I am retired from local government having worked as an accountant both in central finance and in housing for over forty years.

The ability to collect rental income readily and simply is important as the Housing Revenue Account relies on it to maintain the level of service. Simple collection means lower costs and more certainty for the public purse.

It rather defies my line of logic that the payment of the housing element direct to claimants for subsequent transfer to the landlord should be part of the intention within Universal Credits. There is of course, an option to continue with direct payment but this is not automatic.

I would suggest that the rental element should automatically be paid to the landlord. My comments are equally relevant to local government, housing association or private landlords. Tenants may well have competing priorities for this cash but the principle of keeping a roof over one’s head should be the number one.

I hope you will find an opportunity to include this suggestion in the legislation for the devolvelement of powers.