

Media Release

Thursday 21 December 2006

Immediate release

A new route to homelessness?

Forty years ago the BBC screened *Cathy Come Home*, a powerful drama that brought home the suffering and despair of a family made homeless after losing their home due to debt. Scotland ends 2006 with Europe's most progressive homelessness legislation supported by a range of activity at both local and national level designed to achieve the Parliament's target that 'everyone shall be entitled to a permanent home' by 2012.

However, in a real and direct threat to this progress, the Parliament recently passed the Bankruptcy & Diligence etc (Scotland) Bill which once again raises the spectre of families losing their homes as the result of debts as small as £3,000. Despite representations from the Scottish Council for Single Homeless, and other organisations working to eradicate homelessness in Scotland, MSPs failed to support amendments that would have excluded a debtors main residence from the scope of this legislation.

Robert Aldridge, SCSH Director, said : *'This Bill goes against the spirit of recent Scottish legislation which has been designed to help prevent homelessness and support individuals and families at risk of losing their homes. Our fear is that some families facing homelessness as a result of creditor actions under this Bill may resort to borrowing from unlicensed 'door step' lenders at punitive rates of interest, thereby exasperating their situation. In its current form this Bill could leave families homeless in time for Christmas 2007.'*

ENDS

Further information from Steven Morton, Events & Communications Officer - 0131 226 4382 or steven@scsh.org.uk

Notes

- 1 Scottish Council for Single Homeless [SCSH] is the national membership body for organisations and individuals tackling homelessness in Scotland. Our purpose is to work in the best interests of homeless people through the prevention and resolution of homelessness.

SCSH has a broad membership including individual, representative and subscription paying members. These include a wide range of frontline services and projects for homeless people, local authorities, voluntary organisations, registered social landlords, health bodies, health and homelessness workers, academics and individuals.

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- 2 The Bankruptcy & Diligence etc (Scotland) Bill can be found at :
<http://www.scottish.parliament.uk/business/bills/50-bankruptcyDiligence/b50s2-aspassed.pdf>