Dear Mr Field,

Supplementary information – No DSS: discrimination against benefit claimants in the housing sector inquiry

Thank you for the opportunity to provide supplementary information, ahead of my appearance in front of the Committee on Wednesday 24 April.

Your Move is committed to finding the right home for tenants irrespective of their circumstances. The decision to let a property rests, however, with the landlord who owns that property. In our experience, there are a number of reasons why landlords may choose not to rent to tenants receiving housing benefit. The landlord’s decision is often linked to the processes that should make it straightforward for landlords but which in practice are complex and cumbersome.

Your Move believes that more landlords would rent to tenants in receipt of housing benefit if key process improvements were made – such as:

- **Direct payment to landlords or agents** should be an option available to all claimants when applying for Universal Credit. Alternative Payment Arrangements (APAs) need to be simplified.

- **Waiting times for the initial payment** of Universal Credit need to be reduced – long delays drive tenants into arrears from the outset and cause issues for landlords who are then at risk of defaulting on their mortgage payments.

- **Clawback provisions should be reviewed.** We understand from our work with landlords that some fear that their rental income may be reclaimed by the government.

- **Ending the Local Housing Allowance freeze** would open up more properties to tenants who are in receipt of housing benefit.

- **Dedicated and accessible information service on Universal Credit** should be available to private landlords and agents.

- **Removal of ‘DSS’ restrictions** by mortgage providers is a positive step. In our experience some leasehold and landlord insurance policies include restrictions on landlords renting the property to benefit recipients – these restrictions should be reviewed.
Your Move takes its responsibilities as a lettings agent extremely seriously and is committed to continually improving the service provided to landlords and tenants.

We have been reviewing our internal processes and are undertaking a number of initiatives which we hope will improve the customer journey for housing benefit recipients working with Your Move – these initiatives include:

- **Local Authority Liaison Officers:** In 2018 we piloted a local authority liaison programme. Your Move branches worked to build closer relationships with the local authority in their area in order to better understand and comply with local licensing and Houses in Multiple Occupation (HMO) requirements. We are pleased to announce that in 2019 the programme is being rolled out nationally. Every Your Move branch will have a named ‘Local Authority Liaison Officer’ who will support landlords in letting properties to tenants receiving benefits and will be responsible for building strong working relationships with their local authority housing team. Your Move will support these colleagues with training and the appropriate resources.

- **Landlord ‘on boarding’ process:** We are reviewing our landlord "on-boarding” process in light of the changes being made by mortgage providers, and we will work to incorporate measures and messages that encourage landlords to broaden their tenant preferences. Whilst obliged to direct landlords to check any mortgage or insurance terms and conditions before letting their property through Your Move, we are seeking to eliminate any perceived or actual barriers in our own processes.

I would also like to take this opportunity to clarify our position in relation to the advertising of properties to let. We apologise that we misunderstood the question asked in your original letter regarding the number of properties that we had available to benefit recipients and hence the figure quoted in our response on 8 March 2019, in which we said all properties were available, was incorrect.

Unfortunately, we are not able to provide a definitive answer to this question as we do not store information on the number of landlords that would accept tenants in receipt of housing benefit, or the number of properties available to such individuals. Your Move do not advertise properties as being unavailable to housing benefit recipients – on the contrary, Your Move seeks to open up as many properties as possible to all applicants. However, not every landlord can, or will, accept tenants on housing benefit.

I hope that this has provided some useful context ahead of my appearance on behalf of Your Move at the Committee session scheduled for later this month.

Please let me know if you require any further information at this time.

Yours sincerely

Helen Buck
Executive Director – Estate Agency