

Dan Wilson Crow

From: Dan Wilson Crow
Sent: 11 October 2018 17:59
To: 'enquiries@UKGI.gov.uk'
Subject: RBS and buy-to-let mortgage terms

Dear Sir/Madam,

About 20% of the UK population rents from a private landlord, and, if we can't pay our rent, housing benefit is supposed to prevent us from becoming destitute. 22% of private renters received it in 2016-17. Unfortunately many landlords refuse to let to people who receive housing benefit. Sometimes this is the landlord's decision, but often landlords are restricted because of the terms of their mortgage.

[We have learned today](#) that Natwest places such restrictions on its buy-to-let borrowers. A woman in Belfast with mental health needs faced losing her home because of the policy, though curiously [the terms](#) do not appear to make reference to it.

This practice is discriminatory, and means that the government, and the taxpayer, is invested in a company that is actively reducing the number of properties that are available to people in receipt of state support. Because housing benefit recipients are already at high risk of homelessness, a government asset is in effect undermining the government's own efforts to reduce the problem.

As the owner of a 62% stake in RBS, would UKGI ask the company's management to account for this policy and reconsider it in light of its negative impact on public policy outcomes, and its discriminatory impact against around 3% of its own owners?

Yours sincerely,

Dan Wilson Crow
Director
Generation Rent
07753 369555

www.generationrent.org

Winner, Sheila McKechnie Campaigner Awards 2017, Housing & Homelessness