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HOUSING SUPPLEMENT

Weekly Parliamentary Round-up

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WRITTEN MINISTERIAL STATEMENT

08.10.13: Conference Recess (Department's Work) [Extract]

Extending family-friendly tenancies

Eric Pickles: The private rented market is a vital asset to this country, and plays an important role in providing flexible accommodation for those who do not want to buy, or are saving up for a deposit. Families deserve stability for their children, and all tenants deserve a good and transparent service from their landlords and lettings agents.

On 1 October, I announced a package of measures for longer fixed-term, family-friendly tenancies that will provide tenants with more information to help them request longer tenancies where they want greater stability for their families, avoid hidden fees when renting a home and demand a fair deal from their landlords and letting agents.

A model tenancy agreement, developed with the sector, will clearly set out the rights and responsibilities of tenants and landlords, and provide the rental market with an industry benchmark for written tenancy agreements.

In addition, a new tenants' charter will ensure all tenants know what to expect from their tenancy and, if something goes wrong, where to go for help. This will include greater transparency about lettings agents' fees, helping to stop unreasonable practices and unfair charges.

The charter will work alongside the new compulsory redress schemes for lettings agents, which will be able to investigate agents that have not been clear about fees and, where a complaint is upheld, require compensation is paid to the tenant.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Help to Buy

The Chancellor of the Exchequer (Mr George Osborne): The Government are committed to supporting people who aspire to become homeowners. Since the financial crisis, increased deposit requirements and falling equity values have left many hardworking households unable to get on to the housing ladder or trapped in homes unsuited to their aspirations and needs. This has particularly impacted first-time buyers, who have found it increasingly difficult to purchase their own home.

The Government have today published final scheme rules and a commercial fee for the Help to Buy: mortgage guarantee scheme, which was announced at Budget 2013. The Help to Buy: mortgage guarantee has been designed to increase the

availability of high loan to value mortgages to borrowers who are able to afford the monthly repayments but who are unable to save the large deposits required by lenders since the financial crisis.

The publication of the final scheme rules enables lenders to sign up to the scheme three months earlier than planned and start offering mortgages under the scheme. As a result, a number of lenders will begin offering high loan to value mortgages to borrowers. These mortgages will be entered into the scheme in January. In the coming months, the Government expect more lenders to sign up.

The Help to Buy: mortgage guarantee scheme is open to all lenders with permission to enter into regulated mortgage contracts in the UK. The scheme rules set out the eligibility criteria that a lender will need to apply to every loan they wish to place within the scheme. Both new and existing properties are eligible, but in order to be eligible the loan must:

- be on a property in the UK;
- be on a property with a purchase price of £600,000 or less;
- be a residential mortgage, and not buy-to-let;
- be a repayment mortgage, not interest only;
- be for the buyer's only property (i.e. it cannot be used for second homes);
- not be used as part of a shared equity or ownership scheme;
- not be subject to another guarantee (whether provided by the Government or by anyone else).

The scheme rules also contain safeguards to ensure that lending under the scheme is responsible. For each loan, participating lenders will need to demonstrate that the borrower was subject to an affordability test, that the loan will remain affordable if there is a rise in the interest-rate, and that the lender has verified the borrower's income. For each loan the lender will also need to be able to demonstrate that the borrower was not "credit impaired" (using the definition from the Financial Conduct Authority).

These safeguards on responsible lending are complemented by other features of the scheme which ensure that the taxpayer is protected. If a lender chooses to participate in a given category of lending, they will be required to put all eligible loans that they originate in that category into the scheme. There are nine categories in total, with participation in each LTV band (80-85%, 85-90% and 90-95% LTV) split into three categories depending on whether the lender chooses to participate for loans for new house purchase only, or also for different types of remortgage transaction. This approach, whereby all eligible loans must be put into the scheme,

ensures that lenders cannot only use the scheme for their riskiest loans.

The Government have also today published the fee that lenders participating in the scheme in 2014 will pay when purchasing a guarantee. The fee charged to lenders will differ depending on the loan to value of the mortgage. As set out in the scheme outline document published alongside the Budget, the fee has been calculated so that the scheme is self-financing and adheres to European Commission guidance on state aid. The fee therefore contains three elements: administration cost, cost of capital and expected losses. The fee will be reset on an annual basis to take account of any changes in the macro-economic forecast and using data on mortgages already guaranteed under the scheme. Lenders will be given the final fee for the following year three months in advance. The fee levels for 2014, which will be charged as a percentage of the original loan balance, will be:

90 basis points for loans with a loan to value of more than 90% and less than or equal to 95%;

46 basis points for loans with a loan to value of more than 85% and less than or equal to 90%;

28 basis points for loans with a loan to value of at least 80% and less than or equal to 85%.

To ensure the ongoing stability of the UK housing market, the Government have built a role into the scheme for the Financial Policy Committee (FPC). The Chancellor has asked the FPC to work with him every September, starting in 2014, to assess the ongoing impact of the Help to Buy scheme. Following that annual assessment he has proposed that the FPC advise him on whether the key parameters of the scheme—the house price cap and the fee charged to lenders—remain appropriate. At the end of the scheme's three-year life, if a future Government propose to extend the scheme, the FPC will be asked to give its assessment of the impact of the scheme on financial stability and advise whether it should be continued.

The Government will make available up to £12 billion of guarantees to support the scheme during its three-year life.

Copies of the scheme rules have been placed in the Libraries of both Houses.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

PRIME MINISTER'S QUESTIONS

09.10.13: Mortgages

Glyn Davies (Montgomeryshire) (Con): One of the biggest factors for many young

people's budgets is the cost of their mortgage. Will the Prime Minister tell us what would be the effect on mortgage rates if the Government were to increase borrowing by £27.9 billion, as the Opposition have called for, since promising iron discipline?

The Prime Minister: My hon. Friend is absolutely right. One of the most important aspects of people's bills is the mortgage payments that they have to make. [Interruption.] The shadow Chancellor is shouting that it is not true, but he is committed to increasing borrowing. If you borrow more, you risk interest rates and mortgage rates going up. Families across the country understand that and they understand that you only get to grips with the cost of living and living standards if you have a proper economic plan for getting the deficit down, for getting growth, for creating jobs and for cutting people's taxes—four things this Government are doing, four things the Opposition would never do.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

ORAL ANSWERS

09.10.13: Housing Benefit (Wales)

Mark Tami (Alyn and Deeside) (Lab): What recent assessment he has made of the effects in Wales of changes to housing benefit. [900303]

Geraint Davies (Swansea West) (Lab/Co-op): What recent assessment he has made of the effects in Wales of changes to housing benefit. [900306]

The Parliamentary Under-Secretary of State for Wales (Stephen Crabb): The Government remain committed to reforming housing benefit to create a fairer and more affordable system.

Mark Tami: Will the Minister advise me where he thinks Flintshire county council and other local authorities are supposed to find these mythical one and two-bedroom properties? While he is at it, why does he think it is a good idea to force disabled people out of homes that have been adapted by councils at high cost?

Stephen Crabb: We are not forcing disabled people out of their homes. On the hon. Gentleman's question about Flintshire, we are making available to his local authority more than £240,000 this year in discretionary housing benefit. I ask him to ask his local authority why it has more than 275 empty properties in the social rented sector. That is part of the answer to the local housing problems in Flintshire.

Geraint Davies: Is the Minister aware that in Swansea two thirds of the thousands of people affected by the bedroom tax are now in arrears and that those arrears have doubled since April? Will he and the Secretary of State have an urgent meeting with the Prime Minister to make the case for Wales, which is the worst affected area in

the whole of Britain, with fewer smaller units and the poor being thrust into dire poverty and the arms of loan sharks?

Stephen Crabb: I am happy to meet the hon. Gentleman to talk about housing issues in Swansea, but he should be aware that there are about 300 empty properties in the social rented sector in Swansea. That should be part of the answer to the problems he is talking about. I am concerned to hear about the large increase in the number of people he says are suffering from rent arrears. We are making available substantial resource to Swansea borough council, and we should be asking how it is using those discretionary housing payments to assist people through the difficult transition.

Glyn Davies (Montgomeryshire) (Con): One of the best ways to help those affected by changes in housing benefit is through the provision of new single-person housing, but that has not been helped by the reduction in social housing built by the Welsh Government or by the extra Welsh-specific building regulations, which have impacted on the private sector and driven it out of Wales altogether.

Stephen Crabb: We have seen the comments by Redrow Homes and Persimmon Homes. These are important Welsh builders who need to be building new homes in Wales, but who are not building as many as they should be. The Welsh Government are responsible for the supply of new housing in Wales, and I think that serious questions need to be put to Welsh Ministers in Cardiff about that.

Owen Smith (Pontypridd) (Lab): It is truly extraordinary that the Minister continues to defend the bedroom tax. Will he confirm for the record whether, according to the Government's own figures, Wales is hit harder than anywhere else in the UK? As he mentioned the disabled, will he tell us how many disabled households in Wales are hit by the bedroom tax?

Stephen Crabb: We have had this question before. Wales is not hit harder—to use the hon. Gentleman's terminology—than other parts of the United Kingdom.

What is remarkable is that he still clings to the mythical economics of plan B. More than anybody else in the Opposition, he argues for more spending, more borrowing and more debt, all of which is a road to poverty for people in Wales.

Owen Smith: The Government's own impact assessment states that 46% of households in social housing in Wales have been hit by the bedroom tax, which is a higher proportion than anywhere else in Britain. Those are the Government's own numbers. The bedroom tax will also hit 25,000 disabled families. The Minister should confer with his colleague the Chairman of the Welsh Affairs Committee, the hon. Member for Monmouth (David T. C. Davies), who said only yesterday that the bedroom tax was not working in Wales. It is not working for those 25,000 people—25,000 reasons why we need a Labour Government to scrap the bedroom tax and deliver justice for those people in Wales.

Stephen Crabb: I did not see the specific remarks of my hon. Friend the Member for Monmouth (David T. C. Davies), but we are making available to Wales more than £7 million in extra money for discretionary housing payments. On top of that, we are making money available for rural borough councils in Wales to assist with the transition. We recognise that it is a challenge and a difficult period for people going through our changes to housing benefit, but we are supporting local authorities in Wales to help Welsh people through that transition.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

09.10.13: Under-occupancy Penalty (Wales)

Jessica Morden (Newport East) (Lab): What assessment he has made of the effects of the under-occupancy penalty in Wales. [900307]

The Parliamentary Under-Secretary of State for Wales (Stephen Crabb): The removal of the spare room subsidy, which already applies in the private rented sector, has brought fairness back into the system. This Government are prepared to tackle this long-standing inequality and are taking the tough decisions to deliver a recovery that works for all.

Jessica Morden: I have contacted many housing associations in Wales in recent weeks, and the information so far points to the fact that—[Interruption.]

Mr Speaker: Order. I apologise for interrupting the hon. Lady, but I want to hear her question from start to finish, and to hear the answer. The House deserves to hear her question from start to finish.

Jessica Morden: Thank you, Mr Speaker.

I have contacted many housing associations in Wales in recent weeks, and the information collected so far points to the fact that about 45% of those who were previously able to meet their rent payments are now in arrears. Given that the discretionary housing payments are clearly not enough, what message does the Minister have for those who are falling into arrears?

Stephen Crabb: I have not seen the information that the hon. Lady has brought to the House today, but I will gladly sit down and go through it with her. I would be concerned if, as she says, there has been such an increase in the number of people suffering rent arrears. That is not what we are planning for, and we are making available to Welsh local authorities the resources to ease families through this difficult transition.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

COMMONS WRITTEN ANSWERS

08.10.13: Affordable Housing

Dame Joan Ruddock: To ask the Secretary of State for Communities and Local Government how many affordable homes have been built in the last 12 months in (a) England, (b) London and (c) Lewisham. [169139]

Mr Prisk: Statistics on house building completions by tenure in each local authority are published in the Department's live tables 253 (annual) and 253a (quarterly), which are available at the following link:

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-house-building>

Taken together, the housing association and local authority tenures provide estimates of total social housing completions, but these figures mostly understate total affordable supply. This is because the house building figures are categorised by the type of developer rather than the intended final tenure, leading to under recording of affordable housing, and a corresponding over recording of private enterprise figures.

More comprehensive statistics on affordable housing completions funded by the Homes and Communities Agency and the Greater London Authority since 2009-10 by tenure are available at the following link:

<https://www.gov.uk/government/statistical-data-sets/affordable-housing-starts-and-completions-funded-by-the-hca-and-the-gla-2012-to-2013>

These statistics include both newly built housing and acquisitions but exclude delivery of affordable housing not funded by the Homes and Communities Agency and Greater London Authority programmes that are reported in local authority returns to the Department. A fuller picture of all affordable housing completions is published in the Department's live tables 1000, 1006, 1007 and 1008, which are available at the following link:

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-affordable-housing-supply>

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Affordable Housing: North Yorkshire

Andrew Jones: To ask the Secretary of State for Communities and Local Government what the total level of Government investment in affordable housing in North

Yorkshire will be throughout the current Parliament. [168923]

Brandon Lewis: The Government's affordable housing programmes are due to deliver £67.5 million of public investment between 2010-11 and 2014-15 across the local authority areas in North Yorkshire.

Notwithstanding, this figure under-estimates the additional private investment which will be levered in through the Government's schemes. To place this in context, in the current spending review period, the Government is investing £4.5 billion of public investment across England, which will lever in a further £15 billion of private investment into affordable housing.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Council Housing

Mr Ward: To ask the Secretary of State for Communities and Local Government what plans his Department has to increase the supply of one and two bedroom local authority properties. [168440]

Mr Prisk: Under the new self-financing system introduced in 2012, local authority landlords keep all the rental income from the properties they own and make their own decisions about how they re-invest this in existing and new homes. In making those decisions, we expect local authorities to consider the objectively assessed need for market and affordable homes of different sizes, including smaller homes, in their area.

Alongside councils' own house building programmes, the Government's Affordable Homes Programme provides funding for new affordable homes across the country through a competitive process. The assessment of bids takes account of the extent to which bids meet local identified needs, including the need for smaller homes.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Empty Property: East Midlands

Gloria De Piero: To ask the Secretary of State for Communities and Local Government what assessment he has made of the number of unoccupied residential properties in (a) Ashfield constituency, (b) Nottinghamshire and (c) the East Midlands. [169021]

Mr Prisk: Data for Ashfield constituency are not collected centrally. The constituency falls within the local authority districts of Ashfield and Broxtowe.

Data on vacant dwellings by tenure and district can be found in live table 615 which is available at the following link:

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants>

This table brings together figures on vacant dwellings in England drawn from several separately published sources.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Housing Benefit: North West

Frank Field: To ask the Secretary of State for Communities and Local Government if he will make an assessment of the availability of affordable one bedroom homes for single person households to downsize into in (a) Birkenhead constituency, (b) the Metropolitan Borough of Wirral and (c) the Liverpool city region. [168416]

Mr Prisk: DCLG publishes information on the number of one bedroom properties and the total number of vacant properties owned by local authorities annually. The latest information is on my Department's website:

<https://www.gov.uk/government/statistical-data-sets/local-authority-housing-statistics-data-returns-for-2011-to-2012>

The Homes and Communities Agency publishes statistics by local authority district on the number of one bedroom properties and the total number of vacant properties owned by private registered providers. The information for 2012-13 can be found in the full data spreadsheet accompanying the Statistical Data Release published by the agency:

<http://www.homesandcommunities.co.uk/news/second-statistical-data-return>

Data by constituency is not collected.

The number of properties available for letting will vary throughout the year.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Housing Benefit: Social Rented Housing

Cathy Jamieson: To ask the Secretary of State for Communities and Local Government (1) what estimate he has made of the number of social houses in the

UK which have rooms of less than 50 square feet and which are currently classed as bedrooms; [169358]

(2) what estimate he has made of the number of social houses in the UK which have rooms between 50 and 70 square feet and which are currently classed as bedrooms. [169376]

Brandon Lewis: This information is not collected centrally.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Private Rented Housing

Graham Jones: To ask the Secretary of State for Communities and Local Government (1) what steps he is taking to raise awareness of private tenants' rights in case of landlord bankruptcy; [169229]

(2) what steps he is taking to improve protections for private tenants in the case of eviction due to landlord bankruptcy. [169232]

Mr Prisk: The Tenants Protection Act 2010: which came into effect on 1 October 2010, gives rights to private tenants who have to leave their home because it is getting repossessed by their landlord's mortgage lender.

The Act enables tenants to be heard at repossession hearings and gives courts the powers to delay repossession by up to two months. This ensures that tenants have sufficient time to move and have the same rights of notice as other private tenants. The Act also requires the mortgage lender to send a notice to tenants when they are applying to enforce the possession.

To inform mortgage lenders, landlords and tenants of their rights and responsibilities under the Mortgage Repossessions (Protection of Tenants etc) Act 2010, my Department has published guidance which can be found at:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/5933/1729687.pdf

Graham Jones: To ask the Secretary of State for Communities and Local Government how many private landlords were declared bankrupt in each of the last five years. [169230]

Mr Prisk: We do not hold this information. While the Individual Insolvency Register holds information on individuals who have been made bankrupt, it does not include details of whether or not they had been acting as private landlords at the time.

Graham Jones: To ask the Secretary of State for Communities and Local Government what recent discussions he has held with private tenants' organisations regarding eviction due to landlord bankruptcy. [169231]

Brandon Lewis: Information on all meetings held by DCLG Ministers with external organisations are published every quarter on the Government's website at

<https://www.gov.uk/government/organisations/department-for-communities-and-local-government/series/dclg-ministerial-data>

Ms Buck: To ask the Secretary of State for Communities and Local Government if he will rank each English local authority by the percentage change in the proportion of housing stock made up of private housing for rent between 2001 and 2011. [169281]

Brandon Lewis: Historical data on privately rented dwelling stock is estimated for England but not districts and can be found in live table 104 which is available at the following link:

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants>

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Private Rented Housing: Rents

Frank Field: To ask the Secretary of State for Communities and Local Government what estimate he has made of how many household rents in the private rented sector fell below the average rent within each local authority area in the UK in each year since 2010-11. [169140]

Mr Prisk: We have made no such estimate. However the Valuation Office Agency publishes some indicative estimates of private rent levels by local authority. These are available online, respectively for 2011-12 and 2012-13, and can be found at:

www.voa.gov.uk/corporate/statisticalReleases/120531_PrivateResidentialRentalMarketStatistics.html

and

http://www.voa.gov.uk/corporate/statisticalReleases/130530_PrivateRentalMarket.html

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.2013: Social Rented Housing

Ms Buck: To ask the Secretary of State for Communities and Local Government (1) if he will rank each English local authority by the percentage change in the proportion of housing stock made up of social housing for rent between 1986 and the most recent year for which figures are available; [169279]

(2) if he will rank each English local authority by the actual change in the number of units of social housing for rent between 1986 and the most recent year for which figures are available. [169280]

Brandon Lewis: The Department does not hold a complete set of figures at local authority district level to fully answer these questions. The information published by the Department can provide social housing stock as a proportion of total housing stock from 2009 and numbers of social housing stock from 1997.

These data are available from the Department's statistical tables at the following link:

<https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants>

Private Registered Provider (housing association) stock can be found in live table 115, local authority-owned stock can be found in live table 116. These can be summed to provide an estimate of social housing stock. Total housing stock can be found in live table 100.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.13: Housing

Hilary Benn: To ask the Secretary of State for Work and Pensions what meetings (a) Ministers and (b) officials of his Department had with the UN Special Rapporteur on Housing, Raquel Rolnik during her visit to the UK in September 2013. [169266]

Steve Webb: The UN Special Rapporteur did not approach the Department for meetings with either departmental Ministers or officials working on the removal of the spare room subsidy policy, despite this being the focus of her initial findings.

At the beginning of her visit Ms Rolnik met with officials from a number of Government Departments for a general introduction to a range of housing issues, this included a DWP official.

Towards the end of her visit Ms Rolnik had a debrief meeting with officials from DCLG and other Departments, including an official from DWP.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

08.10.2013: Housing Benefit

Mike Crockart: To ask the Secretary of State for Work and Pensions whether his Department plans to allow underspends in the (a) 2013-14 and (b) 2014-15 discretionary housing payment budget to be carried over. [169126]

Steve Webb: Discretionary housing payment funding is intended to be used to support housing benefit claimants during the financial year for which it has been allocated. We do not intend to allow unspent funding to be carried over from this financial year into the budget for 2014-15.

We allowed carrying over of the DHP underspend from 2011-12 to 2012-13. This was because the transitional arrangements for the reforms to the local housing allowance that were introduced during 2011-12 meant that they only took full effect during 2012-13.

Alex Cunningham: To ask the Secretary of State for Work and Pensions how many people claimed the shared accommodation rate of housing benefit in each parliamentary constituency. [169545]

Steve Webb: The information requested for how many people claimed the shared accommodation rate of housing benefit in each parliamentary constituency can be found at:

<https://stat-xplore.dwp.gov.uk>

Guidance on how to extract the information required can be found at:

https://sw.stat-xplore.dwp.gov.uk/webapi/online-help/Stat-Xplore_User_Guide.htm

Alex Cunningham: To ask the Secretary of State for Work and Pensions what the average difference between local housing allowance awards and rent is for claimants receiving the (a) shared accommodation, (b) one bed, (c) two bed, (d) three bed and (f) four bed rate. [169546]

Steve Webb: The information requested can be provided only at disproportionate cost.

[Source: Parliament: Commons Hansard \(Full Text\)](#)

COMMONS ORAL QUESTION

08.10.13: Housing Benefit (Scotland, 14 October)

Katy Clark (North Ayrshire and Arran): What assessment he has made of the effect of the Government's housing benefit changes in Scotland; and if he will make a statement.

[Source: Parliament: Commons Order Paper \(Full Text\)](#)

COMMONS WRITTEN QUESTIONS

08.09.2013: Affordable Housing (No Date for Answer)

Graham Jones (Hyndburn): To ask the Secretary of State for Communities and Local Government, what steps he is taking to ensure that local authority affordable housing targets are met.

[Source: Parliament: Commons Order Paper \(Full Text\)](#)

05.09.2013: Local Housing Allowance (No Date for Answer)

William Bain (Glasgow North East): To ask the Secretary of State for Work and Pensions, how much was distributed in the financial year 2012-13 in local housing allowance to persons under the age of 25 in each local authority area in the UK for both (a) local authority or housing association provided housing and (b) privately rented accommodation; and what was the percentage change in such amounts in each case compared with the previous financial year.

[Source: Parliament: Commons Order Paper \(Full Text\)](#)

EARLY DAY MOTIONS

09.10.13: Under-Occupancy Penalty and Hon. Members' Allowances

George Galloway: That this House notes that under the bedroom tax more than 600,000 social tenants with spare rooms must either move or pay an average of £14 a week penalty; further notes that hon. Members with a spare room in their London homes can claim an additional allowance if a child or children routinely reside with them; further notes that the Independent Parliamentary Standards Authority has ruled that they will still be eligible for the additional allowance if the child visits just once a month; condemns the 29 hon. Members who, while backing the bedroom

tax, have claimed an additional £64,000 and a further 20 who claimed £37,000; and urges the Government to end this unfair allowance which can only reflect badly with members of the public.

[Source: Parliament: Commons Order Paper \(Full Text\)](#)

LORDS ORAL ANSWER

09.10.13: Housing: Under-Occupancy Charge

Lord Knight of Weymouth: To ask Her Majesty's Government whether they have any plans to suspend the under-occupancy charge.

Baroness Hollis of Heigham (Lab): My Lords, on behalf of my noble friend Lord Knight of Weymouth, and at his request, I beg leave to ask the Question standing in his name on the Order Paper.

The Parliamentary Under-Secretary of State, Department for Work and Pensions (Lord Freud) (Con): My Lords, there are no plans to suspend the removal of the spare-room subsidy policy. A formal evaluation of the policy is being carried out; this has already commenced and will be conducted over the next two years. To support people transitioned to this reform, we have more than trebled the discretionary housing payment fund to assist those facing extreme difficulties.

Baroness Hollis of Heigham: My Lords, two-thirds of the families affected are disabled—fact. Half of those in a recent sample are already in arrears—fact. Most local authorities are limiting discretionary payments to three months only—fact. Furthermore, there are no smaller properties to move to—fact. So disabled families cannot work, pay, obtain financial support or move. When will the Government have the guts to admit that their policy is impossible as well as cruel and follow our commitment to repealing it?

Lord Freud: My Lords, there were a lot of issues buried there. I will just point out that, when you look at the disabled figures, and if you look at the people on DLA, which is an independent measure, the figure comes down to 27% of the total. For those with the higher rate of DLA, it is 17%. I also remind the Opposition that this is a substantial saving measure. Some £500 million has to be found, and there is a degree of cynicism about whether you can find that through closing tax loopholes. I also ask the Opposition a question—

Noble Lords: You answer!

Lord Freud: I suggest to the Opposition that they think about the challenges that they will face when they extend their extra-bedroom policy to the private rented sector, which will cost them another £500 million and rising.

Lord Forsyth of Drumlean (Con): Will my noble friend explain why the Opposition are so opposed to the changes that are being proposed on the subsidy, when it will undoubtedly help people suffering from chronic overcrowding in social housing and will help young people who find it impossible to get single accommodation? Will not the effect of removing the subsidy be to correct the market failure in social housing?

Lord Freud: My Lords, my noble friend is absolutely right. I have talked before about the 250,000 people living in overcrowded accommodation, with 1.8 million people on the waiting list. But the economic signals going on in the social rented sector are very odd. The demand from single people and couples represents each year 61%, for the latest year we have—and it has not changed much. The number of homes provided that have single bedrooms comes to only 13%. Over the past decade, the social rented sector has built virtually no new single bedrooms, at 30,000; that compares with the private rented sector, which has produced in that period 280,000. There is a real economic mismatch going on in terms of what we are encouraging the social rented sector to build, and we need to make sure that we are building the type of accommodation that people in this country actually need.

Lord Foulkes of Cumnock (Lab): My Lords, the Minister is paying no attention to the effects on the people involved. Has he seen the report in the Daily Record, which says:

“The Tory minister in charge of the bedroom tax has told Scots with motor neurone disease to take in a lodger or have their benefits cut.”?

Will he apologise for this insensitivity and rethink this measure, that being just one of its many iniquities?

Lord Freud: My Lords, I have not, of course, made any specific recommendations to people. Let me just go through the point. We are monitoring this change very closely. It is in its early stages as people start to adjust. We have put in a lot of discretionary housing payments; the total is £180 million this year. The early returns—and I stress they are early returns—show that local authorities are either managing those well or are underspending at this particular time.

Baroness Sherlock (Lab): My Lords, does the Minister accept that last week the courts ruled that a woman with multiple sclerosis was entitled to have a bedroom separate from her husband because otherwise her human rights were breached? The courts have now ruled that disabled children and disabled adults can have their own rooms. These savings are vanishing before our eyes, and there are no rooms for people to move into because there are no smaller properties. Do the Government accept that the National Housing Federation has described this policy on its six-month anniversary as being a “cruel failure”? Is that not right, and will the Government not change their mind now?

Lord Freud: First, I congratulate the noble Baroness on moving to her new position. I look forward to many constructive exchanges with her, although perhaps not this one. We are currently moving to ensure that disabled children who need spare rooms will have them, and regulations on that are going through consultation. In the case of disabled adults where there was a judicial review, the judges decided that the policy was appropriate and did not breach any equalities duty.

[Source: Parliament: Lords Hansard Paper \(Full Text\)](#)

WHAT'S COMING UP

In Parliament

- 15.10.13: Ten Minute Rule Bill on the Private Rented Sector**
Jeremy Corbyn MP will introduce a Ten Minute Rule Bill on Regulation of the Private Rented Sector.
- 18.10.13: Private Member's Bill on Letting Agents**
John Healey MP will introduce a Private Member's Bill on Letting Agents (Competition, Choice and Standards).

Events

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