

Good evening,

I speak before you today on behalf of myself and my colleague, Tom Carter, who are both Labour council candidates for the Walcot Ward. Tom lives in a Curo property, although he is a market-rate tenant. We have also heard the reports of our colleagues, some of whom are also Curo tenants in affordable accommodation. I also feel it is important to highlight the problems facing many Walcot residents who are both on the housing waiting list and in affordable accommodation.

Some of these residents may be stuck in low-paid work; some may have always struggled with the bills or suffer from long-term financial difficulties; some may have been forced to payday loan companies as a result of recent benefit changes. Whether through misfortune or mundane reasons, the back-stories of those in need of housing support are as numerous as any other socio-economic group.

Indeed, even for those of us who are not in need of social housing, it is still very difficult to avoid falling foul of some kind of negative credit score in the course of a working year. Credit is indispensable to our modern economy. Anything from buying a sofa, attending university, paying the gas bill, or paying for a Christmas for your family can incur credit-based arrangements. If Britain can have its credit rating downgraded by international credit agencies - as it did in 2013 - anyone can.

Even if an individual does fall foul of payment plans, they may not be instantly aware of incurring a negative credit rating downgrade. May I ask how many of the committee are aware of their current credit score?

I speak before you today as a council candidate for a ward that I know has many social housing users. In fact, I am surprised that the current Liberal Democrat Ward Members for Walcot are not here today to also express their concern at this committee. However, Cllrs Paul Fox and Lisa Brett are part of a Council Group whose close relations with Curo may place them in a compromised situation. Transparency is of paramount importance and all residents in a Ward deserve

representation regardless of whether they voted for the councillor or, indeed, if they voted at all. In these circumstances, who is representing those people in Walcot who will be negatively affected by these changes?

Today housing continues to form the means by which we categorise the haves from the have-nots in our society. Perhaps this is no-where more true in Bath, where Curo has historically performed valuable work housing its most needy residents. However, recent steps taken by the group indicate a fundamental – and troubling – shift in their core principles. I hope Curo's recent shedding of its charitable status does not precede a departure from its charitable mission to house those most in need without commercial motivation. In fact, Curo was awarded with the highest rating of viability classification by the Homes and Communities Agency in 2014. So why is it pushing ahead with this money-driven measure that will lock many out of their properties?

It is true that Curo is currently one of the most important institutions in the area working towards housing those who most need it. I hope that their policies remain true to that mission. But I and my fellow Walcot council candidate are concerned by these changes. Therefore we must ask:

- Has BANES formulated a safeguarding measure to make sure these eligible families are housed elsewhere?
- Has BANES calculated how much it will cost house these residents elsewhere?
- Does the Committee and Curo itself agree that this move represents the marketisation of social housing in this local authority?
- At what level will this credit threshold for housing be set and by who?
- How many families does Curo anticipate will be refused housing on the basis of bad credit?