



**Richmond**

## **Campaigning Update 18 — July 2022**

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During June 2022 we helped nearly 700 local people in Richmond with 2,000 advice issues. Benefits (610 issues), housing (300 issues) and debt (220 issues) generated the most enquiries. 130 Richmond residents asked our advice about charitable support and food banks, reflecting the impact of the cost of living crisis on local people.

### **Letting agents say “no” to Ukrainian refugees who receive benefits**

Many of our clients experience unlawful discrimination by landlords and their letting agents against people who receive benefits. Last month we were shocked to discover that this is also happening to Ukrainian refugees in Richmond. Here are two examples.

“Veronika” is a Ukrainian refugee living with a local family. She is highly qualified and left a well-paid career in the Ukraine. Veronika receives benefits so she can support herself while she improves her English (she has enrolled in a course) and looks for work. Her period with the host family is ending, so Veronika is looking for somewhere to live.

Richmond Council gave her a list of letting agents. All those she has contacted have said they won't help her because she receives benefits. One agent said that as the rental market is very busy “landlords don't need tenants who rely on benefits.” This has added significantly to the stress Veronika already feels as a refugee trying to get by in a new country.



“Krystian” and his wife are Ukrainian refugees who are currently staying with their adult child and their grandchild in a one-bedroom flat in the borough. This temporary accommodation is highly unsuitable, not just because three adults and a child are living in a small one-bedroom flat, but also because Krystian's wife is in very poor health. Krystian has been looking for a home in the private rented sector but letting agents say that landlords will not accept tenants who receive benefits. One agent did offer a solution - pay six months' rent in advance. Krystian does not have this kind of money, and it is unnecessary since his rent will be paid in full from his benefits.

Such is the injustice and cruelty of benefit prejudice, impacting people who are already suffering the stress of having to flee a war zone. Although it is unlawful to discriminate against people who receive benefits in this way, it is rife in Richmond. We have been campaigning jointly with Richmond Council against this unfair discrimination for months now. Yet it still goes on every day in our borough.

### **Our Call for Action**

We were delighted that the government announced in its recent (June 2022) White Paper a raft of measures which will remove some of the injustices and bad practices which plague the private rented sector. There are measures to improve the often poor quality of rental properties, to abolish “no fault” evictions, to establish a new Ombudsman which all landlords must join, and set up a new Property Portal which will introduce a national register of landlords. The White Paper also announced the government's commitment to legislate to make it illegal for landlords and agents to impose blanket bans on people who receive benefits. That's great news!

The less great news is that even though benefit prejudice is already established as unlawful, Richmond letting agents practice it routinely with complete impunity. It will take time for the White Paper's proposals to be actioned, so in the meantime we plan to keep campaigning with our local partners, including Richmond Council, to raise awareness amongst landlords, agents and tenants that benefit prejudice is unlawful, unnecessary and highly damaging to people already facing the considerable stress we all experience when we need to find a new home.

### **Snail's pace of Pension Credit administration hampers take-up**

Pension Credit is a benefit which gives people over State Pension age and on a low income extra money to help with essential living costs. Earlier this year, the Department for Work and Pensions (DWP) estimated that some £1.7 billion of Pension Credit is being left unclaimed and launched a publicity campaign to increase uptake. This is welcome because as well as the much-needed money Pension Credit gives to pensioners who are struggling, it also unlocks other benefits which are only available to people receiving Pension Credit. This includes help with health costs such as dentistry, housing costs (e.g. no Council Tax, help with rent or mortgage payments) and with other costs such as the Warm Home Discount.



Unfortunately, we're finding that Pension Credit administration is appalling. Long delays appear to be the norm. One client has been waiting for a response to their claim for over six weeks, and another for over two months, despite regular chasing by the clients and ourselves. It is particularly difficult for people who have just reached State Pension age because DWP is very quick to end their working-age benefits, but often extremely slow to start Pension Credit payments. And because Pension Credit unlocks other benefits, delays in awarding it are compounded. One client is highly stressed because they are getting rent arrears letters and calls, and being chased for payment of Council Tax, while they wait for a response from DWP. This just isn't good enough.

### **Our Call for Action**

The Pension Service is understaffed, and staff are often poorly trained. There is an urgent need for DWP to address their significant administrative failings by increasing resources and providing better staff training. We applaud DWP's Pension Credit awareness campaign, but this must be matched by administration which is fit for purpose. Until that happens, too many of our older, more vulnerable clients will suffer unnecessary and avoidable financial and emotional hardship.

### **Our other current campaigns**

**Cost of living crisis** – Energy costs are soaring. In Richmond nearly 1 in 9 people cannot afford to pay their energy bills without cutting back on essential spending. We continue to support Citizens Advice's national campaign to focus more resources on people who are struggling on low incomes.

**Social housing tenants' issues** – We are working with local housing associations in Richmond to address recurrent problems with tenants' rent arrears, repairs, and neighbour harassment issues.

**Feedback:** We welcome feedback and suggestions – [Campaigns@CitizensAdviceRichmond.org](mailto:Campaigns@CitizensAdviceRichmond.org)

**Free advice:** Please call us on Freephone 080 82 78 78 73 or fill in the form [here](#).

**Benefit calculator:** Find out what benefits you can claim [here](#).

**Partner organisation referrals:** Refer clients to us via [this form](#).