville, contrib. 21²⁵

54. The Scottish Government said it was “generally satisfied” with the administration of Scottish Choices by the DWP. On when Scottish Choices are available, the Cabinet Secretary said—

” That was looked at when the original project was being designed. We went out to speak to those who have lived experience about what they wanted to see from the system, and the feedback that we got at that point was that it would make sense for Scottish choices to come in at the time of the second payment. The project was therefore based on the feedback that we got from individuals who had lived experience and was not just something that the Scottish Government and the DWP came up with.

Source: Social Security Committee 02 May 2019 [Draft], Shirley-Anne Somerville, contrib. 19²⁶

55. The Cabinet Secretary advised that a review of Scottish Choices would be undertaken later this year. The review will consider the way in which Scottish Choices are offered, the timing of the first payment, if it offers value for money and whether more work on general awareness is required.

56. The Committee agrees that Scottish Choices is an essential flexibility in Universal Credit and is pleased that the Scottish Government has committed to undertake a review of the scheme, including assessing whether it represents value for money.

Recommendation

57. The Committee looks forward to the outcome of the Scottish Government review into Scottish Choices. The Committee recommends that as part of the review, the Scottish Government and DWP enable Scottish Choices to be paid from the start of a claim.

Recommendation

58. **The Committee acknowledges the Scottish Government's position that social security is a human right and an individual has the right to choose whether their payment should be made directly to a landlord. However, having heard the evidence, the Committee's view is that the default should be payment directly to a landlord, with the option for a tenant to opt out.^{vi}**

^{vi} There was a division. See minutes in Annexe.

Local Housing Allowance and the cost of renting

59. Local Housing Allowance (LHA) sets a cap on the amount of rent that can be claimed through Housing Benefit and Universal Credit for tenants in the private rented sector.
60. The rate of LHA which a tenant receives is based on the location of the property and the number of bedrooms which can be claimed for. Any difference between the rate of LHA and the cost of rent must be met by the tenant. For example, if the rent is £700 and the tenant receives £500 through LHA, then the £200 difference must be paid for by the tenant.
61. When LHA was introduced in 2008 it was calculated using the lowest half of local market rents, however in 2011 this was reduced to the lowest third. Originally LHA was uprated in line with local rents, before changing to the Consumer Price Index (CPI), and eventually being fixed at a flat rate of 1%. In 2016, the LHA rate was frozen for four years until 2020 (although the LHA rate can be reduced to the lowest third if that is lower than the rate would otherwise be).
62. Much of the written evidence focused on the widening gap between the current level of LHA and the increasing cost of rent, especially in major urban areas such as Edinburgh. Multiple submissions including the Scottish Association of Landlords, ARLA PropertyMark and Citizens Advice Scotland stated that in many cases benefits are not enough to cover rent. South Lanarkshire Council said—
- ” With regulations limiting the amount of Local Housing Allowance (LHA) people can claim, based on the size of property they need, and only up to the maximum LHA for that property size, claimants often face a shortfall in their rent. This is further exacerbated by the ongoing freeze on LHA rates.²⁷
63. We asked the witnesses for their experiences of this shortfall in rent.

Eilidh Mclvor, Living Rent told us—

” Our members and tenants repeatedly tell us that, to make up the shortfall in rent, which is a priority payment, they need to reshuffle their already very tight budgets. Even for people who are in full-time work, it is extremely difficult to cover all expenses. Some are forgoing food and heating, for example—they are cutting back on things just so that they can make rent payments.

Source: Social Security Committee 28 March 2019, Eilidh Mclvor, contrib. 16²⁸

And Beth Reid, Crisis said—

” We have done some analysis of the affordability of properties within the LHA rate across Scotland and found that, in 15 of the 18 broad rental market areas in Scotland, there is a monthly shortfall between the amount that LHA tenants can get and the amount that they pay.

Source: Social Security Committee 25 April 2019, Beth Reid (Crisis), contrib. 4²⁹

Paula Doherty, Dumfries and Galloway Council quantified the impact of the LHA, saying—

” In Dumfries and Galloway, we have 2,000 customers receiving rent in the private rented sector and 60 per cent of them have a shortfall between the maximum housing benefit—the LHA rate—and the rent that they have to pay. To quantify that, it is £1.2 million of shortfall.

Source: Social Security Committee 04 April 2019, Paula Doherty, contrib. 63³⁰

Mike Dailly, Govan Law Centre said that the LHA rate is unfair—

” Ultimately, the local housing allowance is completely inequitable—there is no doubt about it. Even when it was introduced in 2008 and was set at the 50th percentile, it caused problems. It is now set at the 30th percentile and the reality is that it has been frozen and is not linked to local market rents.

Source: Social Security Committee 28 March 2019, Mike Dailly (Govan Law Centre), contrib. 5³¹

64. We asked the DWP if it will review LHA rates. Pete Searle said—

” Neither we nor the Government have decided what we will do from next year onwards, but our secretary of state is on record as saying that she will talk to the Chancellor of the Exchequer about the issue as part of the spending review discussions that we expect to take place over the next few months, with a view to seeing what can be done to change LHA rates from April next year.

Source: Social Security Committee 25 April 2019, Pete Searle, contrib. 172³²

Under 35 shared accommodation rate

65. People who are single and under 35 are only entitled to claim the under 35 shared accommodation rate (SAR), rather than the full LHA allowance. Previously, this SAR only applied to people who were single and aged under 25. However in January 2012, the age was increased to under 35. The SAR is the maximum amount of Housing Benefit or Universal Credit housing costs a tenant can get when renting a room in a shared house from a private landlord. There were significant concerns about the SAR.

66. The Joseph Rowntree Foundation (JRF) referenced the independent Social Security Advisory Committee's research findings which found evidence of “significant financial difficulty, debt and hardship” amongst young people on the SAR. JRF also highlighted that although rent shortfalls are common for all age groups, young people on the SAR are the worst affected. This was a view supported by both Renfrewshire and South Lanarkshire Councils.

67. The Child Poverty Action Group and Shelter Scotland highlighted that the SAR has a particular impact on separated parents due to how the benefit is calculated. When parents separate, the child can only be included in one of the parents' households for the purpose of calculating the LHA. Aoife Deery, Shelter Scotland said—

- ” If the parent is a single male under 35 and is not the recipient of the child benefit, he will get only the shared accommodation rate, despite his obligations to his children and the fact that he will no doubt want them to come for overnight visits. As we have discussed, single men cannot really access temporary furnished flats and, most of the time, are in bed and breakfasts and hostels, which do not have visiting policies.

Source: Social Security Committee 28 March 2019, Aoife Deery, contrib. 141³³

Broad Market Rental Areas

68. A Broad Market Rental Area (BMRA) is a geographic area where a person could reasonably be expected to live taking into account access to facilities and services. In Scotland, there are 18 BMRAs which each cover more than one local authority area. LHA rates are set for each BMRA.

69. The large geographic area of a single BMRA can result in an urban area (such as Edinburgh) being included in a calculation which takes into account areas with much lower rental prices. ARLA Propertymark provided an example—

- ” The disparity between LHA rates in Scotland is diverse. For a three-bed property in Dumfries and Galloway, LHA recipients are entitled to £108.26 per week, whereas in Edinburgh, LHA equates to £187.47. To put private rents in Edinburgh into perspective, the average rent for a three-bedroom home in the city centre is £1,356.90, which equates to £313.13 per week on a pro rata basis. This means that if a tenant in receipt of LHA lived in Central Edinburgh, they would need to fund a further £125.66 per week towards their rent. CIH (Scotland) noted that the research showed that there were only 10 Broad Market Rental areas where LHA will cover the cost of 30% of the market.³⁴

70. Shelter Scotland said that the use of BMRAs is “flawed and outdated”, especially due to their size and that they can mask more local variations in housing markets.³⁵

71. We asked the DWP if it had any plans to review BMRAs in Scotland. Pete Searle responded—

- ” We have no plans to review the broad rental market areas... If we were to change them, we would find that there would be significant losers as well as winners. Any major reform has quite a big impact on the system. I am not sure that changing the BRMAs would address the sort of issues that we are concerned about.

Source: Social Security Committee 25 April 2019, Pete Searle, contrib. 178³⁶

Scottish Ministers powers over Universal Credit and Local Housing Allowance

72. Section 29 of the Scotland Act 2016 enables Scottish Ministers to alter the calculation of the UC housing cost element. Scottish Ministers policy intention is to use these powers to mitigate the spare room subsidy (commonly known as the bedroom tax) at source.
73. We asked whether Scottish Ministers could use their UC powers to amend LHA rates and BRMAs. Kevin Stewart said—
- ” The Scotland Act 2016 powers give us some flexibility in how the universal credit housing costs element is calculated, but using those powers to change LHA rates would be very challenging in practice. We have no power over housing benefit, so using such powers would create a two-tier system in the private rented sector and a three-tier system overall, given mitigation of the bedroom tax in the social rented sector.

Source: Social Security Committee 02 May 2019, Kevin Stewart, contrib. 47³⁷

- 74. The Committee is of the view that the current rate of Local Housing Allowance (LHA) is insufficient to provide adequate support to those in private rented accommodation. Furthermore, the shared accommodation rate (SAR) is having a disproportionately adverse impact on those under 35.**

Recommendation

- 75. In many parts of Scotland, the Local Housing Allowance does not serve its intended purpose. The Committee recommends that the DWP should review the Local Housing Allowance rates with a view to increasing them as required to support those in housing need access more of the private rental market.**

Recommendation

- 76. The Committee believes the shared accommodation rate (SAR) for under 35's is inequitable for separated parents who have shared responsibility for children.**
- 77. However, separated parents are not the only group adversely impacted by the SAR and it is the view of the Committee that the under 35 SAR policy is fundamentally discriminatory and should be abolished.^{vii}**

Recommendation

- 78. The Committee asks the Scottish Government to provide detail on the powers it has over the local housing allowance, including to alter the housing-cost element of universal credit. The Scottish Government is also**

vii Jeremy Balfour and Michelle Ballantyne dissented from paragraph 77

asked to set out the barriers it faces in exercising these powers and any budgetary or administrative challenges it sees associated with their use.

Access to housing for those on benefits

79. In addition to the high cost of rent, we heard how people on benefits can struggle to find suitable accommodation due to being excluded from parts of the rental market.
80. The House of Commons Library has recently published a report '[Can private landlords refuse to let to Housing Benefit claimants?](#)'. It states that although the use of No DSS is unlikely to amount to direct discrimination, as income and employment status are not protected characteristics under the Equality Act 2010, it is argued by some that it could amount to indirect discrimination in some cases.
81. Citizens Advice Scotland pointed to the increasing number of landlords who are reluctant to let to those on benefits. Rob Gowans told us—

” It is worth mentioning that there can be issues with “No DSS” adverts. A large number of private rented sector properties exclude housing benefit or universal credit claimants. There seem to be a number of reasons for that, but it can take all the affordable private rentals out of the market

Source: Social Security Committee 28 March 2019, Rob Gowans, contrib. 205³⁸

82. This was also raised by Shelter Scotland who said—

” No DSS policies are a significant issue for many private renters in Scotland. Worryingly, our research shows that this trend appears to be rising. The proportion of landlords and letting agents unwilling or preferring not to let to this group appears to be increasing following a programme of welfare reform and benefit freezes since 2010.³⁵

83. We note that this problem is currently being explored by the [Work and Pensions Committee](#) and we will be interested in the Committee's findings.

84. Anti-discrimination law is reserved, however Scottish Ministers have powers to encourage the observance of equal opportunities. The Minister for Local Government, Housing and Planning told us about a new regulatory regime which is being developed for letting agents in Scotland. Kevin Stewart told us—

” That new regime includes a statutory code of practice and compulsory training requirements. The code sets out the standard that is expected of letting agents that operate in Scotland with regard to how they manage their businesses and provide services to people. It includes an overarching standard that requires that letting agents must not unlawfully discriminate against a landlord, tenant or applicant. In addition, letting agents must have undertaken training on equality issues before they can be entered on the Scottish register of letting agents.

Source: Social Security Committee 02 May 2019, Kevin Stewart, contrib. 55³⁹

- 85. The Committee is concerned about unlawful restrictions being placed on people looking for housing in the private rented sector. This, combined with high rental prices, is leading to a lack of affordable housing for people in receipt of benefits.**

Recommendation

86. **The Committee recommends that the UK Government, Scottish Government and local authorities consider what further action they can take to encourage private landlords to let to those in receipt of benefits.**

Temporary accommodation

87. A lack of affordable housing means a greater reliance on temporary accommodation. Several witnesses, including the Chartered Institute of Housing and Living Rent, told us about the extremely high costs for temporary accommodation. The Minister for Local Government, Housing and Planning agreed to provide the Committee with a breakdown of housing benefit spend on temporary accommodation, but this was not received prior to the Committee's final consideration of the report. At the event in Leith, we heard of £1900 per month being charged in Edinburgh for private temporary accommodation.
88. Aoife Deery, Shelter Scotland commented—
- ” temporary accommodation that you have referred to is extremely expensive in some local authorities. Often, the price is triple what it would be as a mainstream flat.
- Source: Social Security Committee 28 March 2019, Aoife Deery, contrib. 24⁴⁰
89. We also heard that temporary accommodation can be of a low standard. Mike Dailly told us—
- ” Govan Law Centre has been working with the [Herald] paper and has been taking its reporters around what can only be described as homeless hotels in Glasgow that are charging more than £300 a week for a grotty room. We have clients who have lived in temporary accommodation in those rooms for more than 10 years. That money is public money.
- Source: Social Security Committee 28 March 2019, Mike Dailly, contrib. 28⁴¹
90. Although temporary accommodation should only be short-term measure, Govan Law Centre and the Rock Trust told us that people are finding themselves in temporary accommodation on a semi-permanent basis. Gary Neil from the Rock Trust said—
- ” We come across many young, homeless people who are in temporary accommodation—that is mainly bed-and-breakfast accommodation. This week, I met a young man who had been in bed-and-breakfast accommodation for three years.
- Source: Social Security Committee 28 March 2019, Gary Neil, contrib. 204⁴²
91. We know there are increased pressures on temporary accommodation. In its [report on Homelessness](#), the Local Government and Communities Committee noted that local authorities are not always able to fulfil their statutory duty to provide temporary accommodation for those presenting as homeless. This is particularly the case in

areas with an acute shortage of affordable housing. Where temporary accommodation is provided, people can become trapped due to the shortage of an affordable, more permanent option.

92. The Homelessness and Rough Sleeping Action Group (HARSAG) was set up in 2017. Its remit was to recommend to Scottish Government Ministers the actions and solutions needed to eradicate rough sleeping and transform the use of temporary accommodation in Scotland. In June 2018 it published its final report 'Ending Homelessness'.⁴³

93. A recommendation made by HARSAG about the funding of temporary accommodation was—

” The Scottish Government and COSLA should present a strong case to the UK Government for temporary accommodation funding support through housing benefit to be devolved to Scotland.

94. COSLA referred to this recommendation in its written submission saying—

” COSLA has supported efforts by the Scottish Government, following the work of the Housing and Rough Sleeping Action Group, to scope the quantum of Housing Benefit funding currently supporting temporary accommodation in Scotland. This is with a view to seeking devolution of this funding from the UK Government so that public expenditure can be more effectively targeted to support shared ambitions to address homelessness and rough sleeping. Work with local authorities in this area is on-going although, so far, the UK Government has not been receptive to the notion of devolving this funding and responsibility.⁵

95. In November 2018, the Scottish Government produced its 'Ending homelessness and rough sleeping: action plan'. The Scottish Government committed—

” In 2019 we will undertake a full analysis of the HARSAG recommendations on changes to the UK welfare system policy and delivery. Recognising that powers in this area are currently reserved, we will work collaboratively with DWP to maximise operational improvements.⁴⁴

96. We asked the Scottish Government for an update on how it was responding to the HARSAG report. The Minister for Local Government, Housing and Planning told us—

” we are moving forward at pace in every sense to ensure that we can deal with and respond positively to the HARSAG recommendations.

Source: Social Security Committee 02 May 2019, Kevin Stewart, contrib. 83⁴⁵

97. The Committee is extremely concerned at the continuing high cost of temporary accommodation and is troubled by what we heard about the conditions faced by tenants in some of that accommodation.

Recommendation

98. **The Committee recommends that the Scottish Government set out what actions it proposes to take to address the particular concerns relating to the cost and standard of temporary accommodation. The Committee draws to the attention of the Local Government and Communities Committee the evidence we received on issues related to homelessness.**

Recommendation

99. **The Committee is concerned that the quantum of Housing Benefit being used to support individuals and families in temporary accommodation remains unclear and welcomes the efforts to establish the figure. Given the evidence we have heard about expense and poor quality of temporary accommodation, we support the devolution of Housing Benefit in this area so that, as COSLA puts it ‘public expenditure can be more effectively targeted to support shared ambitions to address homelessness and rough sleeping.’^{viii}**

viii **Jeremy Balfour and Michelle Ballantyne dissented from paragraph 99**

Discretionary Housing Payments

100. From 1 April 2017, DHPs were devolved to Scotland. No specific Scottish guidance on DHPs has been produced as yet. DHPs are administered by local authorities. They provide financial assistance to people receiving HB/UC housing costs but who are still having difficulty meeting their housing costs. A DHP could be made, for example, where a claimant's HB does not cover all their rent because of the benefit cap, or where help is needed with removal costs or a deposit.
101. The Scottish Government budget for DHPs in 2018-19 is £61 million. The majority of the budget (£50.1 million) is allocated to mitigate the spare room subsidy, commonly known as the "bedroom tax".
102. Our evidence was supportive of DHPs as a means of preventing arrears. Crisis referred to their Homelessness Monitor 2019 which found that DHPs had been one of the best methods to help mitigate the impact of welfare reform.⁴⁶
103. Although DHPs are mainly made to assist in the social rented sector, we received evidence that demand in the private rented sector was increasing. South Lanarkshire Council said—
- ” Over the past two years, there has been a significant increase (over 200%) in total DHP payments per year to PRS tenants facing hardship.²⁷
104. It would appear that the allocation of DHP funding between local authorities is resulting in an inconsistent picture. Edinburgh City Council said—
- ” There would be huge pressure if the fund was not sufficient, but we are in the fortunate situation that it is significant enough.
- Source: Social Security Committee 21 March 2019, Sheila Haig, contrib. 104⁴⁷
105. Whereas Fife Council said—
- ” There is absolutely no flexibility in our application of DHPs. They are used mainly to mitigate the bedroom tax.
- Source: Social Security Committee 04 April 2019, John Mills, contrib. 206⁴⁸
106. According to Scottish Government statistics, between 1 April 2018 and 31 March 2019, eighteen local authorities spent more than their share of the estimated total DHP funding for the year (£60.9 million). Collectively these local authorities exceeded their estimated funding allocation by around £3.1 million.⁴⁹
107. Whilst Edinburgh City Council felt that their fund was sufficient, it did raise concerns over how it can sometimes be difficult to get someone to apply for the fund. Sheila Haig told us—

” it is difficult to engage with people, to get them to apply. We have written to people three or four times, asking them to apply for discretionary housing payment—we make every effort to ensure that they do—but, for whatever reason, they are not doing that.

Source: Social Security Committee 21 March 2019, Sheila Haig, contrib. 104⁴⁷

108. Edinburgh City Council also informed us that it is making awards, in some cases, for a whole year. Not just a one-off payment.

109. We asked whether Scottish Ministers had any plans to review the existing DWP guidance. The Minister for Local Government, Housing and Planning told us—

” We are drawing up full statutory guidance—obviously, in conjunction with the councils and COSLA. It will be available after we have consulted on the draft. It is probably too early to say how much that guidance will differ from the current DWP guidance and interim guidance note that we have put into play.

Source: Social Security Committee 02 May 2019, Kevin Stewart, contrib. 39⁵⁰

Recommendation

110. **The Committee recommends that the Scottish Government keep under review the level of funding for DHPs to ensure it is sufficient.**

Recommendation

111. **To increase awareness of Discretionary Housing Payments, the Scottish Government's new statutory guidance should place a requirement on local authorities to publicise their availability.**

112. **The Committee notes that DHPs play an important role in bridging short term housing needs. However, it is unclear whether current funding for DHPs will be sufficient to meet what is likely to be increasing demand. We look forward to the Scottish Government producing the new statutory guidance.**

Annexe A - Extracts from Minutes

4th Meeting, (Session 5), Thursday 31 January 2019

5. Future Work (in private): The Committee considered a paper by the Clerk to inform its next inquiry. The Committee agreed to a call for evidence and a number of witnesses to take evidence from initially.

8th Meeting, (Session 5), Thursday 21 March 2019

2. Social Security Support for Housing: The Committee took evidence from—

- John Blackwood, Chief Executive, Scottish Association of Landlords;
- Alice Simpson, Assistant Director, Homes for Good;
- Sheila Haig, Customer Manager, City of Edinburgh Council

5. Social Security Support for Housing (in private): The Committee considered the evidence heard earlier in the meeting.

9th Meeting, (Session 5), Thursday 28 March 2019

2. Social Security Support for Housing: The Committee took evidence from—

- Aoife Deery, Campaigns and Policy Officer, Shelter Scotland;
- Mike Dailly, Solicitor Advocate & Principal Solicitor, Govan Law Centre;
- Eilidh McIvor, Volunteer, Living rent;
- John Rafferty, Visiting Support Group Head, Bethany Christian Trust;
- Gary Neil, Operations Manager, Rock Trust;
- Rob Gowans, Policy Officer, Citizens Advice Scotland.

4. Social Security Support for Housing (in private): The Committee considered the evidence heard earlier in the meeting and the written submissions received.

10th Meeting, (Session 5), Thursday 4 April 2019

3. Social Security Support for Housing: The Committee took evidence from—

- Paula Doherty, Benefits and Welfare Team Leader, Dumfries and Galloway Council;
- Jeremy Hewer, Policy Lead, Scottish Federation of Housing Associations;
- Julia Mulloy, Chief Executive, Scottish Borders Housing Association;
- John Mills, Head of Housing Services, Fife Council;
- Gail Ward, Housing Policy Officer, Highland Council.

4. Social Security Support for Housing (in private): The Committee considered the evidence heard earlier in the meeting.

[11th Meeting, \(Session 5\), Thursday 25 April 2019](#)

2. Social Security Support for Housing: The Committee took evidence from—

- Beth Reid, Senior Policy Officer, Crisis;
- Ashley Campbell, Policy and Practice Manager, Chartered Institute of Housing Scotland;
- Pete Searle, Director of Working Age Policy, Department for Work and Pensions
- Richard d'Souza, Head of Universal Credit Engagement Division, Department for Work and Pensions
- Derek Kilday, Group Director, Central and West Scotland, Department for Work and Pensions.

4. Social Security Support for Housing: The Committee agreed to defer this item to its next meeting.

[12th Meeting, \(Session 5\), Thursday 2 May 2019](#)

2. Social Security Support for Housing: The Committee took evidence from—

- Shirley-Anne Somerville, Cabinet Secretary for Social Security and Older People,
- Kevin Stewart, Minister for Local Government, Housing and Planning,
- Pauline Torley, DHP and Housing Related Social Security Policy Manager, Scottish Government
- Kyle Murray, Universal Credit Flexibilities Policy Manager, Scottish Government
- Graham Thomson, Supported and Temporary Accommodation Team Leader, Scottish Government

4. Social Security Support for Housing (in private): The Committee considered the evidence heard and its approach to a draft report.

[15th Meeting, \(Session 5\), Thursday 30 May 2019](#)

4. Social Security Support for Housing (in private): The Committee considered a draft report and agreed to consider a revised draft at its next meeting.

[16th Meeting, \(Session 5\), Thursday 6 June 2019](#)

1. Social Security Support for Housing (in private): The Committee agreed changes (1 by division) and concluded its consideration of its draft report.

Note of division in private: Michelle Ballantyne MSP proposed that paragraph 58 be replaced by:

The Committee recommends that as part of the review of Scottish Choices, the Scottish Government considers whether a default of direct payment to landlords of the housing element of UC would be preferable, with an opt-out for tenants who want to receive the housing element of UC directly.

This was disagreed to by division: For 2 (Jeremy Balfour, Michelle Ballantyne), Against 7 (Bob Doris, Pauline McNeill, Alasdair Allan, Keith Brown, Mark Griffin, Alison Johnstone, Shona Robison), Abstentions 0.

Annexe B - Evidence

Written evidence

- [SSC/S5/19/SSH/01 Stuart Cadger \(576KB pdf\)](#)
- [SSC/S5/19/SSH/02 Graham Morris \(649KB pdf\)](#)
- [SSC/S5/19/SSH/03 Clydesdale Housing Association \(573KB pdf\)](#)
- [SSC/S5/19/SSH/04 Grampian Housing Association \(572KB pdf\)](#)
- [SSC/S5/19/SSH/05 Deafscotland \(623KB pdf\)](#)
- [SSC/S5/19/SSH/06 Scottish Association of Landlords \(658KB pdf\)](#)
- [SSC/S5/19/SSH/07 Renfrewshire Council \(715KB pdf\)](#)
- [SSC/S5/19/SSH/08 South Lanarkshire Council \(656KB pdf\)](#)
- [SSC/S5/19/SSH/09 Child Poverty Action Group \(718KB pdf\)](#)
- [SSC/S5/19/SSH/10 Scottish Federation of Housing Associations \(743KB pdf\)](#)
- [SSC/S5/19/SSH/11 Home Group \(632KB pdf\)](#)
- [SSC/S5/19/SSH/12 Shelter Scotland \(721KB pdf\)](#)
- [SSC/S5/19/SSH/13 Cassiltoun Housing Association \(602KB pdf\)](#)
- [SSC/S5/19/SSH/14 Citizens Advice Scotland \(746KB pdf\)](#)
- [SSC/S5/19/SSH/15 Fife Council \(726KB pdf\)](#)
- [SSC/S5/19/SSH/16 East Ayrshire Council \(686KB pdf\)](#)
- [SSC/S5/19/SSH/17 Comhairle nan Eilean Siar \(Western Isles Council\) \(571KB pdf\)](#)
- [SSC/S5/19/SSH/18 East Lothian Council \(665KB pdf\)](#)
- [SSC/S5/19/SSH/19 Scottish Public Services Ombudsman \(579KB pdf\)](#)
- [SSC/S5/19/SSH/20 Crisis \(1.02MB pdf\)](#)
- [SSC/S5/19/SSH/21 Scottish Borders Council \(837KB pdf\)](#)
- [SSC/S5/19/SSH/22 UK Finance \(557KB pdf\)](#)
- [SSC/S5/19/SSH/23 Chartered Institute of Housing Scotland \(950KB pdf\)](#)
- [SSC/S5/19/SSH/24 Paisley Housing Association \(596KB pdf\)](#)
- [SSC/S5/19/SSH/25 Perth & Kinross Council \(655KB pdf\)](#)
- [SSC/S5/19/SSH/26 Marble Properties Ltd \(758KB pdf\)](#)

[SSC/S5/19/SSH/27 Centre for Regional Economic and Social Research Sheffield Hallam University \(797KB pdf\)](#)

[SSC/S5/19/SSH/28 ARLA Propertymark \(699KB pdf\)](#)

[SSC/S5/19/SSH/29 Joseph Rowntree Foundation \(850KB pdf\)](#)

[SSC/S5/19/SSH/30 North Lanarkshire Council \(644KB pdf\)](#)

[SSC/S5/19/SSH/31 Living Rent Edinburgh \(762KB pdf\)](#)

[SSC/S5/19/SSH/32 North Ayrshire Council \(721KB pdf\)](#)

[SSC/S5/19/SSH/33 Scottish Legal Aid Board \(651KB pdf\)](#)

[SSC/S5/19/SSH/34 South Ayrshire Council \(800KB pdf\)](#)

[SSC/S5/19/SSH/35 Dumfries and Galloway Council \(1.3MB pdf\)](#)

[SSC/S5/19/SSH/36 COSLA \(1.44MB pdf\)](#)

[SSC/S5/19/SSH/37 Salvation Army \(610KB pdf\)](#)

Official reports

[Thursday 21 March 2019 - Evidence from stakeholders](#)

[Thursday 28 March 2019 - Evidence from stakeholders](#)

[Thursday 4 April 2019 - Evidence from stakeholders](#)

[Thursday 25 April 2019 - Evidence from stakeholders](#)

[Thursday 2 May 2019 - Evidence from stakeholders](#)

External event

[Summary of the evidence received at the Committee event in Leith, Edinburgh](#)

- [1] Haig, S. (21, March 2019). Official Report: Meeting of the Social Security Committee. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12017&i=108735>
- [2] Citizens Advice Scotland. (2019). Written Submission.
- [3] UK Finance. (2019). Written Submission.
- [4] Scottish Federation of Housing Associations. (2019). Written Submission.
- [5] COSLA. (2019). Written Submission.
- [6] Social Security Committee 25 April 2019, Derek Kilday, contrib. 109, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12064&c=2170583>
- [7] Searle, P. (25, April 2019). Official Report: Meeting of the Social Security Committee. Retrieved from <http://www.parliament.scot/parliamentarybusiness/report.aspx?r=12064&i=109137>
- [8] Social Security Committee 25 April 2019, Pete Searle, contrib. 107, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12064&c=2170581>
- [9] Social Security Committee 04 April 2019, Gail Ward (Highland Council), contrib. 49, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12049&c=2168289>
- [10] Audit Scotland. (2017, November). Housing Revenue Account 2016/17. Retrieved from https://www.audit-scotland.gov.uk/uploads/docs/report/2017/nr_171128_local_government_finance_supp3.pdf
- [11] Social Security Committee 21 March 2019, Alice Simpson, contrib. 123, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12017&c=2163534>
- [12] Social Security Committee 04 April 2019, John Mills, contrib. 51, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12049&c=2168291>
- [13] Social Security Committee 21 March 2019, John Blackwood, contrib. 69, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12017&c=2163480>
- [14] Marble Properties. (2019). Written Submission.
- [15] Social Security Committee 28 March 2019, Mike Dailly, contrib. 127, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12033&c=2166165>
- [16] Social Security Committee 25 April 2019, Richard d'Souza, contrib. 134, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12064&c=2170608>
- [17] Social Security Committee 25 April 2019, Richard d'Souza, contrib. 162, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12064&c=2170636>
- [18] Social Security Committee 04 April 2019, Gail Ward, contrib. 180, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12049&c=2168420>
- [19] Social Security Committee 25 April 2019, Richard d'Souza, contrib. 132, <http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12064&c=2170606>

- [20] Social Security Committee 21 March 2019, John Blackwood, contrib. 13,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12017&c=2163424>
- [21] Social Security Committee 28 March 2019, John Rafferty, contrib. 169,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12033&c=2166207>
- [22] Social Security Committee 02 May 2019 [Draft], Shirley-Anne Somerville, contrib. 23,
<http://www.scottish.parliament.uk/parliamentarybusiness/report.aspx?r=12072&c=2171746>
- [23] Social Security Committee 25 April 2019, Pete Searle, contrib. 117,
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