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# HOUSING ASSOCIATIONS AND HOMELESSNESS PREVENTION

A compendium of good practice

June 2022





# Contents

Housing associations have always played a role in tackling homelessness and many formed specifically as a response to the homelessness and housing crisis in the 1960s and 70s. Housing associations (rapidly) rehouse people who are currently homeless and provide support to prevent repeat homelessness.

This briefing gives a non-exhaustive list of examples of the many ways in which housing associations can help prevent homelessness for their tenants and other people at risk of homelessness. It is intended to be a resource that readers can dip in and out of and come back to.

The briefing covers:

- [What is homelessness prevention](#)
- [Housing associations' role in preventing homelessness](#)
- [Why prevent homelessness?](#)

Different types of prevention, including:

- [Targeted prevention covering:](#)
  - o Embedding targeted homelessness prevention
  - o Types of targeted prevention support
  - o Targeted prevention at times of transition
- [Crisis prevention](#)
- [Recovery prevention](#)

Ultimately, this prevention work must go hand in hand with government investment to build the social housing the country needs, alongside properly funded support services for wider homelessness prevention and tenancy sustainment, and a robust welfare system that helps tenants meet their living costs.

# Introduction

The National Housing Federation, Chartered Institute of Housing and Homes for Cathy have come together to compile this resource to highlight the multitude of good practice taking place across England, where housing associations are taking proactive and supportive action to work with and for their tenants to prevent homelessness. Our three organisations share an ambition to end homelessness and believe that housing associations can play a key role in prevention. We would like to thank all the housing associations featured in this compendium for their contributions.

## About us

[The National Housing Federation \(NHF\)](#) is the voice of England's housing associations. Our members provide more than two and a half million homes and support for around six million people, including three-quarters of all supported and sheltered housing, and are driven by a social purpose: providing good quality housing that people can afford. We support our members to deliver that social purpose, with ambitious work that leads to positive change.

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[Homes for Cathy](#) is an alliance of housing associations, homelessness charities and local authorities sharing an ambition to end homelessness. Since forming in 2016 to mark the 50th anniversary of the film *Cathy Come Home*, its membership has grown to 118 organisations. Today, the Homes for Cathy group campaigns for the housing association sector to do more to tackle the homelessness crisis through the adoption of nine best practice 'commitments'. Developed with the national homelessness charity Crisis, these aspirational pledges inform members' policies, practices and provision relating to homelessness, acting as a benchmark for progress and a framework for scrutiny by housing association Boards.

**Homes  
for Cathy**

[The Chartered Institute of Housing \(CIH\)](#) is the independent voice for housing and the home of professional standards.



**Chartered  
Institute of  
Housing**

Our goal is simple – to provide housing professionals and their organisations with the advice, support, and knowledge they need. CIH is a registered charity and not-for-profit organisation. This means that the money we make is put back into the organisation and funds the activities we carry out to support the housing sector. We have a diverse membership of people who work in both the public and private sectors, in 20 countries on five continents across the world.

# What is homelessness prevention?

Homelessness prevention consists of developing general strategies and specific activities to stop people becoming or remaining homeless. The government defines it as “providing people with the ways and means to address their housing and other needs to avoid homelessness.”<sup>1</sup> Activity to help individuals and families avoid homelessness can take many forms.<sup>2</sup> It involves early identification of people at risk of homelessness and putting in place specific measures to help them move into or sustain safe, secure, and affordable housing. It is often understood as a three-way typology of:

- **Primary prevention** consists of factors that reduce the risk of homelessness among the general population, through, for example, poverty reduction, education, housing policy (supply, access, and affordability), welfare (such as the availability of benefits and employment protection). It is often expressed as ‘minimising the risk of problems arising’.
- **Secondary prevention** seeks to identify and end the risk of homelessness to a specific household in a targeted way through, for example, benefits advice or help with rental payments. It is focused on people at high potential risk of homelessness because of their characteristics (for example, those with an institutional care background) or due to their experience of crisis situations which are likely to lead to homelessness in the near future (such as eviction or relationship breakdown).

- **Tertiary prevention** focuses on addressing the needs of those already experiencing homelessness such as rapid rehousing or resettlement. The preventative emphasis at this level is more often focused on minimising ‘repeat homelessness’ and seeks to prevent longer-term housing and homelessness issues.<sup>3</sup>

Recently, a five-way typology of homelessness prevention has been used. It picks up some of the three-way typology prevention types and builds on it. The five kinds of prevention are:

- **Universal prevention**, which is population-wide and seeks to reduce overall levels of risk (e.g., ensuring a sufficient supply of affordable housing and access to that housing; a robust welfare safety net etc).
- **Targeted prevention**, focusing on at-risk groups and transition points (e.g., those leaving institutions).<sup>4</sup>
- **Crisis prevention**, which focuses on preventing homelessness when risk is imminent (defined as within 56 days in line with the Homelessness Reduction Act).
- **Emergency prevention**, working with those at immediate risk of homelessness (i.e., that night or similar).
- **Recovery prevention**, focusing on minimising repeat homelessness among those experiencing/ who have experienced it (e.g., housing-related support for those rehoused following a period of homelessness).<sup>5</sup>

<sup>1</sup><https://www.gov.uk/guidance/homelessness-data-notes-and-definitions>

<sup>2</sup>[https://npsservice.org.uk/media/filer\\_public/42/91/4291e391-5854-4b7a-b898-64c79bfbf0d7/npss\\_cih\\_briefing\\_paper.pdf](https://npsservice.org.uk/media/filer_public/42/91/4291e391-5854-4b7a-b898-64c79bfbf0d7/npss_cih_briefing_paper.pdf)

<sup>3</sup>[https://uploads-ssl.webflow.com/5b61be045df75709816021c1/5fda22aff41c85a4db4f0845\\_LGA%20Homelessness%20Prevention%20report%20Draft%20Jan%202020%20FINAL.pdf?mc\\_cid=2c0a0d43ac&mc\\_eid=8b0b7411e4](https://uploads-ssl.webflow.com/5b61be045df75709816021c1/5fda22aff41c85a4db4f0845_LGA%20Homelessness%20Prevention%20report%20Draft%20Jan%202020%20FINAL.pdf?mc_cid=2c0a0d43ac&mc_eid=8b0b7411e4)

<https://www.crisis.org.uk/ending-homelessness/the-plan-to-end-homelessness-full-version/solutions/chapter-6-preventing-homelessness/>

<https://www.homeless.org.uk/sites/default/files/site-attachments/Prevention%20research%202018.pdf>

<sup>4</sup>Targeted prevention services are useful for people facing unexpected income shocks, struggling to pay the rent or other household bills, or approaching a stressful transition point in their lives. <https://www.local.gov.uk/re-thinking-homelessness-prevention>

<sup>5</sup>[https://uploads-ssl.webflow.com/5b61be045df75709816021c1/5fda22aff41c85a4db4f0845\\_LGA%20Homelessness%20Prevention%20report%20Draft%20Jan%202020%20FINAL.pdf?mc\\_cid=2c0a0d43ac&mc\\_eid=8b0b7411e4](https://uploads-ssl.webflow.com/5b61be045df75709816021c1/5fda22aff41c85a4db4f0845_LGA%20Homelessness%20Prevention%20report%20Draft%20Jan%202020%20FINAL.pdf?mc_cid=2c0a0d43ac&mc_eid=8b0b7411e4)

## What is housing associations' role in preventing homelessness?

Housing associations have always played a role in tackling homelessness and many [formed specifically](#) as a response to the homelessness and housing crisis in the 1960s and 70s.

Housing associations know their residents and provide a personalised service. Many already provide tailored support such as employment, wellbeing, and benefits advice. This "big picture" support helps people with their finances and their health – which is homelessness prevention as it helps residents maintain their tenancies. Many housing associations also specifically identify as having a homelessness prevention service. In the NHF's 2018 member survey, housing associations reported that nearly 50,000 tenants were helped by housing associations through prevention services in 2017. Much of what housing associations do comes under secondary (or targeted, crisis and emergency) prevention and tertiary (recovery) prevention.

Housing associations also (rapidly) rehouse people who are currently homeless and provide support to prevent repeat homelessness. This role was particularly apparent in housing associations' significant cooperative role with others in alleviating rough sleeping and homelessness during the pandemic.

## Why prevent homelessness?

### Preventing adverse effects of homelessness on individuals and families

Preventing homelessness has obvious benefits for people's housing outcomes, but a recent review shows how acting early also reduces health inequalities.<sup>6</sup>

Being homeless has significant impacts on people's physical and mental health and wellbeing. Homeless people are more likely to die young, with an average age of death of 47 for homeless people overall. This drops even lower for homeless women to 43, compared with 77 for the general population.<sup>7</sup>

There is also evidence of the negative impact living in temporary accommodation has on families and the difficulties of continuing education for homeless children.<sup>8</sup> Research by Shelter found that children who have been in temporary accommodation for more than a year are over three times more likely to demonstrate anxiety and depression than those who have not.<sup>9</sup> Shelter summarised the common problems experienced by children living in temporary accommodation:<sup>10</sup>

- Lack of privacy and space
- Lack of security and safe places to play
- Impact on friendships and family relations
- Difficulty in cooking and eating together as a family
- Impact on well-being and mental health
- Difficulties getting to and from school
- Poor sleep
- Early taking on of adult roles and responsibilities.

<sup>6</sup><https://www.homeless.org.uk/sites/default/files/site-attachments/Final%20Rapid%20Review%20summary.pdf>

<sup>7</sup>[https://www.crisis.org.uk/media/236799/crisis\\_homelessness\\_kills\\_es2012.pdf](https://www.crisis.org.uk/media/236799/crisis_homelessness_kills_es2012.pdf)

<sup>8</sup>Thomas, I. and Mackie, P. (2020) Exploratory analysis of education outcomes of children and young people living in homeless households <https://gov.wales/exploratory-analysis-education-outcomes-children-and-young-people-living-homeless-households.html>; Bramley, G. and Fitzpatrick, S. (2018) Homelessness in the UK: who is most at risk?, *Housing Studies*, 33:1, 96-116 <https://www.tandfonline.com/doi/full/10.1080/02673037.2017.1344957>

<sup>9</sup>Harker L. (2006) Chance of a lifetime: the impact of bad housing on children's lives.

<sup>10</sup>Shelter [https://england.shelter.org.uk/professional\\_resources/policy\\_and\\_research/policy\\_library/policy\\_library\\_folder/chance\\_of\\_a\\_lifetime\\_-\\_the\\_impact\\_of\\_bad\\_housing\\_on\\_childrens\\_lives](https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/policy_library_folder/chance_of_a_lifetime_-_the_impact_of_bad_housing_on_childrens_lives)

<sup>11</sup>[https://england.shelter.org.uk/\\_data/assets/pdf\\_file/0008/1471067/2017\\_Christmas\\_investigation\\_report.pdf](https://england.shelter.org.uk/_data/assets/pdf_file/0008/1471067/2017_Christmas_investigation_report.pdf)

Crisis, *Everybody In: How to end homelessness in Great Britain*, 2018 [https://www.crisis.org.uk/media/239951/everybody\\_in\\_how\\_to\\_end\\_homelessness\\_in\\_great\\_britain\\_2018.pdf](https://www.crisis.org.uk/media/239951/everybody_in_how_to_end_homelessness_in_great_britain_2018.pdf)



## Public funding costs avoided by homelessness prevention

As well as the impact homelessness has on individuals and families, it generates a financial, social, and economic burden for society and puts pressure on public services. Higher rates of medical, mental health or criminal justice service use are associated with homelessness.<sup>11</sup>

Homelessness prevention support achieves positive outcomes for individuals, families and communities and delivers public purse savings,<sup>12</sup> including reduced use of temporary accommodation and hospitals,<sup>13</sup> and increasing the number of people entering employment.<sup>14</sup> **Research shows public spending would fall by £370m if 40,000 people were prevented from experiencing a year of homelessness.**<sup>15</sup>

## Landlord costs avoided by homelessness prevention

The cost of an eviction in terms of court costs and the loss of rent, plus void costs, mean a loss to the landlord for each tenant evicted. If a rent arrears eviction is avoided, a landlord has a chance to have the rent paid through ongoing work to improve the tenant's financial situation or financial incentives from the local authority, and voids work/turnaround costs and void rent loss are avoided.<sup>16</sup> There is also a requirement in Human Rights legislation for eviction to be a proportionate response to tenant behaviour.<sup>17</sup>

<sup>12</sup>Pleace, N. and Culhane, D. P. (2016) Better than cure? Testing the case for Enhancing Prevention of Single Homelessness in England. London: Crisis.

<sup>13</sup>LGA, The impact of homelessness on health: A guide for local authorities, September 2017 [https://www.local.gov.uk/sites/default/files/documents/22.7%20HEALTH%20AND%20HOMELESSNESS\\_v08\\_WEB\\_0.PDF](https://www.local.gov.uk/sites/default/files/documents/22.7%20HEALTH%20AND%20HOMELESSNESS_v08_WEB_0.PDF)

<sup>14</sup>Crisis, The plan to end homelessness, 2018 <https://www.crisis.org.uk/ending-homeslessness/the-plan-to-end-homelessness-full-version/targets-costs/chapter-15-cost-of-ending-homelessness/>; St Mungo's, Ending rough sleeping: the role of supported housing, September 2017 [https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/Ending\\_Rough\\_Sleeping\\_SH\\_Report\\_0917.pdf](https://www.housinglin.org.uk/assets/Resources/Housing/OtherOrganisation/Ending_Rough_Sleeping_SH_Report_0917.pdf)

<sup>15</sup>Pleace, N. and Culhane, D. P. (2016) Better than cure? Testing the case for Enhancing Prevention of Single Homelessness in England. London: Crisis.

<sup>16</sup><https://cambridgeshireinsight.org.uk/wp-content/uploads/2020/01/rp-report-on-outcomes-final.pdf>

<sup>17</sup><https://www.equalityhumanrights.com/en/advice-and-guidance/guidance-social-housing-providers>

# Targeted prevention

## Embedding targeted homelessness prevention

### Making policy commitments

Even before the coronavirus pandemic, housing associations regularly demonstrated their commitment to supporting residents experiencing hardship, by reducing evictions and not evicting anyone who is working with their landlord to get back on track. This is one of the Homes for Cathy commitments: not making any resident seeking to prevent their homelessness, homeless.<sup>18</sup> The housing association sector understands that evictions can be damaging for the person involved, particularly for children, and overall lead to an increase in costs for tenants, landlords and public finances. For both these reasons, evictions are always a last resort for housing associations.

Data from the Regulator of Social Housing (RSH) shows large providers had 798 evictions in 2020/21,<sup>19</sup> mostly for anti-social behaviour (ASB). This is a drop from 10,311 by large housing associations in 2019/20, more than two thirds of which were for arrears.<sup>20</sup> RSH data shows evictions for rent arrears were falling even before the pandemic, with 13% fewer evictions for arrears in 2019/20 compared to 2018/19.<sup>21</sup>

Most recent Ministry of Justice stats show that evictions (repossession) by social landlords stood at 2,980 homes in 2021, compared to 14,452 in 2019 – that's a 79% decrease. Private rented decreased by 53% over the same period (from 7,070 in 2019 to 3,318 in 2021). Evictions by social landlords have been falling every year since 2014.<sup>22</sup>

## The Homes for Cathy commitments – A tool to define and deliver homelessness strategy from Nottingham Community Housing Associations (NCHA)

Homes for Cathy member Nottingham Community Housing Association (NCHA) uses the Homes for Cathy commitments as a tool to define and deliver its homelessness strategy, collecting a range of data in relation to its performance on homelessness prevention; this includes a monthly report to the Board and Customer Committee on the number of homes allocated to homeless households and an annual report on performance against all nine Homes for Cathy commitments and the association's homelessness action plan.

NCHA has also used the Homes for Cathy commitments as a framework to develop policy and provision in a number of areas relating to homelessness prevention, including:

- Tenancy management procedures that ensure customers in arrears or breaching tenancies are supported to address their debt or behaviours. The association is committed to not evicting anyone who works with them to recover the situation and has enjoyed its best rent performance, despite the pandemic and ongoing cost of living pressures.
- A Community Support Team that provides short term interventions to new tenants, targeted at those who have previously experienced homelessness to ensure they settle in to their new home.

<sup>18</sup><https://homesforcathy.org.uk/>

<sup>19</sup>Data from the Regulator of Social Housing on evictions in 2020/21 <https://www.gov.uk/government/statistics/private-registered-provider-social-housing-stock-and-rents-in-england-2020-to-2021/private-registered-providers-prp-social-housing-stock-in-england-summary>

<sup>20</sup>Data from the Regulator of Social Housing on evictions in 2019/20: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/962942/PRP\\_statistic\\_2019-20\\_SECTOR\\_briefing\\_notes\\_v1.0\\_FINAL.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/962942/PRP_statistic_2019-20_SECTOR_briefing_notes_v1.0_FINAL.pdf)

<sup>21</sup>Data from the Regulator of Social Housing on evictions in 2019/20: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/962942/PRP\\_statistic\\_2019-20\\_SECTOR\\_briefing\\_notes\\_v1.0\\_FINAL.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/962942/PRP_statistic_2019-20_SECTOR_briefing_notes_v1.0_FINAL.pdf)

<sup>22</sup>Table 8: Mortgage and landlord possession workload in the county courts of England, 1999 - 2021, Q4 <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-october-to-december-2021>

- A Welfare Reform Team that supports new tenants with benefit claims and at the other end of the spectrum, provides specialist debt advice.
- A Domestic Abuse Co-ordinator who supports customers until they can transition to community based services so they get support immediately.
- Partnership work to provide 22 resettlement homes to families from Syria and Afghanistan. Through promoting its Homes for Cathy commitment to external stakeholders, the association has been invited to work with an additional local authority to house refugee families.

## Broadland commitment not to evict

Broadland housing association made a commitment not to evict people because of coronavirus but already had a no evictions policy. Since starting this policy, they managed to reduce evictions due to rent arrears from 18 to 3 in 2020. During this time, rent arrears reduced slightly. Where tenants positively engage, Broadland commit to doing what they can to support them, including the potential to freeze arrears - subject to regular reviews and rent being paid in the future. When circumstances improve, a sustainable repayment plan is agreed. Broadland's aim is to enable people to stay in their homes. With their no evictions policy, they are seeing a reduction in people leaving, as they are happy to put in place a repayment plan and are finding that supportive. Rent is still due, but Broadland are being mindful of the circumstances. In addition, as a natural extension to their approach to rent arrears, they have not refused any nominations on affordability grounds.

## whg Eviction Scrutiny Panel

whg have a commitment that "no evictions will proceed without the approval of the Director of Housing". They have established an eviction scrutiny panel (ESP) to look in detail at each potential eviction case to look at whether they have done everything they can to prevent it and makes sure there is an audit trail so the Director of Housing is kept up to date on every action that has been taken, so that they can make an informed decision.

## Curo support when rent arrears arise

Curo aims to ensure that their customers understand and fulfil their payment obligations and are supported to do so. As part of this, they support customers to submit and manage benefit claims, provide money management, debt, and benefit advice, and respond to customers who are in arrears in a way that is transparent, fair, and positive.

Curo ensures that their staff know how to deal with circumstances such as bankruptcy and relationship breakdown, and how these affect rent payment and liability. As part of their commitment to equality and diversity, when taking steps to recover rent arrears they always consider the impact on physical and mental health, and now the impact of shielding or self-isolating, on each individual.

Curo also recognises the business case for avoiding eviction, as effective rent recovery is more likely if the tenant stays in their home. Their objective this year was "zero evictions into homelessness". Their new target is to work on the basis of not referring cases to court and trying to avoid it all together.

Arrears repayment plans are usually calculated following completion of an income expenditure form. Curo recognise that flexibility may sometimes be required and cases where the arrears are low, if the customer can only afford a smaller amount, then they will accept it. They have also given added emphasis to 'breathing space', where customers pay nothing on their arrears, provided the ongoing rent is being paid, for up to three months. Where they do an income and expenditure assessment, they also ask permission for a credit check to address any underlying issues, and refer to money advice if needed. Often this is when they implement breathing space.

## Moving away from enforcement

During the pandemic, housing associations made a permanent pledge not to evict anyone in financial hardship if tenants are working or engaging on a manageable way forward.<sup>23</sup> NHF worked with DLUHC on this commitment. Possession action occurs in a minority of cases and only as a last resort, in situations where tenants are putting others in danger and alternatives like mediation have not stopped the risk. For example, action over severe anti-social behaviour.

Interviews with housing associations from a recent report on Universal Credit and coronavirus show income collection by housing associations is rapidly moving away from enforcement to a support-based approach.<sup>24</sup>

Historically, social landlords (including local authorities) have been responsible for the majority of claims for possession, though possession action does not necessarily lead to eviction. While a claim may be made to the court, few are pursued to the point of eviction, unless there are severe or persistent rent arrears, and/or antisocial behaviour, with the tenant not engaging. From interviews in the above research, we know that where social landlords used enforcement it was as a tool to get tenants to engage on rent arrears and reinforce the importance of keeping up with payments.<sup>25</sup> Research by the NHF/Placeshapers/whg indicates the sector is moving away from this approach.<sup>26</sup>

In any case, interviews in the above research found that housing associations who used enforcement action only did so in a minority of cases, where arrears were significant, and the customer was not engaging. They have several checkpoints before deciding on this action. Before pursuing any court action, housing associations want to know they have done everything possible to engage a customer and support them with arrears.<sup>27</sup>

## Trauma-informed approach

As well as pledging not to evict anyone in financial hardship<sup>28</sup> during the pandemic, housing associations have approached resident rent arrears, income collection and working with residents around their tenancy conditions creatively and sensitively. They have used trauma-informed and person-centred approaches and been clear about expectations around rent payments.<sup>29</sup> Many housing associations have removed references to enforcement in income collection correspondence, which has led to increased resident engagement.<sup>30</sup>

Many housing associations have focused on an organisational culture change towards working supportively. To achieve this, they have retrained income collection staff with a focus on empathy, trauma, and mental health. It has been important for staff to understand the link between mental health and financial difficulty. Many housing associations have seen better resident engagement as a result and want to retain this level of engagement. Some have rewritten their arrears policy, many modelled on the NHF sector statement.

A housing association interviewed, who used a trauma-informed approach, has a policy of no evictions on the grounds of rent arrears. They were proud to be in a position where they didn't need to refer anyone to court for rent arrears and put this down to the way housing officers worked: "As an organisation we should be really proud that we're able to support people through a really difficult time. Yes, we might be carrying more debt than usual for a while, but we're side by side with them through that. And [those arrears] do come down, we get there in the end and they still have their home and knowledge that it won't be taken away or threatened to be taken away. We'll still issue notices and say why we must, but more often than not [tenants are] working with us to reduce stuff. I'm proud of the team."<sup>31</sup>

<sup>23</sup>Housing associations' statement on evictions and support for residents <https://www.housing.org.uk/news-and-blogs/news/housing-associations-evictions-statement/>

<sup>24</sup><https://www.housing.org.uk/resources/universal-credit-coronavirus-crisis/>

<sup>25</sup><https://www.housing.org.uk/resources/universal-credit-coronavirus-crisis/>

<sup>26</sup><https://www.placeshapers.org/going-freestyle-what-happens-when-the-rulebook-is-taken-away/>

<sup>27</sup><https://www.housing.org.uk/resources/universal-credit-coronavirus-crisis/>

<sup>28</sup>Housing associations' statement on evictions and support for residents <https://www.housing.org.uk/news-and-blogs/news/housing-associations-evictions-statement/>

<sup>29</sup>NHF, How housing associations are supporting tenancy sustainment and income collection through the coronavirus crisis

<sup>30</sup>August 2020 <https://www.housing.org.uk/globalassets/files/resource-files/supporting-tenancy-sustainment-and-income-collection-through-the-coronavirus-crisis.pdf>

<sup>31</sup><https://www.housing.org.uk/resources/housing-associations-tenancy-sustainment-coronavirus/>

<sup>31</sup><https://www.housing.org.uk/resources/universal-credit-coronavirus-crisis/> For more on trauma-informed approaches to income collection, see <https://www.housing.org.uk/resources/housing-associations-tenancy-sustainment-coronavirus/>

## How a trauma-informed approach to rent collection improves lives

A housing officer met with a tenant to discuss their rent arrears. Because of the trauma-informed way of working, the conversation led to a disclosure by the tenant of adverse childhood experiences and continued abuse. This resulted in the housing officer becoming her main source of support, including supporting a police investigation and working with adult and child social care. The officer applied for a Discretionary Housing Payment to get the rent arrears cleared, as these related to financial abuse. When the tenant was ready, the housing officer helped move the family from the home linked to the abuse. The housing officer is still working with the tenant, following 18 months of support based on one conversation about rent arrears.

## SHAL trauma-informed relationship building

SHAL's team works in a trauma-informed way and takes a holistic approach. This means they are aware of the feelings all of us have of feeling overwhelmed or unable to come to terms with our experiences, and sensitively explore the impact of this with the people they are with. While they are talking about rent, food or bills they might hear disclosures of abuse or mental ill health and will give people space to talk. SHAL have seen an increase in anti-social behaviour during the pandemic - not from their tenants but from other families towards their tenants. These are stresses which people face alongside paying the rent and SHAL take these into account in terms of their approach.

SHAL haven't evicted anyone for rent arrears since 2016. They understand that there are drivers of debt - relationship breakdown, domestic abuse, change in employment or family circumstances. These can be traumatic and SHAL aim not to retraumatise people by the way they respond. They start from the premise that people want to pay their rent, but something is preventing this and they seek to find out what that is. To do this they build relationships and do all they can to help people find ways out of debt, including accessing funds to reduce the rent.

## Sovereign staff retraining

Sovereign have moved their whole rent team into resident support roles. They have retrained 75 officers to support residents who are struggling with a drop in income, supporting them one-to-one to apply for the right benefits quickly or find work in partnership with local supermarkets. Sovereign are no longer chasing any resident for rent but proactively reaching out to residents to offer support if payments are missed. They are working with each resident and their situation.



## Whole Housing Approach to Domestic Abuse

Many housing associations have adopted a Whole Housing Approach (WHA)<sup>32</sup> to domestic abuse. The WHA endeavours to improve the housing options and outcomes for people experiencing domestic abuse so that they can achieve stable housing, live safely, and overcome the abuse and its harmful impacts.

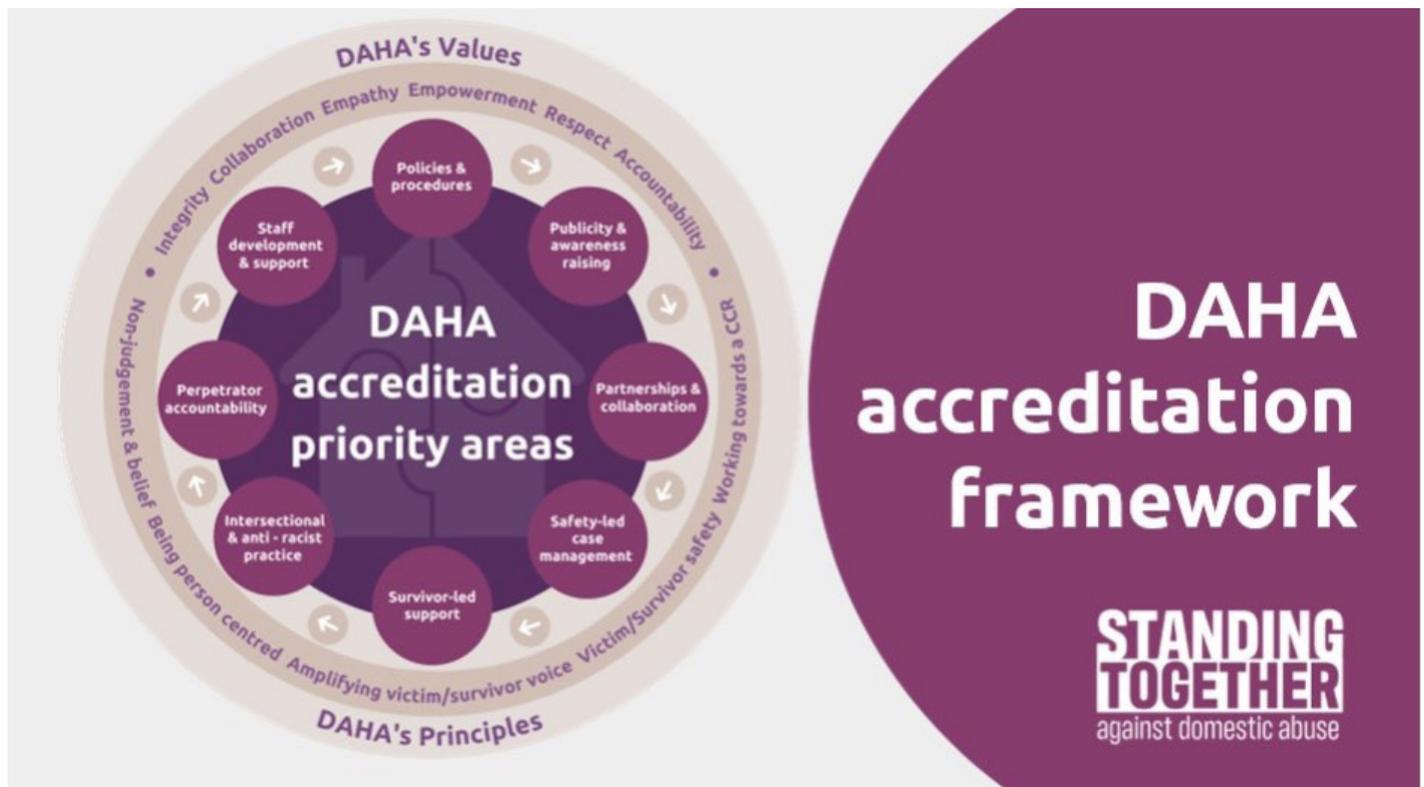
Its mission is to:

- Improve access to safe and stable housing across all housing tenure types (social, private rented and private ownership). It considers the need for move-on options from refuges, supported accommodation and any other type of temporary accommodation.
- Ensure access to a range of housing options and initiatives tailored for domestic abuse to give choice for people experiencing domestic abuse to relocate or remain in their existing accommodation.

Its key aims are to:

- Create earlier identification and intervention for domestic abuse through mobilising social and private landlords and key institutions involved in private ownership.
- Reduce the number of people who are made homeless because of domestic abuse.
- Increase tenancy sustainment options so that people experiencing domestic abuse can remain safely in their home when it is their choice to do so or do not lose their tenancy status if they relocate. This includes social housing landlords taking action to remove perpetrators from properties through enforcement and positive engagement activities.

DAHA accreditation<sup>33</sup> is the UK benchmark for how housing providers should respond to domestic abuse in the UK. Many housing associations are now undertaking the accreditation to equip themselves to intervene early and improve the lives of their residents who are subject to domestic abuse. The accreditation standards set out how providers can take steps to make this a reality, from establishing values and principles, to implementing training, policies, and procedures for staff, to raising awareness in the community.



<sup>32</sup><https://www.dahalliance.org.uk/what-we-do/whole-housing-approach/what-is-the-whole-housing-approach/>

<sup>33</sup><https://www.dahalliance.org.uk/what-we-do/accreditation-for-housing-providers/>

The All Party Parliamentary Group on Ending Homelessness (APPGEH)<sup>34</sup> inquiry into homelessness and domestic abuse heard evidence of some innovative practice at local authority and housing association level. These included schemes to provide reciprocal access to housing for survivors of abuse across local boundaries.<sup>35</sup> Other evidence included housing associations seeking to identify people at risk of homelessness and abuse through their own property management and training of staff.<sup>36</sup>

## Grand Union, a survivor-centred approach

As well as running four refuges for women and children needing safe haven, and providing an untraceable SafeSpace through their website, Grand Union (GU) also have a dedicated domestic abuse and safeguarding team offering support and information to victims and survivors of domestic abuse. They operate a survivor-centred approach, and a survivor's disclosure alone is sufficient for them to be given advice and assistance as a matter of priority. GU acts on the principle that a survivor of abuse should not have to leave their home unless they choose to. Where the survivor wishes to remain in their home, GU will consider additional security. This could include using legal tools to remove the person causing harm from the property, installing panic alarms, and seeking police advice and support on further adjustments required to increase the security to the property. If the survivor instead makes the decision to move, GU will transfer them to one of their properties in another borough. The DA and Safeguarding team will also, completely confidentially, support any colleagues experiencing DA, and this is promoted widely and often. GU are currently undertaking DAHA accreditation.

## Believe Housing and DAHA accreditation

Believe recognise that with their staff in and out of customers' homes daily, carrying out repairs and other routine tenancy visits, they can often see behind doors which can remain closed to some of the statutory agencies. Going through the DAHA accreditation process has meant that Believe now look at their customer interactions through a domestic abuse 'lens', which has helped them to spot potential cases without having to wait for that customer to disclose, and to be able to offer advice and support. Through this they are often in a position to be able to identify concerns early, from warning signs in and around the home, or from other issues being reported. For example – deliberate damage to fixtures and fittings, locks on internal doors, frequent requests for lock changes, damage to external doors or windows. A customer may be in rent arrears and may mention to a staff member that they don't have control over their finances. Staff within the organisation are on hand to provide right information, support, and resources and also re-housing support where residents are faced with emergency and often dangerous housing situations.

## Bolton at Home and DAHA accreditation

Bolton at Home was awarded DAHA accreditation in 2020 and has been commended for the way it supports victims and survivors. Bolton at Home consider that the accreditation has enabled an organisation-wide focus on domestic abuse and they can work holistically to have an impact to support victims and survivors, as well as support perpetrators to reduce reoffending. Their dedicated team of domestic abuse service specialists are supported by colleagues across multiple service areas to help people stay safe in their home or relocate them if they need to leave an abusive household, while also providing access to money advice and other support services for people starting anew.

<sup>34</sup><https://www.crisis.org.uk/ending-homelessness/appg-for-ending-homelessness/>

<sup>35</sup>See for example the Pan-London Housing Reciprocal: [https://saferlondon.org.uk/wp-content/uploads/2020/09/PLHRThreeYearsOn\\_2020.pdf](https://saferlondon.org.uk/wp-content/uploads/2020/09/PLHRThreeYearsOn_2020.pdf)

<sup>36</sup><https://www.crisis.org.uk/ending-homelessness/the-plan-to-end-homelessness-full-version/solutions/chapter-6-preventing-homelessness/>

## Helping people flee domestic violence

A housing association from the north east helped families experiencing domestic violence and abuse (DVA) move on from refuges. If they knew someone was fleeing DVA or accepted homeless, they looked at whether they could let any properties the families had previously bid on. They worked with their voids team to assess if there was any way to get the property back and available for let, including repairs. They housed around 30 households this way. They worked closely with the link workers at refuges to get women into homes as they “knew there would be more coming along”. They did this through “long hours and great teamwork” and, sometimes, it “felt like there was a new case every day...because of all the restrictions that were being placed, we knew as an organisation that that would happen”. They had single points of contact for the families, and any staff would be able to escalate a case where they thought a family was at risk. It helped the local authority as they freed up spaces in the refuge.

## Partnership approaches

Housing associations and councils have strong partnerships with a long history of working together to tackle homelessness. This is underpinned by legal and regulatory duties for housing associations to assist local housing authorities with homelessness duties. Together they deliver innovative collaborations that go beyond what is required, including to deliver homelessness prevention.<sup>37</sup>

The Homelessness Reduction Act (HRA) provides a new opportunity to build impactful local relationships to help strengthen and enhance joint working and trust between housing associations and local authorities. The Act encourages collaboration and is a chance to take a strategic, multi-agency approach to tackling homelessness in an area.<sup>38</sup>

There are no duties placed on housing associations by the HRA. However, housing associations are increasingly concerned about the rise in homelessness and the NHF have worked with DLUHC, exploring how housing associations can collaborate with their local authorities on the Duty to Refer. The NHF established the Commitment to Refer for housing associations to commit to working with local authorities and refer households at risk of becoming homeless. Over 200 housing associations have now signed up to the Commitment.

Some housing associations have been using the Commitment to Refer as a basis to look at their joint working with local authorities.



<sup>37</sup>[https://www.local.gov.uk/sites/default/files/documents/5%2061%20Housing%20associations%20and%20local%20authorities%20working%20together\\_04\\_web.pdf](https://www.local.gov.uk/sites/default/files/documents/5%2061%20Housing%20associations%20and%20local%20authorities%20working%20together_04_web.pdf)

<sup>38</sup>[https://www.local.gov.uk/sites/default/files/documents/5%2061%20Housing%20associations%20and%20local%20authorities%20working%20together\\_04\\_web.pdf](https://www.local.gov.uk/sites/default/files/documents/5%2061%20Housing%20associations%20and%20local%20authorities%20working%20together_04_web.pdf)

## Bromford partnerships to tackle homelessness

The homelessness lead for Bromford is to deliver their strategic goal: 'We want to improve social justice and play our part in reducing homelessness in our big four areas'. The 'big four' are the areas where Bromford have the most homes and hold strong relationships with local authorities and partners. Providing opportunities for collaboration to ensure experiences of homelessness are rare, brief, and non-recurring. Ultimately the aim is to improve the customer journey through and out of homelessness.

There is no doubt that this is hugely ambitious, but Bromford feel it is important that as a housing association they are accountable for their part to play in reducing and preventing homelessness where possible.

Therefore, one of Bromford's key priorities is improving their practice when a customer living in one of their homes becomes at risk of homelessness.

Ordinarily, if someone is at risk of homelessness and they come to the attention of a professional in a public authority, the Duty to Refer legislation<sup>39</sup> is applied to alert the local authority.

Housing associations are not duty bound to follow this process but Bromford feel they are best placed to work with local authorities to ensure customers at risk of homelessness are provided with advice, options, and opportunities to change their situation. This offer of support can prevent them from losing their home.

Sadly, this doesn't always happen. So Bromford stepped up their approach and how they address this. They invited Cotswold District Council, Tewkesbury Borough Council, and support

provider P3 to a workshop focused on enhancing partnership working to better support customers at risk of losing their home.

The NHF Commitment to Refer guidance<sup>40</sup> provided Bromford with a great starting point for conversations.

Teams from across Bromford were included so that a range of views were considered with an acknowledgement that all customers are unique, each case is different and what works for one customer may not work for another. With a focus on colleagues working together, with the local authority and partners, to offer the support the customer needs to stay in their home.

From this, the beginnings of Bromford's Commitment to Refer & Support guidance was initiated, with the new approach put into practice early in 2022.

## Greater Manchester Homes Partnership Social Impact Bond

The Greater Manchester Homes Partnership, launched in 2017 by One Manchester and Trafford Housing Trust, has provided housing to 356 people - almost double the number the project was initially set up to support.

The scheme was originally funded by a £1.8m social impact bond (SIB), which One Manchester, Trafford Housing Trust and

impact investor Bridges Fund Management secured from the then Ministry of Housing, Communities and Local Government (MHCLG). The initial funding sum increased to £2.6m in 2018.

Great Places, Shelter, and local charity The Brick delivered the project, which was supported by several other housing associations including Bolton at Home, ForViva and Salix Homes.

The project saw the people accommodated offered wrap-around support, including help with mental health, alcohol and drug issues, and employment guidance.

Working alongside the Greater Manchester Combined Authority and the mayor of Greater Manchester, the project has helped 133 people to access mental health support; 97 to access drug and alcohol services; and 85 to start employment, volunteering, or education.

<sup>39</sup><https://www.gov.uk/government/publications/homelessness-duty-to-refer/a-guide-to-the-duty-to-refer>

<sup>40</sup><https://www.housing.org.uk/resources/commitment-to-refer---guidance-for-housing-associations/>

Housing associations' partnership working<sup>41</sup> response to anti-social behaviour and domestic abuse during the pandemic<sup>42</sup> has included:

- Stronger partnerships with the police, for example:
  - Introducing temporary orders e.g., Public Space Protection Orders
  - Using injunctions
  - Working to 'design out crime' in physical spaces.
- Multi-agency working around victims and perpetrators, for example:
  - Agreeing that the police will inform the housing provider when a domestic violence protection notice (DVPN) has been issued and the perpetrator has been temporarily removed from the property, allowing the housing provider to support the victim.
  - Agreeing with the local authority that perpetrators removed through a DVPN will be treated like rough sleepers and provided hotel accommodation, so they are not tempted to return to the survivor.

## Types of targeted prevention support

### Flexible tenancy support

Services to support people to live independently in their home and successfully maintain their tenancy are targeted at those who are at risk of losing their homes. A holistic support system allows more than one issue to be dealt with at home and links in with other services to provide a full solution.<sup>43</sup> Many housing associations had already developed increased tenancy support before the coronavirus pandemic, embedding this in their policies as part of their ambitions to prevent homelessness.

Housing associations worked hard to communicate and offer support to tenants during the coronavirus pandemic. This included helping tenants financially affected to claim benefits, supportive approaches to rent collection, hardship funds, check-in calls, and shopping for customers.<sup>44</sup> Support offered depended on the customer's circumstances and needs. Much was done in partnership with local and national organisations. This shows the network of support for tenants, with housing associations often acting as anchor institutions in local areas. In most cases, once notified of a claim, housing associations had an in-depth triage call or other contact (such as letter) to help determine any support needed by the tenant. Other contact with the housing association, such as a call to customer services, might also lead to identification and referral for support needs.<sup>45</sup>



<sup>41</sup><https://www.housing.org.uk/resources/partnership-working-housing-associations-tackle-domestic-abuse/>

<sup>42</sup><https://www.housing.org.uk/resources/housing-associations-responding-to-domestic-abuse/>

<sup>43</sup><https://www.homeless.org.uk/sites/default/files/site-attachments/Final%20Rapid%20Review%20summary.pdf>

<sup>44</sup><https://www.housing.org.uk/globalassets/files/welfare-reform/universal-credit-in-a-time-of-crisis.pdf>

<sup>45</sup><https://www.housing.org.uk/globalassets/files/welfare-reform/universal-credit-in-a-time-of-crisis.pdf>

## Hyde Successful Tenancies

Successful Tenancies is Hyde's homelessness prevention service, working with residents to help them sustain their tenancies. It consolidates four specialisms - money and debt, welfare benefits, health advocacy, and employment support into one service. The aim is to resolve immediate issues that are putting the resident's tenancy at risk, while also improving their quality of life, opportunities, and above all increase the resident's resilience towards future crises.

Working across local authorities, the team has developed a network of colleagues in partner organisations who they can call on to support Hyde residents at risk of eviction. The team's work is also supported through a grant programme funded by the Hyde Charitable Trust where residents can access grants for goods and services that will help them stay in their home and prevent use of high-interest credit.

The agility of the Successful Tenancies model enabled Hyde to offer a comprehensive support package for customers affected by the challenges, including:

- In-house specialist welfare benefit advice, ensuring that residents apply for the most appropriate benefit
- In-house Financial Conduct Authority (FCA)-regulated money and debt specialists delivering income maximisation and debt advice service
- All residents who disclose job loss due to coronavirus are fast-tracked to in-house employment support
- A health advocacy service assisting residents in need of health and social care services to cope with the impact of lockdown
- An extensive grants package focused on short-term crisis assistance (unpaid utility bills, replacement white goods, etc.) to prevent build-up of priority debts
- Bursaries for purchasing computers to aid job search, home schooling and studies.
- Welfare specialists have designed and delivered 'coronavirus and benefits' training to frontline staff to help them identify customers needing specialist advice
- Their interim escalation process redirects cases that would otherwise have gone to court to their specialist benefit or debt advisers, depending on circumstances. They now work intensively on finding a debt-reduction or income-maximisation solution in the 'breathing space' before court activity resumes
- Collecting real-time feedback from staff and customers to analyse need and experience, which helps to tailor the advice and support offer
- Running comprehensive data analysis of rent payment trends, to identify high-risk customers as early as possible and focus preventative work where it is most needed
- Increasing the number of specialist welfare and debt staff in anticipation of greater need.

Hyde has also implemented several initiatives behind the scenes to ensure residents can access the right advice and support, including:

## Believe and Durham County Council flexible support

Durham County Council (DCC) and Believe Housing has a service-level agreement (SLA) for Intensive Housing Management (IHM) support, for customers with complex needs whose tenancies are potentially at risk in general

needs accommodation. The key workers are all employed by DCC and Believe part-fund a role with a budgetary contribution. Some officers only work on Believe referrals. They feel it is helpful for tenants to have contact with someone else about ASB/arrears, so communication about this is not coming from their landlord.

Believe also operate the New Start housing model, which enables applicants that would normally be disqualified from the housing register to access social housing, given tenancy support and a rent guarantee from DCC. A change of past behaviour must be evidenced by a professional organisation/person who is currently working with the individual.

## Flexible support to manage rent payments and arrears

Housing associations offer support to help manage rent payment and arrears. This can include:

- Flexibility around collecting rent where that would make a difference to the resident or using affordable repayment plans
- Pre-tenancy assessments to highlight support needs: “putting the work in early on to make sure people are set up [with benefits]”
- Monitoring of arrears and checking on circumstances if there is any change, talking to the tenant and find out what has happened
- Making it easier to pay rent: direct debits, online payments and standing orders. Campaigns to encourage tenants to build up a credit on rent accounts
- Use of Discretionary Housing Payments (DHPs) to clear arrears
- Providing advice on Universal Credit
- Use of Alternative Payment Arrangements, particularly for vulnerable customers.

Many housing associations won't ask for Managed Payment to Landlords<sup>46</sup> for rent arrears as the deductions from the tenant's payment are considered too high.

## Wellbeing support

Many housing associations also support people with their mental health, and this has direct and indirect outcomes in preventing homelessness. An increase in mental health needs can be linked to subsequent rent arrears,<sup>47</sup> so as well as taking pressure off community and acute mental health services, mental health support also helps keep people in their homes.

This can include things like:

- A 'parachute' team for tenants with complex needs, such as disability, safeguarding concerns, and rent arrears. The housing association has a contract with the local council to provide this support service to the wider community
- Mental health support, through tenancy sustainment or referring to local charities
- Leasing land for a gardening project
- Helping tenants impacted by hoarding behaviours.<sup>48</sup>

## Progress Housing Group welfare calls and adapting working practices

Progress Housing Group has taken a collaborative approach to support its residents; working closely with local partners and bringing internal teams together to make a positive difference in local communities.

A new service, 'Here to Help' was set up to provide support through welfare calls to Progress's most vulnerable and older residents, including those who may be digitally excluded. This has helped residents easily access guidance, signposting to local services and urgent referrals where needed.

Progress's trade operatives, who normally work as joiners, roofers, and labourers, have carried out essential cleaning work after the Group's regular contractor was unable to provide this service due to coronavirus. And Steve, a plumber, has been phoning ahead to residents on his way to provide emergency repairs to check if they needed any shopping collecting on the way.

## Octavia befriending service

Octavia has set up a telephone befriending service for older people, training and supporting hundreds of volunteers remotely. Switching more than 100 volunteers from their face-to-face befriending programme has meant that those who rely on this service are able to keep in contact with their befriender.

Reena Mukherji, Director of Octavia Foundation, says: “By adapting our services, we are able to help those feeling the social impacts of isolation feel a little more connected during a challenging point in their lives.”

Brenda, a befriending service user, says: “I talk to my befriender for an hour every week about all sorts of things. Even after such a short space of time, I have found myself confiding in her because we have built a level of trust.”

Octavia also launched a virtual youth club and free online activity programme to keep youngsters engaged and connected during lockdown, replacing their face-to-face Base@theReed club. Led by Octavia's qualified youth workers, Base@ Home offers young people a mixture of music production, photography, filmmaking, art and design to keep them occupied and entertained.

<sup>46</sup><https://www.gov.uk/government/publications/universal-credit-and-rented-housing--2/universal-credit-and-rented-housing-guide-for-landlords#managed-payment-to-landlord-alternative-payment-arrangements>

<sup>47</sup><https://www.moneyandmentalhealth.org/discussion-on-rent-arrears-and-mental-health/>

<sup>48</sup><https://www.housing.org.uk/globalassets/files/welfare-reform/universal-credit-in-a-time-of-crisis.pdf>

## Providing legal, benefits and budgeting advice alongside support with benefit claims

Housing associations advise and support tenants through the process of making and managing benefit claims, through in-house specialist welfare benefit advice staff, or referrals to services that provide this. This can include: a step-by-step explanation of the claim process, their journal, and their online account; help with setting up an email address or providing laptops for tenants so that they can claim; help with appeals over errors in a claimant's award.

Housing associations also provide general benefit entitlement and budgeting advice, often through specific teams or as part of a generic tenancy support service. Advice includes checking benefit entitlement, providing budgeting tools (such as those from Entitled2, Turn2Us, and Policy in Practice), identifying expenditure and possible savings, help applying for Discretionary Housing Payments, and accessing local and national grants.

For complex financial advice or debt issues, most organisations refer tenants on to a partner organisation (such as StepChange or Citizens Advice). A few housing associations are registered with the FCA and can provide debt advice to tenants and talk to companies about their tenants' debts, including agreeing low/no interest rates or payment plans for non-priority debts, or have introduced a phone service for financial support from the Money and Pensions Service (MaPS).

### SHAL benefits advocacy

SHAL have been working with Universal Credit for four years and collaborate with the Department for Work and Pensions (DWP) and other services in the area. Before lockdown, a third of their tenants claimed Universal Credit - by June, an additional 9% of tenants needed to claim. SHAL contacted every tenant to monitor their circumstances and see if they needed help. Their housing officers help people navigate the new system. Many of the 9% who had to claim post-lockdown were first-time claimants and some found it very difficult, especially if they did not have laptops or access to Wi-Fi. Laptops are being given to vulnerable families and SHAL are working with the DWP to innovate and respond to problems as they arise. Almost one in three new claimants got an Alternative Payment Arrangement, and SHAL claimed Direct Housing Payments from the district councils in 1 in 10 cases with an average of £644 awarded.

### ForHousing energy advice/fuel poverty prevention

ForHousing offer expert energy advice to help reduce the number of tenants experiencing fuel poverty, many of whom are living alone with no access to the internet. They have specialist energy advisors who offer home energy advice, assistance with switching and warm homes discount applications. Advisors have saved more than 240 tenants a total of around £20,000.

### First Choice Homes Oldham helping to write off debt and enter employment

First Choice Homes Oldham's Community Impact Advisor helped one of their residents erase nearly £3,000 worth of debt after putting in an application to United Utilities Trust Fund - an independent organisation committed to helping people out of poverty.

The advisor also signed the resident up to an affordable food service and referred her to an employment team who have helped her explore some different employment routes.

## Mediation

Family mediation tends to focus on preventing youth homelessness by attempting to reconcile parents/carers and young people. Family mediation seeks to repair the relationship between a young person and their parent or carer and open positive lines of communication. Mediation can be a useful tool for preventing homelessness where intervention occurs early or supporting a young person to return home. It can also involve facilitating young people's access to family support to assist them with independent living. Many housing associations have access to mediation available for their tenants.

### St Basils mediation service

St Basils provides a mediation option for young people in Birmingham, Solihull & Sandwell, as a homelessness prevention intervention. This is an option for young people and their parents/carers enabling young people to remain at home if safe to do so or assists the young person to move out in a more planned way, with the issues resolved and/or communication improved.

## Financial inclusion/hardship funds/food support

Financial inclusion initiatives help prevent homelessness by relieving pressures on finances to support tenants to make their budgets stretch further, reducing the likelihood of rent arrears and debt cycles.

Many housing associations have hardship funds which help people in an emergency. In the main, the funds help with purchasing goods or equipment. Examples of use of funds include:

- Laptops to help with home-schooling
- Digital inclusion team providing IT training, laptops, and laptop repairs for residents
- A new oven for someone whose cooker had failed after they lost their job
- Mobile phone top-ups
- School uniforms
- Supermarket vouchers
- A new vacuum cleaner
- White goods, furniture, and carpets for new homes (tenancies are generally let unfurnished)<sup>49</sup>
- Referrals to foodbanks and issuing of vouchers (Repeated use monitored to see if there are underlying issues that required greater support)
- Crisis packs of food for customers in urgent need
- Help with fuel poverty such as accessing the Energy Saving Trust, fuel poverty vouchers, and grants.

Housing associations also access, or help tenants to access, local and national grant schemes, such as the Vicar's Relief Fund, United Utilities, Armed Forces funding, St Martin-in-the-Fields, and Glasspool.

## Stockport Homes 'Your Local Pantry' scheme

Stockport Homes opened the first 'Your Local Pantry' in 2014. Since then, a further three pantries have opened in Stockport with a fifth due to open later in the year. Stockport Homes also operate a pantry franchise in partnership with Foundations Stockport and Church Action on Poverty to support organisations across the country to open a pantry. The first franchise opened in 2019.

Pantries create a sustainable and long-term solution to food poverty and help low-income households eat healthily for less. Members pay a small weekly fee, typically £3.50, which entitles them to choose at least ten items of food each week from a selection including fresh fruit and vegetables, store cupboard items, frozen and chilled produce.

Stockport Homes 2018 Social Impact Report found that, for every £1 invested, the pantries have generated a £6 return in social value. Altogether, the pantries generated £62,828 of social value last year from volunteering; with 10 new volunteers joining the project, a total of 4,439 hours of volunteer time committed, and 12 volunteers moving into employment.

Pantry members have reported improved family finances, better health and wellbeing and reduced isolation.

Tanya King, social inclusion manager at Stockport Homes, said: "The pantry model is an effective way to make sure that people's budgets go further. The benefits of pantries are numerous: they provide breathing space for struggling families; they offer fresh food to households that would otherwise be limited to cheap, less healthy food; and they tackle social isolation."



<sup>49</sup>For more information on why social housing tenancies are let unfurnished, please see the report End Furniture Poverty (2021) No place like home. <https://static1.squarespace.com/static/5a02be2eb1ffb6f0e483368f/t/600562467fec5e68f590e657/1610965577234/No+Place+Like+Home+%28Final+-+Online%29.pdf> See below for examples of how to get round this.

## Community Gateway Association and local social enterprise

For many years, Community Gateway's Tenancy Support Team has successfully set up food hubs across Preston which have proved a lifeline for many. From day one of the lockdown the service was increased to twice weekly, working with partners to deliver more than 4,500 food parcels to families in the city. They also introduced a 'mobile pantry', delivering food hampers to older customers, who may be self-isolating or vulnerable with no nearby support.

Community Gateway have a relationship with a local social enterprise, The Larder, which promotes healthy, nutritious food

that is local, seasonal, and waste-free, with all profits going to communities in need. They deliver a range of activities including food distribution and food-related training and have been a key player in helping highlight and address issues like food poverty and food waste.

Customers and communities can learn new skills to allow them to create nutritional meals on a budget, and benefit from wellbeing and community cohesion with weekly 'cook and eat' sessions. Some people on the employability programme have achieved vocational qualifications in catering and food hygiene with The Larder.

Kay, founder of The Larder, explains the concept: "We tailor our deliveries so that everyone

can get a healthy and nutritious free meal in the way that works for them. Partners like the council or Community Gateway refer people to us who they think would benefit. Community Gateway have been especially helpful with their fleet of drivers helping us deliver meals across the city."

Kids in the kitchen

The Larder's Kids in the Kitchen programme encourages children to learn how to cook, whilst also providing families who are struggling with nutritional, home-cooked meals. All the food is sourced locally and made up into parcels for each family with three days' worth of fresh ingredients and accompanying recipe cards and promoted via online channels with a video each day to watch.

## Wandle Helping Hand Fund

Wandle's Helping Hand Fund was established in April 2020 as a response to the financial hardships being faced by many residents during the pandemic. At that time, 103 residents were vulnerable, and most applications were for white goods such as fridges, cookers, washing machines and assistance buying fresh food.

The fund is a key enabler to support residents to sustain their tenancies. During the 2021/22 financial year, 218 applications were received with 200 applications totalling £111,327 being awarded (£71,300 Argos vouchers; £35,050 Sainsbury's vouchers, £4,977 for garden works).

The majority of those furloughed during the pandemic have now returned to work, but the current cost of living crisis has already resulted in an increase in applications for help with rising energy bill payments. In addition, rising living costs have resulted in more residents asking for financial aid despite their work status. Wandle expects that the number of applications will continue to increase during the 2022/23 financial year. To reflect this expectation the budget for this year has been increased to £250k.

## Employment and skills support

Supporting people into employment and training through job coaching and skills development while offering benefits and debt advice helps them pay their rent and bills to stay housed. Being linked with employment helps people avoid rough sleeping.<sup>50</sup>

Housing associations' local reach makes them well placed to deliver employment and skills, often in neighbourhoods where low-paid employment persists.<sup>51</sup> Many housing associations have an employment and skills offer, focused on supporting tenants into sustainable employment or training. Offers are varied and focus on individual needs, and mainly focus on people who are unemployed or seeking better-paid work.

In the main, any offer is for all tenants, but could extend to the wider community. People can self-refer, but referrals mainly come from within the organisation or even from partners such as Jobcentres. Typically, tenants are asked if they want support when their housing association becomes aware they are claiming Universal Credit, or at tenancy sign up, but it could be prompted by any conversation with a tenant. Many housing associations employ their own tenants.<sup>52</sup>

<sup>50</sup>Homeless Link, Making the difference to end rough sleeping: A handbook for day centres, 2015 <https://www.homeless.org.uk/sites/default/files/site-attachments/HI%20-%20end%20rough%20sleeping%20handbook%20for%20day%20centres.pdf> ; <https://www.gov.uk/government/news/ministers-ask-businesses-to-help-in-drive-to-end-rough-sleeping>

<sup>51</sup>Dromey, J, Snelling, C and Baxter, D (2018) Building Communities that Work: The Role of Housing Associations in Supporting Work. IPPR Briefing: London

<sup>52</sup><https://www.housing.org.uk/globalassets/files/welfare-reform/universal-credit-in-a-time-of-crisis.pdf>

Offers include:

- Providing training and courses, including courses in self-employment
- Employing tenants directly or as part of a procured contract
- Tailoring support through individual skills coaches or one-to-one support
- Advising on CVs and interview skills, including using staff volunteers to do mock interviews
- Arranging apprenticeships within the organisation and with partners, including involvement in the DWP's Kickstart programme
- Work placements within the housing association
- Linking with local employers, colleges, and training providers
- Volunteering opportunities.

Many use external funds to deliver employments/kills support. Much of this was European funding.

## New Horizon Youth Centre and Network Homes Project Vista

New Horizon Youth Centre and Network Homes offer accommodation and education, training, or employment (ETE) support directly to young people in precarious employment through their partnership, where Network Homes provide properties to NHYC under a management agreement. This project was developed in response to an increasing number of young people moving into unstable employment and the decreasing availability of affordable accommodation. In marrying the provision of affordable accommodation with ETE support, this project provides stable accommodation in the present, whilst allowing young people to build the skills and experience that will prevent future homelessness.<sup>53</sup>

## Experience in construction

One housing association runs a programme on their own building sites for tenants and the wider community to gain Construction Skills Certification Scheme cards, health and safety qualifications, and live site experience shadowing trades that are of interest to them. The scheme accepts 12 participants each quarter. In 2019, 26 of the 46 participants went on to secure further training or employment in the sector.

## Support for Gypsies and Travellers who are homeless or at risk of homelessness

Gypsies and Travellers are one of the most marginalised and socially excluded populations in the UK today, with a severe lack of suitable sites and long waiting lists for pitches.

**Elim Housing are proud to support the Gypsy and Traveller Community in the southwest.** Since 2013, Elim has actively worked to try and tackle housing inequality for the Gypsy and Traveller community and **currently manage several Traveller sites in North and South Somerset, Bath, Bristol, Gloucestershire, and Devon. A Manager and Site Officers support Gypsy and Traveller residents and work closely with other organisations as well as local councils and local support groups.**

Building on their experience, Elim want to encourage other housing associations to help address the shortfall in good quality Gypsy and Traveller housing and have produced '[Places we're Proud of](#)' - a guide to the delivering new Gypsy Traveller sites that are well-designed and well-managed.

<sup>53</sup><https://www.homeless.org.uk/sites/default/files/site-attachments/Prevention%20research%202018.pdf>  
<https://www.networkhomes.org.uk/news/latest-news/2017-news/network-homes-and-new-horizon-youth-centre-to-house-more-homeless-young-londoners/>

## Support for people from the LGBTQI+ community who are homeless or at risk of homelessness

To effectively tackle LGBTQI+ youth homelessness, there must be pathways to safe, affordable, and inclusive housing. Social landlords including housing associations and local authorities also have a role to play. This includes improving the social housing sector's understanding of how to remove barriers for LGBTQI+ people who need their services, as well as developing inclusive housing and homelessness services that support and respond to the needs of LGBTQI+ people, including those from marginalised groups, such as ethnic minorities, trans and disabled LGBTQI+ people.<sup>54</sup>

### A Bed Every Night, Withington LGBTQI+, provided by Riverside

A bed every night LGBTQI+ is a short-term accommodation service for customers that identify as being part of the LGBTQI+ community. The service comprises of six newly renovated self-contained flats with support available for customers between 10 am and 6 pm from Monday to Sundays.

The service offers supported accommodation scheme for customers aged 18 years and above that identify as being part of the LGBTQI+ community with complex support needs experiencing homelessness. During the time a customer lives in the service staff work to address support and resettlement needs of each individual to enable them to live more independently in the future.

The service is focused on offering accommodation support to LGBTQI+ customers to encourage them to feel welcomed, valued and to promote improvement in their self-esteem.

Customers at ABEN LGBTQI+ have access to:

- A support worker who will support them to develop a support plan and work around their needs and make referrals to specialist services for specific needs such as substance misuse, domestic violence, and mental health
- Support around finding suitable accommodation through applications into appropriate accommodation; accessing resettlement funding and support around being tenancy ready

- Advice and support around debt management and access to benefits
- Support engaging with health services, including GP, hospital appointments, substance misuse services and adult gender services
- Advice on adhering to tenancy conditions and work on tenancy sustainment
- Advice on personal safety and the safety and security of your accommodation
- Help ensuring connection to utilities and other 'setting-up home' tasks, including preparing shopping lists and how to arrange repairs
- Access to education, training, employment agencies and volunteering opportunities.

Customers will be expected to be ready to engage with support to maintain their tenancy at the scheme while seeking more long-term independent accommodation suitable for their needs within six weeks. They will receive support around their need and will develop a tailored support plan to enable them to find suitable long-term accommodation. They will also benefit from accessing other support in the community from the appropriate organisations they may require. Additionally, customers will receive support to be tenancy ready; and set-up tenancy before being referred to floating support.

When Riverside have a vacancy their partner agencies in Greater Manchester will be informed and can refer by using the ABEN referral form directly to the service.

## Support for people with a learning disability who are homeless or at risk of homelessness

Grand Union Housing Association work in partnership with specialist providers to provide a person centred approach to care and support for adults with learning difficulties to help them to sustain their tenancies and develop skills to live interdependently. Customers live in self-contained flats in new, purpose-built developments. Support to customers is provided to navigate tasks involved in living in their own home, including paying the rent and bills and furnishing their home.

<sup>54</sup><https://www.housing.org.uk/news-and-blogs/blogs/jotepreet-bhandal/tackling-the-lgbtq-youth-homelessness-crisis/>  
<https://www.akt.org.uk/lgbtq-inclusive-housing-support-report>

## Support for people with mental health needs who are homeless or at risk of homelessness

Supported accommodation and floating support enables people recovering from mental health difficulties to live in the community, make a home and achieve a better quality of life again.<sup>55</sup>

### SYHA and Sheffield Health and Social Care LivingWell partnership

Together, South Yorkshire Housing Association (SYHA) and Sheffield Health and Social Care (SHSC) deliver the [LivingWell partnership](#), which has changed the way care is delivered for people with mental illness in Sheffield. The partnership offers rehabilitation packages to people supported by the Community Enhancing Recovery Team ([CERT](#)) in their own fully furnished homes allowing them to begin their recovery.

The service provides intensive support in people's homes as an alternative to hospital and inpatient care, or as a pathway out of it. If the service wasn't available, people would generally be in hospital. There is no tenancy length as part of the scheme. People can stay in their homes for as long as they want to. Every service user is given an assured tenancy, so if they do need to go back into hospital, they won't lose their home.

The services help those [placed in inpatient units miles away from Sheffield to return to the city](#). It has helped transform patients' lives while also saving money by reducing the number of costly out-of-area treatment bed nights by 99 per cent, as well as cutting emergency department attendances and hospital admissions.

Alongside the safety and security of a good quality home, with choice over where that home is, the service provides a bespoke package of 24-hour, intensive care, and support for each individual. This helps service users reach their goals. This can be anything from cleaning and house maintenance, cooking, help with sorting benefits and bills and budgeting skills, assistance with integrating into the community and accessing services, finding education or employment opportunities, help to overcome anxieties such as using public transport, as well as nursing and medical care. SYHA provide a key worker to help with all housing issues and give tenancy training.

The support usually decreases over time as the person gains confidence and independence.

The partnership sees part of its role as working with neighbours and the community to aid greater understanding around mental health.

Referrals to the partnership are typically made from locked rehabilitation centres, inpatient wards, forensic services, and community mental health teams. Some of those people, with complex mental health conditions, have spent more than a decade in inpatient care.

So far, the partnership has supported around 50 people and CERT, set up by Sheffield Health and Social Care NHS Trust, was recently presented with a national award in recognition of the work. With the right level of support, the service users have all managed to maintain their tenancies.

<sup>55</sup><https://www.homegroup.org.uk/care-and-clinical-support/mental-health-service-models/>

## Look Ahead's Tabard Forensic Step-Down Service

Tabard Forensic Service provides intensive care and secure accommodation for 19 males with severe mental health needs who have a significant offending history. The accommodation consists of both high support self-contained flats and low support flats. The service is provided as an integral part of the forensic mental health pathway, enabling residents to step-down safely from low secure inpatient services and support them through recovery to help them move on to independent living.

The service has been operating since 2014 and is delivered in partnership with ELFT and the London Borough of Tower Hamlets, as well as working closely with the Metropolitan Police and wider community partners. This integrated approach ensures that residents receive high-quality support in all areas of recovery and risk

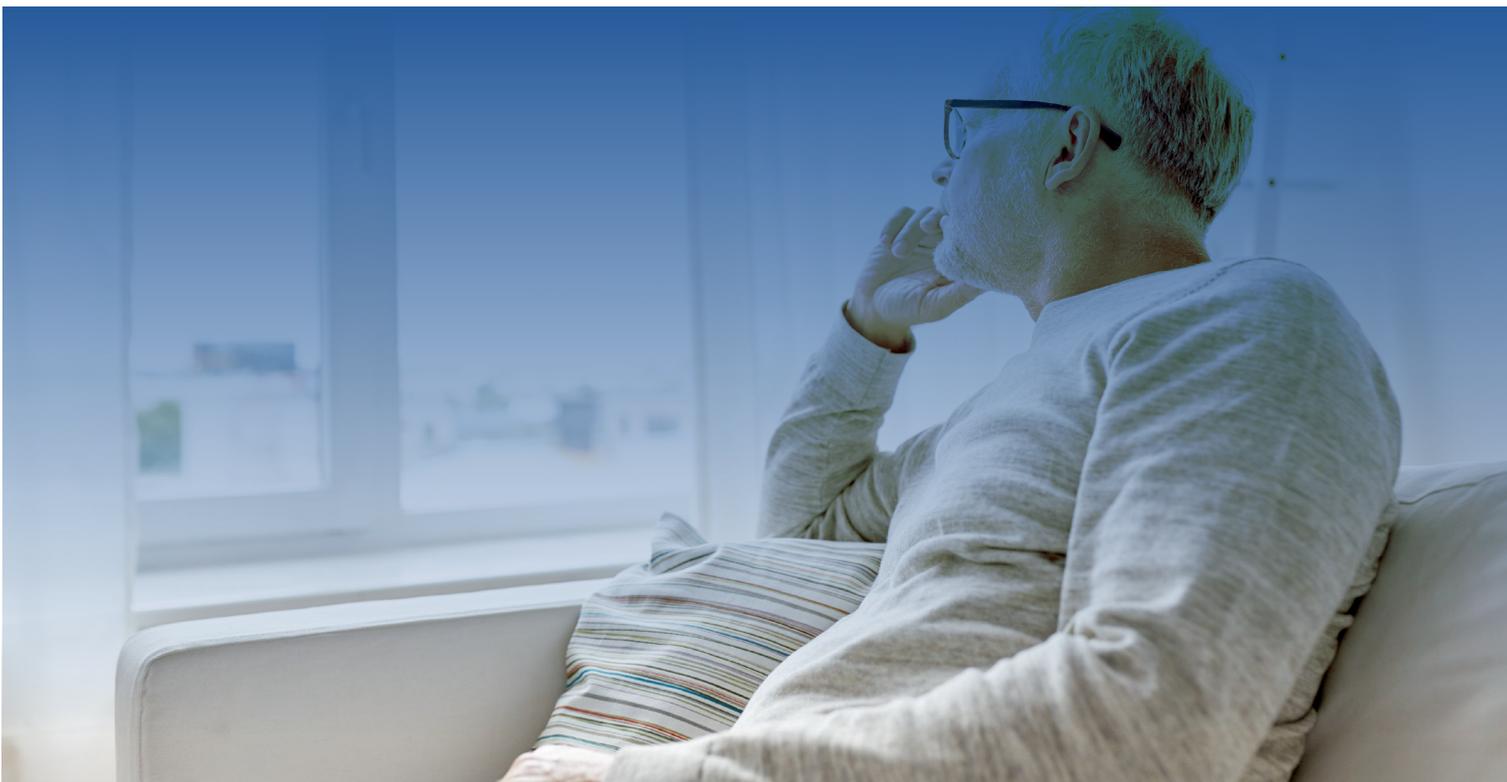
management. An independent report by HACT in 2017 found that 63% of residents were engaged with structured activity in the community and 10% were involved in paid or volunteer work. It was also reported that there had been no incidents of physical aggression towards staff, and only two incidents of physical aggression between residents.

The service supports individuals to independent living using a coordinated and flexible approach, providing both one-to-one and group interventions. The team provides a variety of services to support residents in their recovery. For example, helping residents build important life skills, building confidence, providing support with medication to support self-administration, and linking them to community-based activities. Many residents at Tabard Forensic Service have comorbid conditions and support is tailored to improve physical as well as mental and emotional health outcomes. The service works with clinical and medical professionals

and community organisations focused on activities to support wellbeing to ensure residents get the support they need to improve their physical health. This provides benefits to residents as well as to the NHS, since improved health outcomes feed through to reduced demand for NHS services.

Tabard Forensic Service also provides support to help individuals deal with substance misuse issues. In 2017 HACT reported that 58% of residents were receiving support for this issue, and of these individuals, 45% were actively involved in substance use reduction programs in the community. Tabard Forensic Service also incorporates alcohol and drug testing to ensure individuals are not misusing substances as this helps to prevent future crises and therefore reduces hospital recall and reoffending.

Look Ahead's housing model can also allow individuals to maintain their tenancies even if they return to hospital.



## Drug and alcohol support for people who are homeless or at risk of homelessness

Hightown Housing Association runs a Housing First project jointly with Dacorum Borough Council and St Albans City and District Council. The project involves a formal partnership with substance misuse charity Change Grow Live.

In this successful partnership all three delivery partners supply properties from their general needs housing stock, as well as providing housing management. Hightown delivers the support element across the scheme. With nine out of ten clients presenting with drug and/or alcohol dependency, an integrated approach with addiction services has proved to be crucial. Formal partner, Change Grow Live employ a dedicated drug and alcohol specialist to work flexibly with clients, ensuring a responsive service and easy access. Since the scheme's inception, client interaction with addiction services has gone from 15% to 69%.

## Targeted prevention at times of transition

Leaving institutions and the transition back into the community presents a vulnerable situation where there is greater risk of homelessness and repeat admissions occurring, e.g., hospital, psychiatric care, prisons, and care system. Transition is therefore an opportunity for successful prevention. Prevention of homelessness should start earlier than the person's actual transition, or departure from an institution.<sup>56</sup>

## Leaving prison

The period of transition from custody to community is extremely challenging, and people often leave prison with underlying support needs and without sustainable or robust accommodation options. Without the right support people can find themselves homeless or back in prison. Housing associations can provide an important role in removing barriers and delivering the advice, skills, and support to ensure that people are able to access and sustain a home.

### Riverside, prison leaver support services

Riverside have developed services to support ex-offenders accessing housing, education, training, and work opportunities. Riverside's prison-based housing advice service works alongside prison accommodation and support services to ensure a comprehensive package of support is in place before the prison-leaver's release. Much of the team's success is attributed to involvement of former offenders to develop those programmes. Their previous experience is invaluable when acting as mentors and buddies. Moving on from volunteering, many of their former customers are employed as part of the team.

### Thirteen, Resettle Northeast

Resettle Northeast is a service led by Thirteen and funded by the [Ministry of Justice](#). Resettle Northeast helps people, leaving custody and those already in the community, to gain and sustain accommodation successfully removing barriers and problems that can impact on accommodation. Support can be delivered through one-to-one or group sessions within prison and in the community. Face-to-face sessions are also run which include floating support and structured group work. Telephone or virtual meetings and weekly telephone drop-ins, based on the individual's needs, are available. Finding a home is just the beginning of a journey for many people. Resettle Northeast works to provide all the advice and support that clients need to give them the best chances to maintain a home, avoiding the instability that can lead to re-offending or homelessness.

<sup>56</sup><https://www.homeless.org.uk/sites/default/files/site-attachments/Final%20Rapid%20Review%20summary.pdf>

## Leaving hospital

Housing, care, and support providers provide specialist housing and a wide range of services to enable people to re-establish their lives after time in hospital, to remain in their own home as their health and care needs change. Existing evidence shows that effective discharge planning from health settings can improve health outcomes and prevent repeat homelessness.<sup>57</sup> It can also save money for the NHS: in six months, the

Home Group hospital discharge service reduced the average duration of inpatient stays by 74 days. This equates to a saving of £28k+ per person, or £1.7m across the service.<sup>58</sup>

Home improvement agencies and handyperson services also deliver adaptations and a wide range of other home improvements to enable people to remain safe and warm in their own home.<sup>59</sup>

### ForHousing partnership with Salford Primary Care Together

ForHousing is running a housing-led 'Homeless Discharge Support' pilot, a collaborative project with Salford Primary Care Together (SPCT), Salford City Council, Greater Manchester Housing and Social Care Partnership and Greater Manchester Mental Health Service that aims to improve health outcomes for rough sleepers leaving hospital.

In the past, people with no fixed abode and ongoing medical needs would have either been unable to be discharged from hospital or picked up by the local authority and placed in a provision that wasn't entirely suitable for their ongoing medical treatment and rehabilitation.

In partnership with SPCT and Salford City Council's associated departments including adult social care, housing options and supported tenancies, ForHousing successfully applied for funding through Greater Manchester Health and Social Care Partnership to the Department of Health and Social Care's (DHSC) shared outcomes fund. They were awarded approximately £450,000, which covers accommodation costs as well as a support element.

The whole concept is to take a test and learn approach to inform future commissioning and future service delivery, to ensure safe discharge from Salford Royal Hospital for those people that are:

- Medically optimised for discharge but would be returning to the streets
- Going to accommodation that wouldn't be able to meet their needs adequately
- Medically fit for discharge but have ongoing health needs requiring further clinical support.

ForHousing is the landlord and has provided eight self-contained properties that are all accessible for individuals with mobility difficulties. The aim is not only that individuals can be safe within this accommodation but that ForHousing can work closely with them for a greater chance of securing settled accommodation. Health, social care, and housing services work closely in partnership to provide wrap around intensive support for each person to improve their health outcomes, life skills and tenancy skills, so they have more likelihood of being able to move on to more secure, permanent accommodation in the long term.

In terms of the support, there's a dedicated housing support officer for the eight properties

and they work alongside Salford City Council's Supported Housing Service, who provide two dedicated support workers to support the individuals both in this accommodation and in their future move-on home. ForHousing have taken this combined approach knowing how important it is to have the engagement of Housing Options for the move-on to suitable long-term housing. Housing Options have access to a full range of accommodation, which is particularly appropriate if an individual aspires to move to a locality where ForHousing don't have properties.

With regards to move-on, there's a guiding principle of three months but all the partners are extremely committed to the fundamental principle that the service priority is about supporting individuals, so ForHousing won't necessarily be working to timescales - they go at the individual's own pace. They've also been very clear from the outset that if a tenant moves into a property, develops a good support network within the local community and is thriving where they are, they won't uproot them to another area for long-term housing. ForHousing will convert the accommodation into a general needs tenancy and identify another property to bring into the scheme.<sup>60</sup>

<sup>57</sup><https://www.homeless.org.uk/sites/default/files/site-attachments/Evaluation%20of%20the%20Homeless%20Hospital%20Discharge%20Fund%20FINAL.pdf>  
<https://www.crisis.org.uk/ending-homelessness/the-plan-to-end-homelessness-full-version/solutions/chapter-6-preventing-homelessness/>  
<https://www.homeless.org.uk/sites/default/files/site-attachments/Final%20Rapid%20Review%20summary.pdf>

<sup>58</sup><https://www.homegroup.org.uk/care-and-clinical-support/hospital-discharge-service/>

<sup>59</sup><https://www.hact.org.uk/sites/default/files/uploads/MOU%20project%20final%20Dec%202014.pdf>

<sup>60</sup>Read more: <https://homesforcathy.org.uk/2022/01/10/the-value-of-cross-sector-collaboration-to-improve-health-outcomes-for-homeless-people/>  
<https://homesforcathy.org.uk/real-life-stories/meet-tom/>

## Honeycomb Group 'Hospital to Home' team

The Honeycomb Group 'Home from Hospital' support team works in hospitals to make sure it is safe for patients to return to their home. This may include making sure the patient's home is suitable for them and they have food, heating, and hot water.

This includes a taxi meet and greet service, help with essential

food packages, and telephone support to customers.

The team supported almost 690 people in Staffordshire to get home from hospital between June and November 2020. This included providing a range of support so that patients could go home safely, varying from arranging key safes, supporting with food parcels, identifying, and reducing the risk of falls, benefit checks and arranging for adaptations and installation of

equipment such as grab rails or furniture aids.

The tradesperson team make homes safe for people leaving hospital, reducing potential hazards that could lead to falls. Between July and November 2020, the team fitted 127 grab rails, toilet risers and chair risers, reducing calls to health and social care teams and valuable ambulance time.

## Southdown Discharge to Assess Pilot

With the health service needing to facilitate faster transitions from hospital during the pandemic, Southdown saw the potential for utilising some of its available community housing to support hospital discharge from psychiatric inpatient settings.

Southdown has operated hospital discharge services in various forms for a number of years. It had long recognised the potential for the provision of step-down accommodation to be part of the solution.

Whilst previous attempts to get such a service off the ground had faltered, the pandemic fostered collaborative ways of working

and allowed all parties to think more creatively, to mobilise workers and develop a new model of support. This breaking down of barriers happened within Southdown as well as between the different agencies involved in the pilot, allowing the organisation to build bridges and to better meet the needs of clients and the health system.

Discharge to Assess is a new service in Brighton and Hove offering a short-term package of tailored support and accommodation to people ready to leave mental health inpatient settings. The service was a pilot project (extended until end September 2021) being delivered by Southdown in partnership with Brighton and Hove City Council, Sussex Partnership NHS

Foundation Trust, and Venture People.

Discharge to Assess offers a managed transition for people from the hospital setting to the community for those who no longer need the higher levels of support and supervision provided on the ward.

Clients are housed in self-contained, furnished accommodation and receive a tailored one-to-one six-week package of support as they transition. Floating Support Officers assist clients to rebuild connections with their wider community, offer support and advocacy in managing ongoing mental health issues and assist them in exploring their longer-term accommodation options.

## Young people leaving care

Young people leaving care need somewhere safe and suitable to live to help them make a positive transition into adulthood. Good housing combined with tailored emotional well-being and life skills support at this formative stage underpins success in other areas of life. Young people in different situations will need different types of housing and support, ranging from a 'Staying Put' arrangement with foster carers, a 'Staying Close' arrangement near to their former residential children's home, 24/7 supported housing through to supported lodgings or their own independent flat with floating support. They will need help to understand their options and know where to go if they need extra support in the future.<sup>61</sup>

Housing associations can work with councils to provide suitable move-on and permanent accommodation for care leavers, with support where needed.

### Greater Manchester housing providers pledge extra support for care leavers

Greater Manchester's largest affordable housing providers have joined forces with the Mayor of Greater Manchester to improve opportunities for young people who have previously lived in care.

Greater Manchester Housing Providers (GMHP) is made up of 27 housing organisations who own and manage over 250,000 affordable homes in the area, housing over half a million of the city residents.

The partnership, which offers support, funding, and employment opportunities to the local community, signed a pledge to improve opportunities for hundreds of young people leaving care every year, alongside Mayor of Greater Manchester Andy Burnham.

The pledge commits each housing provider to offer quality and stable housing to care leavers, in addition to employment and skills opportunities plus peer mentoring. Each organisation has a champion to advocate for care leavers and improved services within the individual company and its suppliers.

This commitment can include support on managing money, rights around repairs, and learning the skills to maintain a safe home and avoid the risk of homelessness. Additionally, volunteering, employment and skills training will be offered to all care leavers, alongside a peer mentor to help them start a career, with all care leavers offered a guaranteed interview for jobs they apply for with the providers.

## Gentoo, Young Persons' Tenancy Support

This service provides tailored support to people aged 16-25 to enable them to manage a home. The Young Persons' team provide a wide range of vocational, educational, and housing-related support services that equip young adults with the skills, experience, and confidence to maintain a home. This service is not exclusively for young people leaving care, but it is recognised that individuals who are particularly at risk of becoming homeless in this age bracket are those leaving care, or those who have difficult relationships with their parents or guardians.

The support available includes:

- The STEPs (Supporting Tenants Empowering People) service uses a dedicated staff network, working within three core services, to provide much-needed support for young people
- Medium support accommodation comprised of 19 fully furnished flats that come complete with regular support, to young people aged 16-21 years
- Holmewood intensive support accommodation provides supported accommodation for 12 young people, aged 16-21 years, and has a team of specialist staff on hand 24 hours a day, 365 days a year
- Outreach support ensures young people aged 16-25 years receive all the support they need to help them to cope with living in their own home. This includes learning how to manage their money, as well as how to keep themselves safe.

<sup>61</sup>[https://stbasils.org.uk/wp-content/uploads/2020/01/Finalframework2\\_CareLeavers\\_A4.pdf](https://stbasils.org.uk/wp-content/uploads/2020/01/Finalframework2_CareLeavers_A4.pdf)

## Working with non-UK nationals

There are several ways in which housing associations can provide accommodation and support to people with No Recourse to Public Funds (NRPF), in partnership with migration charities and local authorities, often as part of their charitable objectives. These examples include:

- Taking direct applications from people with NRPF
- Free hostel and refuge spaces
- Peppercorn rent schemes
- Working accommodation
- Cross-subsidy models:
  - Providing rooms for migrants within a mixed shared house
  - Social services-funded accommodation
- Community sponsorship/social investment
- Legal advice
- Local partnerships
- Housing management
- Training, resources, and funding
- Addressing support needs
- Accommodating asylum seekers and refused asylum seekers.<sup>62</sup>

Housing associations can also support EEA (European Economic Area) and Swiss nationals to access immigration advice to make sure they are accessing all their rights, such as benefits and employment, so that they can remain in their accommodation. Other support they can give can include reminding applicants with pre-settled status they need to apply for settled status once they reach their five years of continuous residence in the UK or before their pre-settled status expires. This briefing<sup>63</sup> and this video<sup>64</sup> provide some context but were produced before the Brexit transition so not all information will be up to date. More recent advice can be found via the Chartered Institute of Housing (CIH)'s housing rights website<sup>65</sup> or immigration advice charity Settled.<sup>66</sup>

## SYHA and Assist Sheffield

After completing a review of supported housing, SYHA had large five bed property. Rather than leave the properties void whilst decisions were made on the assets SYHA began working with Assist. Assist and SYHA brought quite different expertise but shared the same vision to help people with NRPF. The arrangement was mutually beneficial in terms of supporting those with NRPF while also protecting an empty asset and reducing security costs.

## Soha, partnership working with Aspire

Soha lease homes at peppercorn rent<sup>67</sup> to Aspire, for them to grant licenses at peppercorn charge to people with NRPF. Aspire provide the ongoing housing management. Connection Support provide ongoing support with settlement.

'Everyone In' brought Farzad in from the streets for the first time since 2006. At the age of 60, Farzad was showing signs of premature memory loss. Farzad struggled with the noise at night-time and experienced growing levels of depression and anxiety. He said:

*"I am in limbo, as I don't have my immigration status. This means I cannot work or live independently. I feel lost."*

The project found supported accommodation for Farzad, close to his social network.

With improved stability, Farzad and his support worker have built a support plan. Farzad is already much less anxious, and now feels equipped to manage a tenancy and is looking forward to living independently and enjoying community life.

<sup>62</sup><https://www.housing.org.uk/resources/helping-people-no-recourse-public-funds-homelessness/>

<sup>63</sup><https://www.housing.org.uk/resources/supporting-residents-employees-eu-settlement-scheme-briefing/>

<sup>64</sup><https://www.housing.org.uk/resources/EU-settlement-Scheme-housing-associations/>

<sup>65</sup><https://www.housing-rights.info/index.php>

<sup>66</sup><https://settled.org.uk/>

<sup>67</sup>A token or nominal rent paid to form a legally binding lease contract and create a legal relationship between landlord and tenant.

# Crisis prevention

## Commitment to Refer

The [Commitment to Refer](#)<sup>68</sup> is a voluntary housing association commitment to refer an individual or household to a local housing authority if they are homeless or at risk of homelessness. It is modelled on the Duty to Refer in the Homelessness Reduction Act (HRA). Housing associations are not public bodies and are not bound by the Duty to Refer. However, many are keen to support councils to implement the HRA and so far, over 200 housing associations have signed up. Signing up to the commitment is an opportunity for housing associations to make a positive, public statement that shows they're serious about helping councils end homelessness.

## Rescue tenancy model

Several housing associations have agreements with local authorities that where a household has received notice of eviction, and the council has accepted a duty to relieve their homelessness, the property the household already lives in will become their "emergency accommodation" paid for by the council as part of their homelessness duty. This avoids upheaval for the household such as children having to move schools or parents having to change or give up their job and allows them to stay in a house or flat rather than being moved into bed and breakfast accommodation. The housing association will then "flip" the accommodation back to a tenancy when the household has been supported to deal with the issues that led to eviction, such as high rent arrears or ASB.



<sup>68</sup><https://www.housing.org.uk/our-work/homelessness/commitment-to-refer/>

# Recovery prevention

## Supported housing

Supported housing is any rented housing scheme where housing, support and sometimes care services are provided. Accommodation is provided alongside support and supervision to help people live as independently as possible in the community when they need assistance with some aspects of daily living.

Housing associations deliver over 70% of supported housing including sheltered and extra care housing, homeless hostels, mental health step-down units and domestic abuse refuges.

Supported housing can be short-term for people in crisis or long-term for people with long-term care or support needs such as those with an enduring physical or mental health condition, a learning disability, or autism. There can at times be a crossover between these. For example, people with learning difficulties may require shorter-term housing.

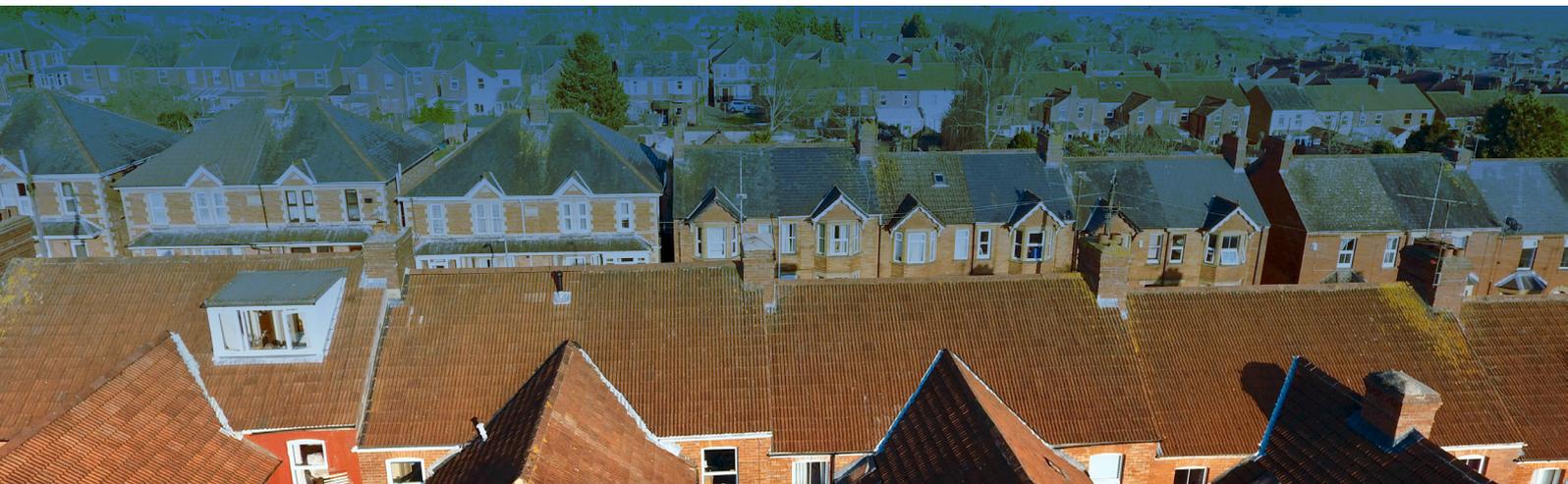
Supported housing can help those rehoused following a period of homelessness to live well, get help with issues they are experiencing, gain skills, and sustain a tenancy. It avoids rent arrears and tenancy breakdown that could otherwise lead to rough sleeping, promotes employment, which helps people meet housing costs and allows people to live healthier, more independent lives.

## Supported housing for families

One housing association has a specific supported housing scheme for families. They provide 44 homes for households and commission a specialist support provider to give focused support to these families. They look at access to benefits, employment, life skills (how to budget, how to clean, how to order things online), as well as teaching people how to cook and look after their home.

Many of the residents are young parents with a history of living in temporary accommodation or sofa surfing, who have “never had a permanent place to call their own.” The support provider and housing association have teams embedded in the building and work collaboratively to provide support for a family to move into permanent accommodation.

Families are typically in this exempt accommodation for two or three weeks, but it could be three to four months if they need accommodation of a specific type or in a specific area.



## Housing First

Housing First is an approach to ending homelessness through housing and support provision. It prioritises access to permanent housing with tailored, open-ended, wraparound support for the resident that emphasises choice and control. The intensive support is free from conditions, apart from the willingness to sustain a tenancy. Individuals are not required to be housing-ready before moving into their home; rather, secure housing is a stable platform from which to address other issues.

It focuses on a specific group of people with histories of repeat homelessness, very complex needs, experience of multiple disadvantages and for whom other services have not been successful in ending their homelessness. Evidence shows that the model helps the people housed and helps them to make improvements in their health, wellbeing along with their social and economic integration.

As awareness of the Housing First model and its apparent success has become widespread, more housing associations have got involved<sup>69</sup> and others are considering how they might offer the service.

### Housing First Rotherham

Housing First Rotherham started as a pilot project in 2018, delivered in partnership by South Yorkshire Housing Association and Target Housing. It has since grown, and currently works with 30 customers to settle them in their homes.<sup>70</sup>

## Floating support

Floating support and outreach services are 'visiting support' services to people in the community, for people who need support to live in their accommodation. The support is not linked to a specific building or type of accommodation and is tailored to the needs of each individual. Floating support works with people in their own homes and out in the community, at a time and in a way that suits them.

Sometimes floating support is provided to people who have previously lived in supported housing and who will be moving into their own flat or house. Floating support helps people to remain living independently in their own home and develop the skills and confidence to maintain their tenancies. It can prevent people becoming homeless by either resolving a housing crisis or ensuring one doesn't develop.

Floating support workers can help tenants develop life skills like reading a meter or a recipe, link them up with drug or alcohol support or physical and mental health services, help them build positive support and social networks, and support them into employment, training, or volunteering.

## Resettlement support

People who are taking on a new tenancy might need some support to move in and set up home. For example, they may need referral for a low-cost furniture package, help to connect their gas, electricity, or water, set a budget or ensure that their claim for Universal Credit or other benefits is being paid.



<sup>69</sup><https://www.housing.org.uk/our-work/homelessness/housing-first/>

<sup>70</sup><https://www.syha.co.uk/wp-content/uploads/SYHA-%E2%80%93-report-%E2%80%93-housing-first-FINAL.pdf>

<sup>71</sup><https://static1.squarespace.com/static/5a02be2eb1ffb6f0e483368f/t/600562467fec5e68f590e657/1610965577234/No+Place+Like+Home+%28Final+-+Online%29.pdf>

See also <https://www.housing.org.uk/our-work/coronavirus/communitiestogether/financial-worries/>

<https://www.housing.org.uk/news-and-blogs/blogs/elizabeth-rowland/tackling-domestic-abuse-at-octavia-housing/>

<https://www.housing.org.uk/news-and-blogs/blogs/martyn-hale/reflections-on-everyone-in/>

<sup>72</sup>See for example <https://endfurniturepoverty.org/wp-content/uploads/sites/4/2021/06/TorusFurnishedTenancyCaseStudy.pdf>

<https://endfurniturepoverty.org/wp-content/uploads/sites/4/2021/07/Stockport-Homes-Group-Case-Study.pdf>

<https://endfurniturepoverty.org/resources/>

## Furniture provision

The provision of furniture has a considerable positive impact on mental health, financial security, and social wellbeing. Furniture provision can also improve tenancy sustainability. The reasons behind this include the ability to get rest, wash one's clothes, a reduced feeling of stigma, and the ability to be more financially secure (i.e., because they have not had to borrow at high interest rates to acquire furniture).<sup>71</sup>

Financial burdens from multiple moves, buying white goods, carpets and furniture for new homes, and storage of any furniture when moving into temporary accommodation can put people in a precarious financial position when they move into a new tenancy. In general, housing associations let properties unfurnished. This might include removing any carpets, furniture and white goods in a bad condition but recognise the challenges of not providing furniture, white goods, and carpets. Now housing associations are reviewing policies around this and trying different ways to address this, including grants, furniture packages, and providing carpets and curtains in relet homes.<sup>72</sup>

Furnished tenancies, which are subject to a service charge, are available from some housing associations, but they need to be provided alongside support as the service charge can increase the cost of the property.

## Furniture provision examples

There are several ways that housing associations seek to address issues of furniture provision. There are barriers, however, in terms of the lag between moving in and provision of furniture, including how to store any furniture available.

Examples include:

- **Furnished tenancies:** a package of furniture for all new tenants. Tenants pay their housing association through service charges and can end any contract when they want. Faulty goods are removed by the furniture provider. This was introduced to stop customers having to use payday loans or rental companies, such as BrightHouse. The cost of the service charge can be covered by benefits
- **Helping tenants access or make applications for grants or crisis packages** from local authorities and charities
- **Specific schemes, grants or social enterprises** that provide furniture packages or help build furniture packages. This included a partnership with a local furniture project where tenants get a half-price discount

- **Piloting an enhanced void standard**, including providing carpet and curtains, alongside gifting of white goods and furniture, funded by the housing association. This was introduced for single homeless people to reduce high turnover in one bed and bedsit properties
- **Decorating grants and recycled furniture schemes**, where caretakers will look after good quality furniture left by tenants.

The "emergency footing" of the coronavirus pandemic led to temporary action to address lack of furniture:

- **Furniture packages funded by housing associations, local authority, and Next Steps Accommodation funding**, with furniture commissioned from a local centre. These were delivered within 48 hours of a tenancy sign-up. One housing association gave out 318 family packages at a cost of £680,000 with this funding
- **One housing association that had a specific project helping families fleeing domestic violence and abuse during the pandemic remembers "racing to put curtains up and find lamps to make the property ready."** They were moving offices at the time, so used office furniture to furnish homes for families, including pedestal drawers as bedside tables and meeting tables for kitchen tables.

## Gentoo furnished tenancies

In partnership with Newcastle Furniture Service (NFS), Gentoo can provide new and existing tenants with a furnished tenancy package to allow them to live comfortably with new furniture and appliances at an affordable weekly cost.

The service is available to all Gentoo tenants (new and existing). Tenants can pick whatever they need from a range of products.

Each product has a points value. When tenants have picked their products, their Neighbourhood Coordinator will add up the points to see which band their package fits into. This will decide how much they pay each week for their products.

Find out more about this on [Gentoo's website](#).

## Setting people up to succeed

At the beginning of the coronavirus pandemic, a city in the north west asked all their housing associations to provide empty properties for households to move out of temporary accommodation. Two housing associations volunteered to oversee lettings of these homes and were added to the city's Homelessness Reduction Panel. The project involved the local authority housing and homelessness teams, support providers and those working with care leavers and domestic abuse victims.

The two housing associations set up a shared document with all available properties. This included information on the type of property, location, any adaptations, the area (such as sensitivities, like ASB), who had been nominated (and if refused why refused), and when let. This data helped ensure the properties were the "right match for people." All data was shared (through a data sharing agreement) with the local authority's housing options team so they could track customers. Over 1,000 homes were managed in this way, and the partners felt this success was partly down to trust and sharing of information, while having one person with control and oversight was key.

When a property was available for let, the housing associations would offer them out to the panel for matching. This was a "conversation between landlords and partners, it was not just putting people in a place, it needed to be the right match and they needed to have support." Households were allowed at least three offers (rather than the one offer normally given) as the team

wanted to make sure people were taking a home, they wanted and could sustain a tenancy in.

The two most important aspects for the success of the project, housing associations felt, were support for households and furniture packages, so they weren't just "dumping" people in an "empty box." Housing associations donated money for furniture packages, alongside funds raised by the local authority from donations and government grants. One housing association oversaw the funding and worked with a local furniture resource centre to provide 800 packages to new tenants. This included beds, wardrobes, table, chairs, even towels and kitchen utensils. The packages were delivered within 48 hours of a tenancy sign up. Support was funded through the local authority adult social care budget and government's Next Steps Accommodation Programme funding.

The project required a complete rethink about how all partners were working. The housing associations agreed any home for the project would be kept available for two weeks. They also agreed to under occupation, pets, and no requirement for a month's rent at the start of the tenancy. The local authority guaranteed rent for 12 months, using DHP. Support providers helped applicants to access acceptable forms of identification for joining the housing register, such as applying for birth certificates. Housing associations took tenants they had previously "had problems with." Support agencies meant there was something in place to address issues that might have prevented tenancies before, such as rent arrears. It also provided a safety net to support issues around tenancy failure. Prior to the

pandemic, some of the vulnerable households coming through the housing options (as opposed to homelessness route) didn't have a support worker, but this project addressed this gap.

The project has been "transformational." A lot of the people housed felt they would "never get a tenancy." It has also led to closer relationships between partner agencies, officers in the housing associations and meant tenants knew better how to access support. Sustainability for tenancies in the project was 97%.

The partnerships formed have been "really something to build on". The local authority said the role of housing associations in their homelessness strategy is going to be "even more prominent going forward", with "a greater involvement in shaping [it] than they might have done in the past". Everyone was working together to drive towards the same place, created rapid rehousing that was, according to one support agency, "groundbreaking".

The two housing associations who oversaw the project say they now have more oversight of the bigger problems around housing need. Prior to the project, their involvement was limited to getting a local authority nomination of a household on the waiting list, rather than any involvement in the housing register and any issues around allocations. The issue the project faces, however, is that the panel allocations were a break from the council's scheme. While this was permissible in an emergency, it may not be in the future, particularly as decisions around homeless applicants should be made by the local authority on whom the duty rests.

# Conclusion

This briefing gives a non-exhaustive list of what housing associations can do to help prevent homelessness. So much is already being done and there is scope for more. We hope it will be of help to housing associations in designing their policies and practices.

However, this prevention work must go hand in hand with government investment to build the social housing the country needs, alongside properly funded support services for wider homelessness prevention and tenancy sustainment and a robust welfare system that helps tenants meet their living costs, which we can all play our part in calling for.



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