

## Research and campaigns quarterly report Q4 January-March 2025

**We saw evidence forms consolidate into two main themes, housing and benefit issues.**

### Housing needs

Housing need seems sharpest for those in private rented accommodation, whose circumstances render them ineligible for council resources, and therefore have no access to social housing, and who have limited incomes. Clients may be on means tested benefits, and when issued with an eviction order, are unable to find affordable alternative accommodation. The gap between private rents and the housing allowance paid by the DWP through Universal Credit or Housing Benefit can be several hundred pounds, which many people in this situation cannot make up themselves.

The scarcity of private rented accommodation along with the rise in mortgage rates and the increases in the cost of living have pushed up rents. In a survey conducted by Research and Campaigns, earlier in the year, letting agents reported up to 40 applicants for a newly advertised 2 bedroomed rental property, the majority of applications coming in within the first 24 hours of its being advertised. Landlords or the letting agents acting for them would then select five or six prospective tenants to interview.

The shortage of affordable housing is a widely reported national issue with roots entrenched in housing policy of the last 30 years or more.

Citizens Advice clients illustrate the human cost, eviction notices issued after reporting disrepair, vulnerable people poorly equipped to navigate LDC's homelessness procedures, clients without recourse to public funds struggling to manage in a dispassionate and competitive market.

### Benefits

Benefit issues continue to be a major reason for clients to seek support. We have provided some examples of evidence forms from the past quarter below.

- A client being given conflicting information about their eligibility for pension credit, the self assessment calculator indicated an award of £55 a week, but their actual application was refused.
- The difficulty a client had in responding to a DWP notice to transfer from a legacy benefit to Universal Credit without IT skills and a hearing impairment which meant the alternative telephone route was inaccessible.
- The impact of poor DWP decision making was highlighted when a client's PIP was reduced after a review and then reinstated after an appeal, but after the client had managed for months on a greatly reduced income, and accrued substantial debts. This experience is common among those dependent on this health related benefit.
- Another PIP claimant received a call from the DWP without notice. The client did not realise the call was to review their award, and the DWP caller did not explain the purpose of the call to the client in a way which the client could understand. The client only realised what had happened when their PIP payments ended. Prior to the review, their Daily Living score had been 15 and mobility 10. The review changed these to 2 and 0 respectively.
- The plight of a family with someone receiving PIP demonstrated the interdependence of benefits. Their PIP award was ended after a review, another family member was receiving carers allowance for being unable to work due to caring for them, so that award ended too. The family was dependent upon Universal Credit, and receiving the housing element for rent as part of that. While receiving PIP, that adult family member was exempt from contributing to the rent, once that ended the housing element of their UC was reduced by £93 a week as the PIP protection no longer applied. The loss of the PIP payment removed three DWP benefits, a very significant financial loss for this family.

- The DWP programme of managing the transition of claimants on legacy benefits (those which have been replaced by Universal Credit) has now reached our area, and several instances of unfair treatment were recorded.
- One involved a client whose migration to UC was incorrectly assessed as a change of circumstances and her monthly benefit was reduced from £1014 to £72 without further investigation.
- Another client had a disability, and in spite of a joint call to the DWP from a CitA benefit specialist with the client to ensure that the impact of his disability was understood, the migration process was applied to him without any adjustment. His inability to respond to text messages caused the closure of his application, resulting in high anxiety for a client with a protected characteristic.
- The excessive delay in the application process for a **Blue Badge** from ESCC, the issuing authority, is long standing, but no less unfair in its detriment to clients, often elderly and by definition with severe mobility problems. Unless an applicant holds a pass-porting benefit it takes 4 months for ESCC to process applications for disabled parking, during which time their quality of life is much reduced by the resulting loss of independence and loneliness.

During this quarter a representative of the R and C team attended the Citizens Advice Research and Campaigns conference in London, gathering useful information from work being undertaken nationally and in other regional branches.

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