

**Housing Committee – 24 January 2023****Question submitted under Standing Order 30****Question from Councillor O’Driscoll**

Self-employed residents in private rented accommodation who couldn't afford to pay their rent, classed as essential workers, customers told to stay at home, so no business anyway.

Many residents with new business they started just before COVID were not eligible for support from authorities because they couldn't show a years' worth of financial statements.

As a new business who are having to pay for the fallout themselves, many have had little income for two years, yet when they try to work to get new income to pay for debts incurred, this Council stops housing benefit. I am incredibly concerned that residents in this situation are being penalised for working.

Residents in this situation are soon to be evicted as they are still owing rent from during the pandemic. What can this Council do to support residents in similar situations facing eviction and safeguard them from losing their homes?

**Response from the Head of Housing**

There are two parts to this question. The first part being the support for newly formed business prior to or during the pandemic and the second part being the support for those renting privately to cover housing costs who may be a risk of eviction.

Firstly, the Government established the Self-Employment Income Support Scheme during the pandemic for small businesses who suffered loss of income. There was set criteria for this Government administered scheme which included the need for business owners to provide financial accounts for the years 2019-20 and 2020-21. This was in the main to prevent fraudulent applications and while the Council administered several business support grants, the Self-Employment Income Support Scheme was not one of them.

Secondly, Housing Benefit is administered by the Council, both Housing Benefit and the Housing element of Universal Credit, which is administered by the Department for Work and Pensions is to support low-income households with housing related costs. Both are regulated with national policy which sets out when and to what extent a household may be entitled to receive either of the benefits. Neither of these require a years' worth of evidence and may be available to those residents in private rented accommodation who are struggling to meet their housing costs. Further information on both Housing Benefit and Universal Credit can be found on the Council's website. For those already in receipt of Housing Benefit or Universal Credit, a Discretionary Housing Payment can be provided following a successful application to support short term housing costs until a more sustainable housing position can be established. Again, further information can be found on the Council's website.

Finally, any resident who is threatened with homelessness is strongly encouraged to contact the Council's Housing Options Team, who will work with them to try and prevent their homelessness.