

Homeless bound?

Homelessness in London, the
South East and East of England



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With support from Fresh* Ad Communications Ltd

Introduction

Putting the housing back into homelessness

In April 2012, the attempts of the London Borough of Newham to ease its housing crisis by moving homeless families to Stoke-on-Trent hit the headlines. Despite the widespread public and media outcry, the story highlighted what housing professionals have been saying for many years: the nation's housing market is in crisis.

This is not a new problem. In the last three decades trends in the housing and labour markets have left London, the South East and East of England with a dramatic dearth of affordable homes. A drop off in house-building has led to a serious undersupply of housing of all tenures, and wages have failed to keep up with the attendant rise in housing costs. In areas of the country with high economic activity, demand for housing has far outstripped supply for many years, driving house prices and private rents up. This means that people on middle and lower incomes are increasingly struggling to afford a suitable home for their needs. The local pressures on homelessness services must be understood in the context of a severe, long term undersupply of the homes required to meet the needs of our growing population.

Right-to-Buy, although offering a desirable route into home ownership for many thousands of social tenants, has also contributed to an acute shortage of affordable housing. Housing associations have built or acquired at least 190,000 new social homes in London, the South East and East of England since 2001, but in the same period well over 100,000 homes have been lost to local authorities and housing associations through Right-to-Buy.¹ Over the same period, social housing waiting lists have risen by 42% across London, the South East and East.² This has led to the well-documented “residualisation” of social housing, meaning that only those in very acute need are now able to access a social home in London, the South East and East of England.

The National Housing Federation's Home Truths 2012 report shows that home ownership has fallen in all three regions in recent years, with only 63% of people across the three regions now owning their own home – lower than the national average.³ This, coupled with the serious lack of affordable housing and a significant rise in the number of households in the population, means many who would previously have owned a home or qualified for affordable housing, have been forced into private rented accommodation they can ill afford.

In addition, the recession of recent years has hit those on low incomes hardest of all, as unemployment has risen or remained high across all three regions⁴ and public sector spending cuts have disproportionately impacted upon low-income households.⁵ Many families are experiencing even greater difficulties in making ends meet; in 2012 national charities have reported a 100% increase in the use of food banks, which they attribute to the rising cost of living, static incomes, high unemployment and changes to benefits.⁶ The National Housing Federation's own research shows that housing costs have continued to increase in high value areas such as London, the South East and East.⁷

Across London, the South East and East, homeless acceptances have risen for the last two years. The sharpest increases took place last year, with acceptances rising by almost 25% in London and the East of England and 17% in the South East in 2011/12.⁸ Although London still has the highest actual numbers of homeless acceptances (12,720 in 2011/12), worrying trends are clearly emerging outside the capital. Over the last 2 years the East of England has experienced by far the biggest increase in homeless acceptances across the whole of England (a 44% increase on 2009/10 levels), followed by the South East at 37%, and London at 34%.⁹

Evidence presented in this report shows that London local authorities are being forced to find accommodation outside the capital for many homeless families. With acceptances in the South East and East rising at such a rapid rate, we could be facing a perfect storm with local authorities across these areas struggling to house homeless families on their own waiting lists, whilst at the same time facing requests from overstretched London boroughs.

Housing associations are at the heart of the response to this crisis, providing sustainable housing solutions for homeless people, and adapting their development models to cater for

changing demands under a new welfare regime. In recognition that no one housing offer will answer the needs of all homeless people, housing associations are also supporting local people to access the private rented sector, and providing support services to help them to sustain tenancies. As well as the bricks and mortar, housing associations are helping tenants avoid the revolving door of homelessness – offering health interventions, training opportunities and the support to find and maintain a secure, sustainable home.

As local authorities and providers grapple with the new wave of homelessness in an uncertain economic environment, and as they prepare for further welfare reforms coming into effect in 2013, there has never been a more urgent time for innovative and cost-effective solutions. This report showcases a wide range of examples where housing associations are working in partnership with local authorities to make the most of their joint resources, and make real strides in tackling and preventing homelessness.

The root of the increasing levels of homelessness in London, the South East and the East of England can be traced back to a lack of genuinely affordable housing, meaning that many hard-working households, including those

facing and coping with unemployment, are at very real risk of homelessness. While the issue of affordability is covered extensively in the National Housing Federation's annual Home Truths report, Homeless Bound aims to look specifically at how this affordability crisis has affected homelessness in London, the South East and East of England. Discussions of homelessness in these regions need to refocus on the lack of housing and the very real problem that a low or average wage may not afford a secure, sustainable home. It's time to put the housing back into homelessness.

Our research

The National Housing Federation has undertaken research to build a picture of the levels of homelessness that have arisen in London, the South East and East as a result of the circumstances described above. We have carried out a scoping survey of 37 local authorities and 41 housing associations in London, the South East and East of England to gather evidence on homelessness and related issues in these areas. Our report also draws on a quantitative analysis of current government data. We intend this publication to give an overview of some aspects of homelessness in England's most unaffordable areas, and share ideas on how housing providers are tackling them.

The headlines

- There has been a sharp rise in the numbers of homeless children living in bed and breakfast accommodation, and they are living there for longer periods.
- The number of people becoming homeless as a result of an assured shorthold tenancy ending has increased significantly in the last year, as have average private rents.
- Local authorities in London, the South East and East of England are increasingly forced to look for accommodation for homeless families outside of their boroughs, leading to “homeless migration” around all three regions.
- 43% of local authority respondents said that rough sleeping had increased in their borough over the last 12 months.
- Numbers in temporary accommodation are rising for the first time in seven years, but local authorities face obstacles in sourcing this type of accommodation.
- Local authorities and housing providers are deeply concerned about the effects of welfare reform, both on tenants and on the provision of vital housing and services.



Are the kids all right?

Children in B&B accommodation

More children are living in bed and breakfast accommodation and doing so for longer periods, according to CLG statistics.

Living in bed and breakfast accommodation (B&Bs) has a detrimental impact on children’s health and education.¹⁰ Rooms are basic, and

families are often required to vacate them during the day. Households have no cooking facilities, and usually share bathrooms with other households.

In 2002 the Government issued local authorities with guidance designed to ensure that households with children were only housed in a bed and breakfast in an emergency, and never for longer than six weeks. This



target was achieved by most local authorities by 2004, and numbers declined steadily until 2010, when the trend went into reverse.¹¹

Despite local authorities' efforts to keep numbers down, the amount of households in bed and breakfasts are once again increasing. Families are also spending longer periods in this type of accommodation. The problem is especially acute in London and the South East, where the shortage of accommodation is greatest.¹²

- **1,660** households with children or pregnant women were living in bed and breakfast-type accommodation across England in the first quarter of 2012, a **60%** increase on the same quarter in 2011.¹³
- Over **40%** of all households living in this type of housing contain children or pregnant women.¹⁴
- **78%** of all children/expected children in bed and breakfast accommodation across England in March 2012 were living in London, the South East or the East of England.¹⁵
- **54%** of all children/expected children in England

residing in bed and breakfast accommodation in March 2012 were living in London.¹⁶

- **36%** of households with children residing in bed and breakfast accommodation had been there for **6 weeks or more**. Over the last two years the number of families accommodated for 6 weeks or more has risen by over **200%**.¹⁷
- Beyond the six week mark, no data is collected on length of stays in B&Bs. This means **we do not know how long families are really spending in this type of accommodation.**

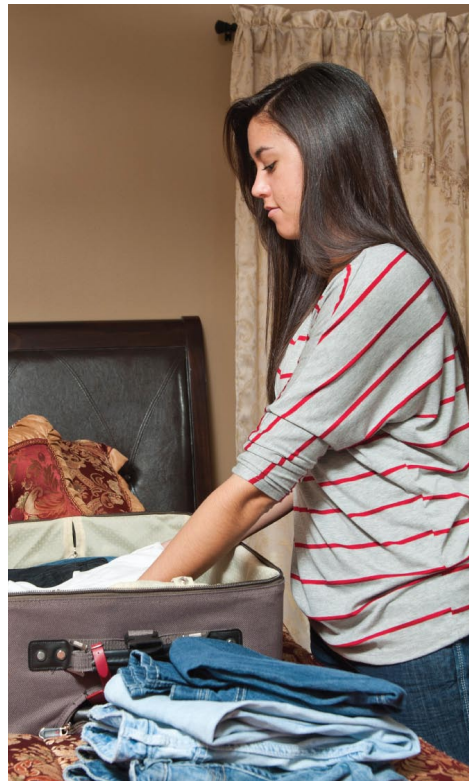


At risk: private rented sector tenancies and homelessness

The ending of a private sector tenancy is now the second most common reason for homelessness in London, the South East and the East of England. Nationally nearly one in five homeless acceptances in the first quarter of 2012 were due to the ending of an assured shorthold tenancy - an all time high.

Social housing is scarce, and home ownership is out of reach for many low income households and those without access to large deposits. For many people, renting privately is their only option. Yet in the South East, East and London rents have risen dramatically in recent years. London unsurprisingly recorded the most expensive rents in the country in 2012 – 46% higher than the national average. However all three regions experienced increases significantly higher than the national average.¹⁸

Tenancies offered in the private sector are usually short term, from three months to one year, and do not offer much security as landlords are able to end tenancies with only 2 months' notice.



- The ending of an assured shorthold tenancy (AST), the majority of which are private sector tenancies, accounted for **19%** of homelessness nationwide in the first quarter of 2012, an increase of **15%** on same quarter in 2011.²⁰
- In the same period the ending of an AST accounted for **20%** of homelessness in London, **21%** in the East of England and **23%** in the South East.²¹
- In all three regions the most common reason for homelessness was family or friends no longer being able or willing to accommodate a household. The ending of an AST was the second most common reason by a very small margin.²²
- **64%** of local authorities responding to the National Housing Federation's question said that the numbers of private landlords willing to house homeless families in settled accommodation was decreasing in their area.²³
- **80%** of housing associations responding agreed this was the case.²⁴

A survey of London landlords conducted prior to the Government's changes to the welfare system found that 60% of private landlords would evict tenants or not renew tenancies if payments fell short by as little as £1-£10 per week. Numbers rose to 90% if tenants were behind with payments by more than £20 per week.¹⁹

Under the Localism Act 2011, councils are now able to discharge their duty

to re-house homeless households in the private sector, and if they do so, households will not be able to refuse the offer of accommodation. Many local authorities will take this course of action due to dramatic shortages of social housing in their areas. However this could lead to a "revolving door" effect, where families are unable to sustain their tenancies and become homeless again.



Location, location, location: homeless households and out of borough placements



Local authorities are facing increasing difficulties housing homeless families in their local area. Serious housing shortages are increasing the number of out of borough placements.

Local authorities try to secure accommodation for homeless households close to where a household was previously living, to minimise disruption to education and access to services and support. Figures published

in September 2012 say 16% of the 51,640 households living in temporary accommodation nationally had been accommodated in another local authority district; an increase of 28% on the previous year.²⁵

- The South East experienced a **91%** increase in the number of households placed in temporary accommodation in another local authority district between January and March 2012, compared to 2011. The East and London recorded **49%** and **23%** increases respectively.²⁶
- All three regions combined accounted for **97%** of all households in England placed in temporary accommodation in another borough, with London alone representing **90%** of the total.²⁷
- **75%** of local authorities responding to the National

Housing Federation said they had placed households outside their own borough in the last year.

50% of respondents also said they had received households from another borough.²⁸

- **46%** of respondents said they were seeking to find permanent accommodation for homeless households in the private sector in another local authority area, where more rents were in line with Local Housing Allowance levels.

44% of those responding said they were seeking to do the same for temporary accommodation.²⁹

There is little data about where exactly households are being placed outside of their home boroughs. Following news stories about Newham council looking to house families outside the capital, significant evidence has emerged that many London boroughs are being forced to do the same.³⁰ Local authorities outside the capital are also anecdotally reporting increases in vulnerable households from London boroughs

being placed in lower value areas outside London.³¹

‘16% of the 51,640 households living in temporary accommodation nationally had been accommodated in another local authority district.’



Sleeping rough: current trends

Government and local estimates show sharp increases in numbers sleeping rough.



Between 1998 and 2002 the numbers of rough sleepers in England reduced by two thirds, and remained at the same level until 2009.³² From 2010 onwards, significant increases in the numbers of rough sleepers have been widely reported.

The most recent statistics show a 23% increase nationally between autumn 2010 and 2011, with a 7.5% increase in London, a 17% increase in the East, and a massive 39% increase in the South East.³³ However, although the government conducted a welcome overhaul of the methodology for

counting rough sleepers, the official statistics still fail to reflect what practitioners see on the ground.

Locally reported statistics, such as the Combined Homeless and Information Network (CHAIN) in London suggest that numbers are in fact much higher. CHAIN data shows that:

- **5,678** individual rough sleepers were seen by outreach workers in London in 2011/12, an increase of **43 %** compared the previous year.³⁴

Of the local authority respondents to the National Housing Federation's survey:

- **44 %** said rough sleeping had increased in their borough in the past 12 months.³⁵
- **58 %** of respondents said they had placed rough sleepers in temporary accommodation outside of their own local authority district.³⁶

The Government's *Vision to end rough sleeping: No Second Night Out nationwide* pledges to help tackle rough sleeping and prevent people from spending a second night on the street. As shown by our case studies, housing associations play a critical role in helping to achieve this, including delivering more housing options and tailored support services to help rough sleepers access homes and the skills to maintain independent living.



5

Temporary accommodation: in limbo

Numbers in temporary accommodation are rising, while the future of this service is uncertain.



Temporary accommodation (TA) is often leased from local private landlords by local authorities and housing associations in an attempt to ensure that councils always have accommodation in which to house families while a decision is being made about their case, or while they are waiting for a suitable permanent home to become available. The longer-

term leases and resources needed to manage TA mean it incurs higher costs, for which local authorities are reimbursed by central government.

At the time of writing many providers of this vital housing service are facing an uncertain future as the Government seeks to align the funding mechanism for TA with the new Universal Credit benefit payments. This service may well

- Nationally there are **51,600** households living in temporary accommodation, a **7% increase** on 2011, which represented the first increase since 2005.³⁷
- **37,190** or **72%** of them are in London.³⁸
- In the East of England the number of households in TA living in bed and breakfasts, the least desirable form of temporary accommodation, has increased by **over 50%** on 2011.³⁹
- In the South East **16%** of those in TA are living in B&Bs, an **increase of just below 50%** on the previous year.⁴⁰
- **50%** of local authorities responding to the Federation said that numbers of private landlords willing to provide temporary accommodation for homeless households are declining.⁴¹

be affected by new benefit caps that could make it much harder for some councils to find suitable and affordable temporary accommodation. To avoid councils having to resort to bed and breakfast placements it is crucial that these schemes continue to be funded properly and that the higher costs of procuring, leasing and managing these emergency homes continue to be met in the years ahead.

Unsurprisingly, as the numbers of homeless acceptances have increased, so too has demand for temporary accommodation.



6 Welfare reform: views from affordable housing providers

Local authorities and housing associations are deeply concerned about impacts of welfare reform.



Housing associations we surveyed from London and the South East were deeply concerned about the Universal Credit cap (a cap on the amount of benefit an out-of-work household is entitled to), and predicted a reduced ability to provide housing for homeless and badly housed families. They believe rent arrears will increase, and there will be extra pressure on financial inclusion, rent collection and welfare benefit teams.

Providers in the East feared the impacts of other welfare reforms, especially the new size criteria for social homes, where tenants will have housing benefit deducted if they are deemed to have a spare room, and are therefore “under-occupying” their property. All providers were concerned about the direct payment of Universal Credit to tenants, many of whom may be managing their rental payments for the first time. Tenants may find it hard

to meet their rent with the changes to benefit payments and other demands on their household budgets.

Local authorities were extremely worried about those currently housed in the private sector, where rents continue to rise dramatically. They also believe the reduction in Local Housing Allowance, the shared room rate for under 35s, and the size criteria will all increase demand for one and two-bed properties, which are already at a premium, and will ultimately drive up homelessness.

‘We expect to face pressure from people displaced by higher rents in London.’

North Hertfordshire Homes,
East of England

‘The benefit cap will make many of our tenancies unsustainable. As a result, we may no longer be able to lease properties in central London to provide temporary accommodation.’

Notting Hill Housing, London and the South East

- **53%** of the 52,000 families who will be affected by the benefit cap live in Greater London.⁴²
- The DWP’s impact assessment predicts **177,000 children** will be affected by the benefit cap nationwide.⁴³
- **9 out of 10** local authorities where the highest numbers of households will be affected are in London.⁴⁴
- More than **10,000** families will lose **over £150** per week under the benefit cap.⁴⁵

‘We are already seeing an increased use of food banks and applications to our hardship fund. This will get worse after April 2013.’

Apna Ghar, London

Case studies: tackling homelessness

Housing associations, together with their local authority partners, do more than just provide roofs over the heads of homeless households. Providers of affordable housing are addressing rising homelessness in their areas of London, the South East and East of England in a wide range of innovative ways; from equipping people who have experienced homelessness with the skills to break out of the cycle, to training people to access the private rented sector, to providing the support households need to get their lives and health back on track.

The most important way housing associations and local authorities can combat the pressures described in this report is by working together effectively, pooling resources and thinking creatively about how best to tackle homelessness in straitened economic circumstances.

1

Breaking down barriers: private rent and homeless people

Brighton Housing Trust

Making best use of the private rented sector (PRS) has particular urgency for the three main areas Brighton Housing Trust works in: Brighton, Eastbourne and Hastings. In these areas, PRS accounts for over 20% of all housing – double the national average – with below average levels of social housing. Many homeless households have difficulty accessing a private sector tenancy for a variety of reasons, such as a lack of deposits and references, and lack of confidence in dealing with private landlords.

To overcome these barriers, we are working to build up PRS landlord confidence in homeless tenants, creating successful tenancies that are a partnership between landlord and tenant. We hope to break down the sharp division between tenants who claim housing benefit and those who do not with our three key projects:

Firm Foundations

– accommodation-seeking training

With the help of Big Lottery and Crisis PRS Access funding, we are training clients to better compete for private lets. Our approach is to use coaching skills and peer mentoring groups to help build confidence, creating practical strategies for seeking out and securing

accommodation. We help clients under 35 pair up to find house shares, ensure landlord needs are met and provide post-tenancy advice and support.

Transition housing

Accessing the competitive PRS can take months rather than weeks, so Brighton Housing Trust have started to create 'transition housing' by leasing studio flats and shared housing from PRS landlords. We offer these to tenants for 1-2 years to build up a positive track record until they can find their own housing. We require the people we work with to actively seek work, learning and accommodation opportunities. We see an increasing need for this type of housing as the PRS becomes more difficult to access for homeless households than ever before.

Tenancy Centre -

An Ethical Letting Agency

We want to win landlord confidence by providing a lettings service for landlords, providing tenants from all backgrounds and acting as a direct alternative to commercial agents. We hope that as landlords become more comfortable with our management of working tenants, we will be in a better position to propose tenants who have gone through our programmes.

2

The keys to the front door: helping young people out of homelessness

Centrepoint Mentoring Programme



Centrepoint's nationally recognised mentoring programme for homeless young people was established in February 2010. In the first two years, 128 of the people Centrepoint works with accessed the scheme. Our volunteer mentors work one to one with young people, empowering them to raise their aspirations, build their confidence and improve their motivation.

Centrepoint mentors work with young people around five key areas representing our aims as an organisation and the different areas of a young person's life: learning, work, health, home and engagement.

The results

Our mentors have helped the young people they work with to achieve 170 positive outcomes to improve their lives:

- **44 in learning:** after achieving B, B, C at A Level, David gained a place at the University of York to study Industrial Chemistry and Management.
- **40 in work:** Muna, who has been in the UK for one year after fleeing violence in her own country, gained her first volunteering placement in an office. She can develop her English and gain administrative experience.
- **11 in health:** Michael overcame his phobia and visited the dentist for the first time in 5 years – engaging with healthcare professionals can be a particular problem for young people with chaotic pasts.
- **23 in home:** Mariama, at 19 years old, moved on into a shared flat, living independently for the first time in her life.
- **60 in engagement:** Nicole was elected to the Centrepont Parliament, campaigning for homeless young people's rights. She also hosted her first ever Speak Out event for Centrepont young people.
- 100% of young people feel they have increased confidence after engaging with a mentor.
- 93% of the young people who have moved on into independent living have sustained their tenancies with a support of a mentor.
- 92% of young people feel they have increased confidence in their skills to live independently.
- 83% feel more confident in forming good relationships.
- 83% feel more confident about their health and wellbeing.
- 66% feel more confident in accessing education and employment.

3

Housing sans frontiers: partnership working to prevent homelessness

East London Reciprocal Agreement

Local authorities and housing associations in the East London sub region have come together to form the East London Housing Partnership, aiming to increase the quality and availability of housing in East London. Together, they have created an agreement to move households out of borough if necessary, and where suitable accommodation is available.

By giving East London social housing tenants more options to move within the sub region, the agreement aims to reduce homelessness, find more safe options for those at risk of harm, aid mobility, make better use of stock and respond to households' changing needs.

The agreement can be used for:

- People escaping domestic violence, homophobia, racism or other hate crime
- People exiting prostitution
- Child protection
- Under-occupation
- People leaving gangs
- Health, disability or care needs
- Work, training or education

People who need to move within the sub-region are identified by a local authority, housing association or voluntary sector partner. The local authority or housing association first attempts to meet the tenant's needs from within their own stock. Where this is unsuccessful, they can then use the reciprocal agreement and circulate an Urgent Property Request to the members of the agreement, who confirm if they can offer accommodation.

'The East London Reciprocal Agreement works well and there's a good level of cooperation between housing associations and local authorities. Although we are all restricted by the lack of affordable homes in East London, the agreement has really helped us work together to prevent households from becoming homeless.'

Rochelle Blackman, Homes Choice Manager, East Thames Group

4

Going beyond temporary accommodation

Genesis social lettings agency

Genesis' social lettings agency bridges the gap between temporary accommodation and longer term private sector tenancies, providing an innovative service for local authorities and a pathway into settled living for homeless households.

Genesis has been operating its temporary housing leasing model for over 25 years, starting with a scheme in the London Borough of Brent and now delivering similar services across 25 local authorities. The services have changed over time, reflecting the needs of local authorities and the law, and have evolved into a social lettings agency which offers a one-stop shop for landlords and tenants alike.

Through the social lettings agency we lease properties from private landlords for various lengths of time from 1 year to 5 and offer a range of services; from let-only products where we find them a tenant, to fixed-term leases where we guarantee their rental income from the tenant, through to a comprehensive repair and management service. This means that we are able to tailor the package to suit the needs of the landlord and use our wealth of management experience ranging from public health

trusts to large private sector landlords to ensure the arrangement is a success.

Local authorities also benefit from the social lettings agency as Genesis can act as the main provider of private sector accommodation for their homeless households. The model has also allowed us move away from managing primarily family accommodation and to offer schemes for single people in both self-contained and shared accommodation, to meet the changing needs of local authority partners.

Our schemes are flexible, so can support local authorities' prevention of homelessness objectives, respond to new legislation and provide much-needed temporary accommodation for homeless households.



5

Greater than the sum of our parts

Kent Housing Group

The Kent Housing Group (KHG) is a forum for affordable housing organisations in Kent. We have representation from all the Kent local authorities, 16 housing associations, as well as the HCA and other partner agencies. The group meets regularly to share good practice, discuss opportunities for county-wide projects and improve policy and practice across Kent.

The Kent local housing authorities and their partner agencies have signed up to a number of homelessness protocols, such as an Emergency Accommodation Protocol, a Young Persons' Homelessness Protocol, a Mental Health Housing Protocol and more. The protocols encourage effective joint working, address the increase in homeless households and look at other complex issues dealt with by the local authorities.

Emergency Accommodation Protocol

The successful Emergency Accommodation Protocol is particularly important due to longstanding concerns about the number of agencies, especially from other local authority areas, placing households in B&Bs in lower value areas of Kent, such as

Thanet. In these areas rents are more affordable, but local authorities fear that a high concentration of vulnerable households with complex support needs will lead to unsustainable pressure on local care, support and housing services, as well as other negative social outcomes. We have limited ways of restricting this practice by agencies outside of the county, but our protocol ensures that those operating within the county recognise the problem and play their part in minimising it.

This recently developed initiative is a voluntary arrangement between all 13 Kent and Medway authorities which aims to prevent households becoming homeless due to domestic abuse or violence/serious harassment from outside the home. We can also use the KRS to assist in accommodating the most serious and dangerous offenders, if their originating local authority area is no longer safe for them to live or if staying there would result in undue further risk to their victim.

Kent and Medway Reciprocal Scheme (KRS)

All our protocols are monitored by the Kent Joint Policy and Planning Board (Housing), a strategic partnership

between health, housing and social care. This model of cooperation and communication between local authority departments, housing providers and

government agencies has made a huge difference to our ability to administer housing services in Kent.

6

When the going gets tough: improving services despite austerity

Axiom homeless drop-in services

Axiom provide floating support service to vulnerable groups including young parents, young people at risk (including care leavers and young offenders), people being resettled from homeless hostels, people on probation and refugees.

Over the last year, however, we have faced significant challenges with cuts to Supporting People funding, which was previously used to pay for the housing-related support we provide. We had to adapt our service model if we were to continue provide support to vulnerable clients.

The adaptation was a success: not only did we retain our contract with the local authority, but we also doubled the number of people who accessed our vital support services.

At the end of 2010/11, Axiom had provided a service to 151 people, 94% of whom were supported to maintain

independent living. In March 2011, we introduced our new drop-in service at our hostels for the client groups mentioned above. More intensive, long term support from support workers is also available if required.

In the first 12 months of the drop-in service, Axiom supported 302 people, a 100% increase on 2010/11. We also recorded a 97% positive outcome rate across all client groups, including 100% positive outcomes for young parents and vulnerable young people. In the first quarter of 2012/13 we have already supported 171 people, both one-off drop ins and those requiring longer term help. The service is providing excellent value for money and wide-ranging outcomes.

M's story

29-year old M, a former serviceman in the armed forces, had been sofa surfing for 4 years when he was referred to Axiom in March 2012. He had debts of

over £1,000 via the courts, and his health had deteriorated.

Axiom were able to help M access funds for a tenancy deposit from the Royal British Legion and a local charity, debt advice from CAB, dental and medical appointments to treat gingivitis and a

chest infection, and a private sector tenancy. After a chaotic few years, M is now settled in his own tenancy. His financial situation has improved, thanks to support from Axiom and CAB, and he is clearing his arrears.

7

Making the links with health

Porchlight's GP links service

Since 2009, homelessness charity Porchlight has been funded by Kent County Council to work with GPs to improve the lives of vulnerable residents in Thanet. Porchlight's specialist support team receive referrals of clients who have mental ill-health, or who are vulnerable and isolated, and offer 12 weeks intensive support as well as signposting to external services.

The GP link worker will arrange to meet with the client and make an assessment of need. The support subsequently offered can range from advice on personal debt to identifying a community support group to enable clients to feel less isolated.

The service has been proven to reduce repeat attendances at GP surgeries and

deliver long term cost savings. People referred will often be able to reduce dependency on medical resources as they are addressing the causes of their ill-health and isolation. Porchlight plans to expand this scheme to develop a support system for people repeatedly visiting their GP for non-medical problems. This service will be based in the community with home visits targeted at the most deprived areas in Thanet.

Mr G's story

Mr G, aged 55, visited his GP with symptoms of depression. He was unable to work as a result of his illness, was in mortgage arrears and risked losing his home. Mr G was referred to Porchlight where, after an initial assessment, he was helped to reapply

for his Employment and Support Allowance. Porchlight arranged for Mr G and his wife, faced with repossession and nowhere to go, to meet the Thanet District Council Housing Options Team, who helped them to access a private tenancy.

For the next three months, Mr G's mental health deteriorated. Concerned

about his wellbeing, Porchlight arranged a home visit, and were able to set up floating support and to help him apply for a loan from Kent Reward Scheme to cover his rent. Thanks to support from Porchlight, the couple now feel secure in their flat, and Mr G has started to rebuild his mental health.

8

Welfare reform: preparing for change

Guinness South financial inclusion team

Guinness South is committed to continuing to support our residents and those seeking better housing despite the challenging times ahead. The rent we receive is our greatest source of income; it's what enables us to do what we do. Over the coming months and years we need to do everything we can to protect both our vital income, and those we house.

There is no doubt that if residents have less income due to the Government's welfare reforms, it will have a knock-on effect on Guinness South's income. Our worse-case scenario modelling suggests that this could translate into a £1.9m shortfall in Guinness' operating

budget each year. One serious factor in this is the potential loss of income due to direct payment of Universal Credit to tenants, who will be facing many pressures on their household finances and may find it difficult to pay their rent.

There may be uncomfortable times ahead as we adjust to this new landscape, but we are already assessing our practices to make sure that residents are still able to pay their rents. Our financial inclusion team is working with residents to make sure they are claiming the correct benefits and have the budgeting skills to make the most of their income. In the run up to the changes, we will be looking closely at

the support this team give and whether we need to divert more resources to help our residents.

We are already using knowledge about welfare reform to decide what type of properties to build and where – for instance, building homes to allow people to downsize and avoid being affected by the new size criteria. We are also considering getting more involved in digital inclusion programmes because, although DWP will require

benefit applications to be administered online, we know not all of our residents have computers.

All these changes will have an impact on our work and our residents. We are working with other divisions in The Guinness Partnership and the National Housing Federation to plan for the future. We know we will have to do things differently, but we are preparing for the worst in order to make the best of what is to come.

Conclusion

Homelessness is not a new problem, but it does take on new faces as local and national policies change and economic turbulence creates new dynamics. The years to come will be challenging for anyone involved in tackling homelessness and the Federation will continue to push homelessness and affordable housing up the government's agenda, especially in these straitened times. In the meantime it will be down to local commissioners and providers to work together to respond to changing pressures.

The social and financial costs of homelessness are well documented. It is estimated that the UK spends around £1 billion a year to prevent and

deal with homelessness, including bed and breakfast accommodation, leased and hostel accommodation, general administration and welfare.⁴⁶ The cost to health services from rough sleeping is particularly acute.⁴⁷ Working together to tackle homelessness is therefore not just a social imperative but an economic one; in a time of austerity and limited resources it is more pressing than ever to invest in preventative services rather than allowing problems to escalate.

It is important to recognise that the information gathered here represents a snapshot of the crisis before the Government's full raft of welfare reforms have come into effect. Our survey data suggests that authorities in the immediate vicinity of the capital

are struggling with their own housing caseloads. In addition many London authorities are finding it ever more difficult to accommodate all their homeless households not only within their own boroughs, but indeed within London at all.

The DWP's own figures suggest the benefit cap to be introduced in April 2013 will affect more than 27,000 households in London, which is to say nothing of other measures contained in the Welfare Reform Act 2012.⁴⁸ Considering the difficulties many families are already facing in keeping a roof over their heads, it seems probable that welfare reform will have a serious impact on homelessness. With the critical situation exemplified by the

increase in out of borough placements, and the number of local authorities struggling with their own caseloads, a perfect storm may be brewing for authorities inside and outside the capital seeking to accommodate homeless households.

Our research paints a bleak picture of the local pressures facing us at this time. But we hope that the case studies presented here demonstrate that where local partners work together effectively and creatively, we can find new responses to the challenges ahead. If we work together to build sensible, supported and sustainable solutions, and if others are willing to follow this example, we can find routes out of homelessness.

Our recommendations

- Government should step up efforts to help councils ensure that no household with children spends more than six weeks in bed and breakfast accommodation. As part of this, CLG should collect and publish more accurate data on how long homeless households are spending in bed and breakfast accommodation beyond the six week mark to enable effective monitoring, with a particular focus on children.
- Government should ensure that crucial temporary accommodation schemes continue to be funded properly and that the higher costs of procuring, leasing and managing these emergency homes continue to be met in the years ahead.
- When implementing Universal Credit the Government should make advice and support available to help tenants make a successful transition to the new system. This should include

help with budgeting and access to banking, help with making and managing claims online, and help in understanding responsibility for rent payments and other bills.

- When determining which groups of vulnerable tenants should continue to have their benefit paid direct to their landlord the government must define vulnerability broadly and flexibly and include financial vulnerability. Failure to do so could risk significant increases in arrears among tenants.
- Government and local authorities should recognise the particular difficulties faced by low income families in sustaining a private rented sector tenancy in London, the South East and East of England. Local authorities should commit to working with housing associations on initiatives to build relationships with private landlords and help vulnerable households sustain private sector tenancies, preventing homelessness.
- Both national and devolved governments should redouble their efforts to tackle rough sleeping in light of recent increases. In particular they should continue to strive for more accurate reporting of rough sleeping numbers and work with local reporting bodies.
- The Government should track out-of-borough placements of homeless households so that we can build up a more accurate picture of homelessness migration, and especially where households are being accommodated.
- Local authorities and their housing association partners in London, the South East and East of England should work together with neighbouring councils to prevent areas in the region becoming “hotspots” for vulnerable families being sent from more expensive areas.
- It is imperative that all authorities looking to place families out of borough should hold advance discussions with receiving councils, should ensure that the circumstances of each household are considered before being rehoused out of borough, and arrangements agreed for the provision of any on-going housing related support needs the household may have.
- Local authorities should use their new data sharing powers in a timely manner to help housing associations identify tenants at risk of reductions in benefits.

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The National Housing Federation is the voice of affordable housing in England. We believe that everyone should have the home they need at a price they can afford. That's why we represent the work of housing associations and campaign for better housing.

Our members provide two and a half million homes for more than five million people. And each year they invest in a diverse range of neighbourhood projects that help create strong, vibrant communities.