

## Speech for Guildhall 23<sup>rd</sup> Sept

In early September I was concerned to receive an email from B&NES Homeseach team informing myself, and all others on the Housing list that Curo, our local Housing Association would now be carrying out credit checks on potential, and indeed current tenants at the point of nomination for its affordable rented properties.

The rest of the message goes on to tell us "Credit report details applicant's **personal credit history**. Likely to include County Court Judgements (CCJ is a judgment that a county court issues when someone has failed to pay money that they owe) property ownership, credit cards and mobile phone contracts.

The report will contain information that will help Curo confirm an applicant's identity and assess if they are financially reliable.

### **Rent in Advance**

Curo may also ask for rent in advance. If rent paid weekly, this will be a weeks rent and if rent paid monthly this will be a months rent."

Of this there was no warning, no discussion and not even to my knowledge an approach to tenants and those on the housing list to ascertain what the effect of this might be.

Many of those in dire need of social housing will have been trapped in a private rental system for years in a City that can boast to be among the least affordable to buy or rent a home in the country. Many will have run up bad debts, defaulted on loans, survived on credit while they struggled with low wages to feed their families and pay these astronomical rents for a basic and insecure private property. They may have been forced to move again and again, disrupting school, jobs or medical treatment as Landlords either raise the rent, sell on or otherwise make renting what should act as the tenants home untenable. They may be sick or disabled and unable to work or manage their bills, particularly now, in light of the discredited and unfair Universal Credit, Welfare cuts and Benefit Sanctions being implemented – It is fairly obvious that Curo have envisioned the problems these raft of changes will bring to those people affected and have acted accordingly to protect their investment.

So what if these housing applicants, these families, their children, these often vulnerable single men and women of all ages..... What if they fail their credit checks?

What if they are afraid to undergo checks on their personal credit history for fear that it will enable loan sharks and aggressive debtors to catch up with them?

What if they have CCJ's?

It is of great concern that this direction by Curo may lead to desperate housing applicants being deterred from the process, leading to some of those feeling unable to bid on housing they are entitled to and need. Perhaps having already been in the Private system where numerous local Letting agents have forced tenants of poor credit rating to pay 6 months rent in advance, pushing them further into poverty and further in debt. And just where are these people supposed to find rent in advance for our increasingly marketised and market driven Charitable Housing Trust?

It is my belief that this action could exacerbate homelessness, it would deprive those most in need of the homes they are entitled to and it would add further stigma to the process of applying for the one thing any decent society should be able to offer its people. A secure, safe, affordable home.

I would ask why, if ..... and how the Charity Commission have allowed Curo to take these actions?

I would ask this panel to help those in desperate need, those people who have struggled to do their best to keep their families fed and clothed while keeping a roof over their heads, people like me.

Please speak up for us and help end this housing discrimination against the poor.