

During October 2022 we helped over 944 local people in Richmond with 2,470 advice issues. Benefits (590 issues), housing (380 issues) and debt (280 issues) generated the most enquiries. 290 Richmond residents asked us how to obtain charitable support and food bank vouchers.

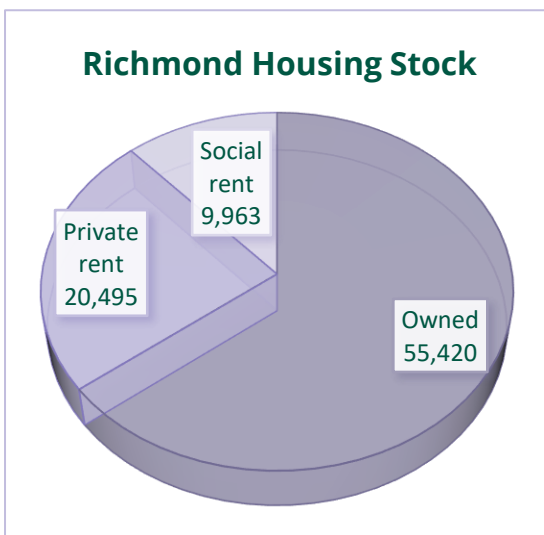
Inadequate housing support makes cost of living hardship worse for low-income families

“Adin” contacted us for urgent advice about finding a new home because he faces eviction - weeks of searching had proved fruitless. In desperation, Adin asked for our advice about how to avoid homelessness for himself and his young family.

Adin lives with his wife and two small children in a privately rented two-bedroom flat in Richmond borough. His landlord now wants to sell the flat, so the family must move at the end of a two month notice period. Adin is worried that time is running out for the family to find somewhere to live. The family’s income is low, rents are high, Adin needs to live near his work, but his options are few.

Adin works part-time but needs to claim some benefits because his earnings are too low on their own to meet his family’s basic needs for food, accommodation and heating. His wife is too unwell to work. Adin told us that there are very few affordable flats to rent in the borough, and they go quickly when they do come up. The family’s problems are made worse because many letting agents won’t show Adin their properties because he receives some benefits on top of his wages.

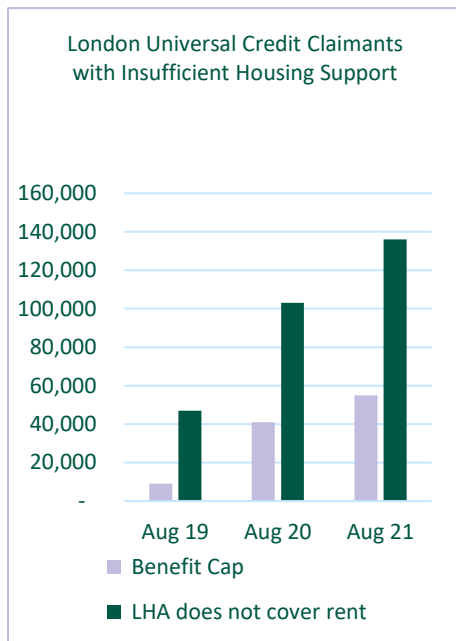
Adin is typical of the 170 people who asked our advice about housing and homelessness issues last month. An acute shortage of affordable rental housing is made worse by inadequate support for people on low incomes.



Affordable housing in the borough is scarce. About 200,000 people live here in 86,000 households. Of these, 55,420 households are owner-occupied, 9,963 live in social housing, and 20,495 rent privately. People like Adin must try to rent privately because social housing vacancies are rare. There are over 5,000 households on Richmond Council’s social housing waiting lists, but in the year ended March 2022, only 221 social housing properties became available. Over half of them were bedsits, studios or 1-bedroom flats, which aren’t suitable for families such as Adin’s. Most of the households on the Council’s waiting list will never be offered a suitable home, as the Council points out on its website.

Other factors conspire to make it very difficult for people on low incomes to afford homes in Richmond. The amount of rent that benefits will cover is limited by the Local Housing Allowance (LHA), which is set by government for each geographical area. In Richmond borough there are three LHA rates. The one with the most geographical coverage in the borough sets the maximum that will be paid from benefits for a 2-bedroom flat, of the type Adin’s family needs, at £1,321 a month.

The lowest cost 2-bedroom rental in Richmond borough we found on an internet search in early November 2022 was £1,600 per month, and most were well over £1,750 per month, which means that families such as Adin's have somehow to find £300 or more a month from other income. Additionally, the government caps total benefits at £23,000 a year for many families on low incomes. London Councils has estimated that between 2019 and 2021, the number of benefits recipients affected by this "Benefit Cap" rose more than four times, to 53,640 households in London.



Local councils can help low-income families with their housing needs. Richmond Council received just over £300,000 this year from government to use for Discretionary Housing Payments (DHPs) to help struggling households who face homelessness because they can't afford to pay their rent and other essential costs. But DHP doesn't help many people. Richmond Council awarded 219 households a DHP in the year to March 22, at an average of £1,220 each – a total of £267,000. However, the Council spent only 62% of the money it received from government to fund DHPs – the 306th lowest percentage allocation out of the 316 councils for which there is information. Over 200 councils spent all their DHP money from central government, and over 100 of those additionally topped the government money up with their own funds, in some cases by well over 30%.

DHP can usually only be paid for 6 months, up to a maximum 12 months, so it's just a temporary fix for a few households. This was made worse by the government's decision to reduce the national DHP allocation by 28% in 2022/23. It is little wonder that households on low incomes are struggling in Richmond. And the situation gets worse every week.

Our Calls for Action

While much more needs to be done to increase the supply of affordable housing in Richmond, this will take time, even with plans in place (which are not yet visible at a national level). In the shorter term, **government** can and should do much more to target support to households on low incomes:

- Government should restore DHP funding to at least its historical level in real terms
- Local Housing Allowance rates, currently frozen by government, should be increased in line with realistic rental prices
- The Benefits Cap should be abolished, or at least it too should rise with inflation
- All benefits should be increased by the CPI, as already agreed for state pensions.

Additionally, **Richmond Council** should review its DHP allocation processes to ensure support to low-income residents is maximised, and that it does not underspend its government allocation this year.

Our other current campaigns

End Benefit Prejudice – in partnership with Richmond Council, we are campaigning to stop discrimination in the private rentals sector against people who receive benefits.

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

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](#).