1. **MONEY**

**Cost of renting –** Need more housing at LHA rate.

**Universal Credit –** LL’s distrust of UC process. Will they get paid direct? When?; **Delays**; **Advanced Payments –** paying back APAYs means even shared houses become unaffordable (40% of poverty line income, is 40% less than what the Govt says is the min. needed to survive?)

**Advanced Payments for prison leavers –** particular problem for those leaving prison. They are in debt before they have a chance to move on

**Debt** – rent arrears; utility debts; Loans; DWP/HB repayments; Council Tax; UC Advanced Payments; Poor budgeting skills; Easy access to credit/loans; Wants vs Need – **Debt=Evictions**

**Access to Bank Accounts –**Everyone needs a bank account to receive UC. Issues for those without a permanent address.

**HRT – Recourse to Public Funds**

**What are the difficulties/blockages to accessing accommodation for the people that you were with?**

**Deposits/RIAs –** Outside of getting a PATH deposit guarantee, having funds to access any rented accommodation is still an issue. Rent in advance payments are required and **Admin Fees** are still asked for. For a basic room in a shared house – a landlord will expect @£800 up front.