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Mr Paul Gray  
Chair of Social Security Advisory  
Committee  
Social Security Advisory Committee  
Caxton House

21 October 2015

*Dear Paul,*

**The Social Security (Housing Costs Amendments) Regulations 2015**

Thank you for your letter of the 7 September regarding the above Regulations.

I understand the concerns of the Committee and the lending industry about the reversion to a 39 week waiting period. However, I remain convinced that lenders will still forbear during this period as they did between 1995 and 2009 when the waiting period was set at 39 weeks. The lending industry has always been aware that the 13 week waiting period was a temporary measure and that we would return to 39 weeks once the economy and the housing market recovered.

You will be interested to know that I met Paul Smee in September. It was a productive meeting, and we will continue to have an on-going dialogue with CML.

In your letter you raised concerns that the Department does not hold data on broader impacts on claimants, such as the use of payday lenders or help from friends and family that may increase as a result of the re-introduction of a 39 week waiting period. The Department intends to monitor the impact of the waiting period when it is reinstated and will keep the policy under review.

*Yours sincerely,*  
*David*

**Lord Freud**  
**Minister for Welfare Reform**