REPORT to TRUSTEES July to October 2025

This period has seen a steady stream of familiar issues raised by advisers through evidence forms completed after they have responded to a client's inquiry.

Housing need continued to cause hardship and anxiety for many clients. Relationship breakdown often precipitated housing problems for families. One family was unable to live separately as one parent had insufficient income to rent privately with the children, and had no eligibility for social housing. By leaving the marital home the client would have made themselves intentionally homeless, so the local authority, would have had no housing duty to them.

Another single parent was having to leave the family home as it was being sold. Although they were in priority housing need, being pregnant and with a child to care for, they had had no contact with a housing officer and had little idea whether they would become homeless before moving into emergency accommodation. Their anxiety was compounded by a low income which meant they had no means of paying moving costs.

The problem of lack of information for clients in such situations was highlighted in the case of another family who had received a no fault eviction notice from their private landlord. Due to rent rises in recent years, many people in this situation cannot afford to secure anther private rental at today's rates, and unless they are in priority housing need, face homelessness. This client was in priority need and was therefore owed a full housing duty by the district council, but they had no contact from a housing officer, were unable to contact one by phone, and had no information about what they should do as the eviction date neared.

The plight of a vulnerable adult in social housing in another local authority highlighted a situation which was unavoidable under current regulations but which was disadvantageous to everyone involved. The vulnerable adult wanted to move into Lewes District to be near to family support but the Housing Association, the provider of their accommodation, refused to transfer them, and being on means tested benefits, they were unable to afford a private rental or provide a guarantor. LDC owed them no housing duty as they were not homeless.

Another client contacted Cit A in desperation as their social housing was badly affected by mould, disrepair and insect infestation, a situation which had existed for several years and which the district council had been unable to improve. The client reported poor mental health and suicidal feelings.

Another client contacted Cit A for fuel vouchers as their social housing home was so badly affected by damp the council had installed extractor fans throughout the accommodation, and a monitoring device to send data about moisture levels to council officers. Running these devices continuously was increasing their use of electricity significantly. As the client was dependent upon health and means tested benefits, it was difficult for them to cope with the extra cost, and in addition, their home environment was causing harm to their already weakened health.

The issues of **low income** exacerbated by the **cost of living** and **debt** are a constant challenge and source of anxiety for many clients, and this is reflected in inquiries as each tranche of HSF become available. For many people on means tested benefits the cycle of poverty and debt is hard to break.

Clients have approached Cit A due to anxiety about steep rises in water bills, one client dependent upon the state pension was faced with a rise of 130% and could not meet the new charge. Single parent families dependent upon benefits are particularly vulnerable to rises in essential costs such as food, and requests for food bank referrals continue at a steady pace.

This does place a great strain on foodbanks struggling to keep up with the demand, as their clients' dependence on food help tends to be long term rather than the emergency relief originally envisaged when many food banks were set up 15 years ago.

One single parent on a means tested benefit had a long standing mixture of debt, both priority and non-priority, and was unable to meet the family's essential living costs, leaving aside any debt repayments.

A related housing issue occurs when a family is placed in social housing, and having come from emergency/temporary furnished accommodation, they will arrive in an unfurnished house which will have no white goods, beds, chairs, or any floor coverings apart from the bathroom and kitchen. These tenants are the least likely to have sufficient resources to provide these essentials themselves.

Currently the LDCA Research and Campaigns team is exploring options for helping people with carpeting.

Lewes District Council billing issues have caused problems and anxiety for some clients. It is mandated that it is the responsibility of the person being billed to check the accuracy of the amount, not the council issuing the bill. This means that a regular payment paid by the Council, such as housing benefit, can rapidly mount up, if too much is being paid out and this is not noticed by the payee.

An over payment can then become quite a substantial debt in the space of months, and as Housing Benefit is means tested and usually paid to people on the state pension, they are the least equipped to be able to repay debt. Any overpayments are usually picked up by the Council after several years' delay and clients are dismayed to be told they owe hundreds or thousands of pounds.

DWP procedures continue to create difficulties for clients, in particular the very long appeal process against a benefits decision places a burden of debt and anxiety on clients. This is especially harmful in the case of PIP appeals, when clients, already in poor health, have to cope with the loss of income and stress of a year long appeal process.

For another client, the application of the benefit cap meant they and 2 children had £300 a month to live on (due to having to make up the £300 shortfall between their private rent and the Local Housing Allowance) when the single person UC allowance for a month is £400.

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