

Accessing and sustaining social tenancies: exploring barriers to homelessness prevention

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Our vision

Everyone in Wales should have a decent and affordable home: it is the foundation for the health and well-being of people and communities.

Our mission

Shelter Cymru's mission is to improve people's lives through our advice and support services and through training, education and information work. Through our policy, research, campaigning and lobbying, we will help overcome the barriers that stand in the way of people in Wales having a decent affordable home.

Our values

Be independent and not compromised in any aspect of our work with people in housing need.

Work as equals with people in housing need, respect their needs, and help them to take control of their own lives.

Constructively challenge to ensure people are properly assisted and to improve good practice.

Accessing and sustaining social tenancies: exploring barriers to homelessness prevention: September 2016

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Accessing and sustaining social tenancies: exploring barriers to homelessness prevention

Introduction

The prevention of homelessness has never been more important in Wales. Since the introduction of the Housing (Wales) Act 2014, no other nation, globally, has placed homelessness prevention on such a strong statutory footing.

The new Act has led to fundamental changes in the way that local authority Housing Solutions teams work with people facing homelessness and also includes a duty on registered social landlords (RSLs) to co-operate with local authorities in the prevention of homelessness.

As a natural progression, the Act has also drawn attention to the wider factors that have the power to cause, or prevent, homelessness. Among these wider factors are the policies and practices of social landlords. While the debate has so far focused primarily on improving communication and joint working, questions are also being asked about what else local authority landlords and RSLs are doing, or could be doing, to prioritise prevention.

In its 2015 inquiry on how local authorities have responded to welfare reform, the Public Accounts Committee expressed concern about a number of issues regarding access to, and the sustainability of, social tenancies, especially in light of changes to welfare reform¹. In their report:

- (i) The Committee recommended that the Welsh Government explore the use of financial assessments by social landlords to ensure that the assessments do not have the unintended consequence of excluding some people from social housing on the basis that they are 'too poor'. The Committee recommended that if there is evidence of exclusion on the grounds of affordability, then research is needed to explore the profile of applicants who fail financial assessments in case such assessments have a disproportionate impact on certain groups of people.
- (ii) The Committee also expressed concern over gaps in knowledge of what happens to evicted households after the event. They recommended that urgent research is required to establish a comprehensive understanding of the causes, and implications of, evictions, particularly where they generate further cost to the public purse.

¹ <http://www.assembly.wales/laid%20documents/cr-ld10320/cr-ld10320-e.pdf>

The aim of the current study is to: (i) explore local authority² and RSL use of financial assessments to ensure that such practices do not have the unintended consequence of excluding people from social housing on the grounds of being ‘too poor’ (ii) establish a comprehensive understanding of the causes and implications of evictions from social housing and (iii) explore how Welsh social landlords work to prevent eviction and assess what more, if anything, can be done to maximise prevention efforts.

The ultimate aim of our research is to prevent homelessness and promote good practice among social landlords by highlighting potential barriers to the prevention of eviction and by proposing solutions.

This report will present the findings of the research as follows:

Chapter one	Context and aims of the research
Chapter two	Methodology
Chapter three	The accessibility and affordability of social housing for people with low incomes
Chapter four	Why eviction from social housing happens: eviction ‘triggers’
Chapter five	The impact of eviction from social housing: the financial and social costs
Chapter six	Eviction prevention: social landlord responses
Chapter seven	Barriers to preventing eviction
Chapter eight	Conclusions
Chapter nine	Recommendations

² The eleven Welsh local authorities that still own housing stock. These are: Anglesey, Caerphilly, Cardiff, Carmarthenshire, Denbighshire, Flintshire, Pembrokeshire, Powys, Swansea, Vale of Glamorgan and Wrexham.

1: Context and aims of the research

Eviction from social housing as service failure and at odds with a social focus

Social tenants enter into legally enforceable contracts with their landlords. Critically, the tenant is formally required to pay their rent on time and to act responsibly in terms of the occupation of their property and in relation to their neighbours. Where the terms of a tenancy agreement are breached, the landlord is entitled to take legal action which may ultimately result in the property being repossessed and the tenant being evicted.

Evictions are a key pathway into homelessness and this is widely recognised as costly both in human and financial terms. Guidance suggests that most responsible landlords recognise that eviction is not only costly but also represents service failure.

“Eviction of any tenant from social housing is a sign of failure that should only be used when all other options are genuinely exhausted.”³

Local authorities and RSLs have social responsibilities towards their tenants (including their welfare and that of their families) and would be expected to minimise the use of evictions. However, they also have a responsibility to consider the interests of tenants collectively, and where other approaches fail to resolve problems in a breach of the tenancy, eviction may be seen by landlords as the final course of action.

Social landlords are now operating in an increasingly challenging financial environment where maximising rental income is more important than ever in terms of supporting borrowing costs, service delivery and the reputation of the organisation. This is in the midst of ever-evolving changes to welfare benefits which bring challenges to both landlord and tenant. Such issues can be a test to the strength of landlords' social focus in providing housing often to some quite vulnerable people. Ways must be sought to enable social landlords to balance the books while still maintaining their strong social focus.

The scale of social housing evictions in Wales: profile and trends⁴

Figure 1 shows trends in RSL and local authority lettings in Wales from 2010-11 to 2014-15⁵. It shows that in 2014-15, there were 14,277 lettings in RSLs across Wales. This represents a decline from 2013-14 (from 15,694) but is higher than other previous years (e.g. 2010-11 to 2012-13). In contrast, the number of social housing lettings in local authority landlord

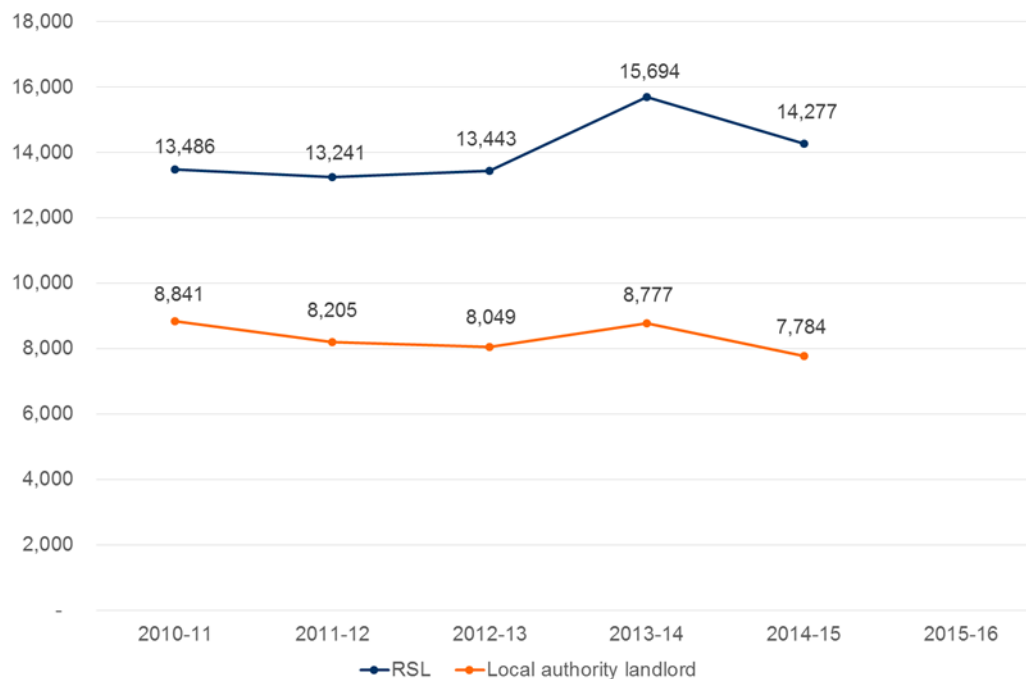
³ Shelter (2009) 'Eviction of children and families: the impact and the alternatives'. Available at: www.shelter.org.uk

⁴ Our figures relate to the calendar year rather than the financial year that is featured in Welsh Government eviction bulletins.

⁵ Updated data for 2015-16 is not available.

properties was 7,784 in 2014-15. There is an overall downward trend in the number of local authority lettings.

Figure 1: Trends in RSL and Local Authority Lettings in Wales 2010-11 to 2014-15⁶



There are various reasons why people leave their social tenancy and eviction is one of them. Overall, the most common reason for eviction is rent arrears (owing a significant amount of rent or regularly letting arrears build up) followed by anti-social behaviour (ASB: for example, causing a nuisance or allowing the property to be used for illegal activities). Other grounds for possession include deliberate overcrowding, the landlord intending to demolish the property or carry out major repairs and renovations which cannot be done with tenants in occupation, and making a fraudulent application for social housing.

Historically, there has been evidence of differences in approach to eviction by different types of social landlord. Research in Scotland indicated local authorities were more likely than housing associations to take action to gain possession⁷. In Wales, it was found that housing associations were more likely to take court action than councils⁸. In England, eviction rates were shown to be fairly similar in both parts of the social sector⁹.

⁶ <https://stats.wales.gov.wales/Catalogue/Housing/Social-Housing-Lettings>. Figures include transfer and exchanges.

⁷ Mullen, T. et al (1997) *Tenancy Rights and Repossession Rates in Theory and Practice*, Edinburgh, Scottish Homes.

⁸ Evans, A. and Smith R. (2002) *Closing the gap: working together to reduce rent arrears*, Cardiff, Wales Audit Office.

⁹ Pawson et.al. (2005) *The Use of Possession Actions and Evictions by Social Landlords*, London, ODPM.

Figure 1¹⁰ shows overall trends in the number of orders, warrants and repossessions in Wales for social housing (RSL and local authority) for 2010-11 to 2015-16^{11,12}. It shows an upward trend between 2011-12 and 2013-14 and then a stabilising or declining trend up to 2015-16. Since 2010-11, the number of orders has reduced by -13.4%, the number of warrants has increased by +5.7% and the number of repossessions has increased by +22.2%.

Figure 1: Trend in number of Orders, Warrants and Repossessions in Wales – total social housing (i.e. RSL and Local Authority Lettings) 2010-11 to 2015-16¹³

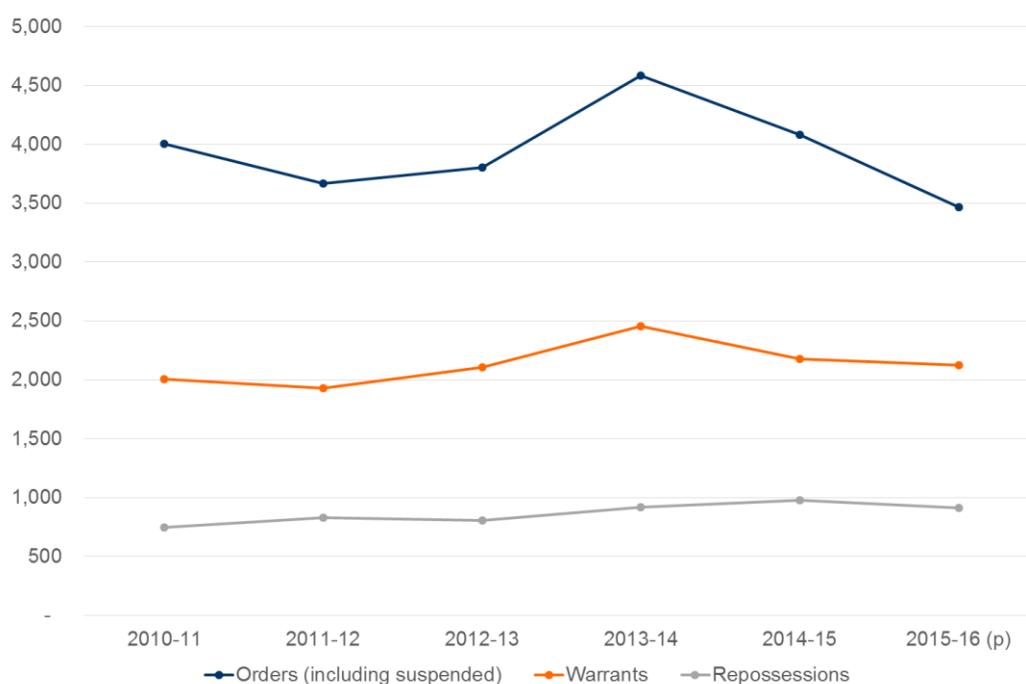


Figure 3 below shows the rate of evictions per 1,000 social rented dwelling stock across Wales during 2015.

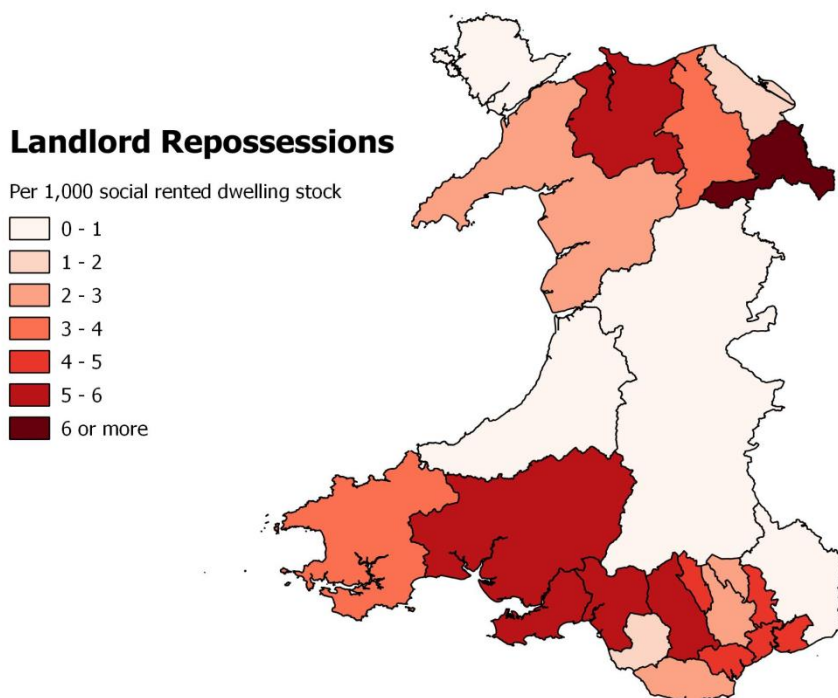
¹⁰ Calculations start from 2010-11 because that was when the last detailed breakdown of data was published. We then used subsequent years to extrapolate from and update the data. We acknowledge that the scenario presented could look different if we went back subsequent years. However, using earlier data might have been helpful to include for context but re-basing the calculations on a longer time-frame would make extrapolations less reliable.

¹¹ Data for 2015-16 is provisional.

¹² It is worth noting that at each stage an increasing proportion of tenants will voluntarily leave their tenancy; this is particularly true once the warrant is issued. It is likely that a considerable proportion of households served a warrant – but where the possession order is not executed by the bailiff – will actually leave of their own accord. Thus the number of people leaving their home as a result of possession action is likely to be higher than just the bailiff repossession figures show here.

¹³ <http://gov.wales/docs/statistics/2016/160630-mortgage-landlord-possession-actions-taken-in-county-courts-2015-16-en.pdf>

Figure 3: eviction rates per 1,000 social rented dwelling stock



Up-to-date data on the number of possessions, warrants and evictions from RSLs, compared to local authority landlords, is not available. The most recent data relates to 2010-11¹⁴. Figure 4 seeks to estimate the number and percentage of total housing stock that resulted in possession, warrants and evictions in Wales for RSL lettings in 2015-16. It uses the data presented in Figure 2 and applies it to data from 2010-11. Figure 5 provides a similar calculation for local authority landlords.

Appendix One provides a detailed explanation of how the estimates have been calculated. It is important to note that the calculation utilises data from 2010-11, 2014-15 and 2015-16 and that this data is drawn from two different official data sources. As a result, the numbers are indicative only and should be treated with caution.

It is estimated that in 2015-16¹⁵:

¹⁴ <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions>

¹⁵ This results in total evictions across RSLs and local authority landlords of 914. This is compared to 913 repossessions highlighted in <http://gov.wales/docs/statistics/2016/160630-mortgage-landlord-possession-actions-taken-in-county-courts-2015-16-en.pdf>. This discrepancy is because, in order to estimate the total number of evictions in RSLs compared to local authority landlords, we needed to

- 517 evictions occurred in RSLs in Wales. Of these, 178 evictions involved families with children (34% of evictions)
- 397 evictions occurred in local authority landlords in Wales. Of these, 123 involved families with children (31% of evictions).

This is in-line with experiences in other countries: for example, Communities Scotland suggests that children live in 43% of households where an eviction decree is granted and in 31% of all households where an eviction occurs¹⁶.

Figure 4: Estimates of eviction risk levels for RSLs in Wales in 2015-16

RSLs		
Eviction risk	Number (estimate)	Per cent (estimate)
Total social housing stock¹⁷	143,768¹⁸	
Total possession orders	1,475	1.0%
For ASB	73	0.1%
For rent arrears	1,394	1.0%
For other reasons	9	0.0%
Total warrants	989	0.7%
Total left property	517	0.4%
Total remained in property	472	0.3%
Total evictions	517	0.4%
Families without children	339	0.2%
Families with children	178	0.1%

combine 2015-16 data with 2010-11 data. This extrapolates from orders and warrants, rather than directly from repossessions.

¹⁶ Shelter (2009) *Eviction of children and families: the impact and the alternatives*.

¹⁷ <https://statswales.wales.gov.uk/Catalogue/Housing/Social-Housing-Stock-and-Rents/totalsocialhousingstock-by-area-providertype>

¹⁸ This is data for 2014-15, as 2015-16 data has not yet been published.

Figure 5: Percentage at eviction risk levels for local authority landlords 2015-16

Local authority landlords		
Eviction risk	Number (estimate)	Per cent (estimate)
Total social housing stock¹⁹	88,171²⁰	
Total possession orders	1,415	1.6%
For ASB	68	0.1%
For rent arrears	1,314	1.5%
For other reasons	34	0.0%
Total warrants	1,142	1.3%
Total left property	397	0.5%
Total remained in property	744	0.8%
Total evictions	397	0.5%
Families without children	270	0.3%
Families with children	123	0.1%
Families type unknown	4	0.0%

For local authority landlord stock²¹, in 2015-16, we estimate²² that the average percentage of possession orders is 1.60% across the 11 local authorities (this equates to 1,415 possession orders). Carmarthenshire has the highest percentage of possession orders (2.16%), followed by Cardiff (1.94%) and Pembrokeshire (1.87%). Wrexham has the highest relative number of possession orders as a result of ASB at 0.34%.

The average estimated percentage of eviction from local authority housing stock across the eleven local authorities is 0.45%. Three local authorities have rates above this: Pembrokeshire (0.71%), Cardiff (0.68%), Swansea (0.57%) and Caerphilly (0.53%).

¹⁹ <https://statswales.wales.gov.uk/Catalogue/Housing/Social-Housing-Stock-and-Rents/totalsocialhousingstock-by-area-providertype>

²⁰ This is data for 2014-15, as 2015-16 data has not yet been published.

²¹ Data for 2010-11 included a breakdown of orders, warrants and reposessions by local authority for local authority landlord housing stock so we were able to calculate estimates for 2015-16.

²² It is important to note that the calculation utilises data from 2010-11, 2014-15 and 2015-16 and that this data is drawn from two different official data sources. As a result, the numbers are indicative only and should be treated with caution.

Pembrokeshire has the highest percentage of housing stock that result in evictions of families with children (0.34% compared to an average of 0.14%). The highest number of families with children that are evicted is in Cardiff (28, which equates to 0.20%), followed by 21 in Caerphilly (0.19%) and 20 families with children in Pembrokeshire (0.34%).

In sum, in 2015-2016, social landlords undertook an estimated 914 social evictions a year, including 301 evictions of families with children. This means that approximately 512 children annually are made homeless through evictions from social housing²³.

²³ Assuming an average of 1.7 children per household as per: <http://www.ons.gov.uk/ons/rel/family-demography/family-size/2012/family-size-rpt.html>

2: Methodology

In order to meet the research objectives, households that had been either evicted or threatened with eviction from social housing in Wales, and the professionals working with them, had to be central to the study. Our research methods were as follows:

- We undertook a comprehensive literature and context review as well as consulting secondary data sources in order to set the scene of the research
- A brief, anonymous online survey, exploring the use of financial assessments, was sent to all 11 local authorities²⁴ that have retained their housing stock. This was followed up with a Freedom of Information Act request to all stock holding authorities
- A survey exploring Shelter Cymru Caseworkers' experiences of RSL eviction practices²⁵ was administered
- We performed a thorough examination of Shelter Cymru case studies
- In-depth interviews and focus groups were held with 35 local authority and RSL stakeholders across Wales
- Semi-structured, in-depth interviews were completed with 14 households who had either been evicted, or threatened with eviction, from council housing in Wales. The service users' perspective was primarily qualitative in nature and the data collected as part of this research study was concerned with personal views and experiences.
- The demographics of our local authority sample were as follows:
 - i. We sourced participants from seven local authorities with a wide geographic spread across Wales
 - ii. Fifty-eight per cent of the sample identified as male and 42% as female
 - iii. Single people with no children (or other dependents) made up 50% of the sample, while 32% were single people with children and 18% were married/cohabitating with children
 - iv. Sixty-three per cent of participants in our study were evicted after the new legislation was implemented in April 2015, with the remaining 37% being evicted pre-2015.
- Semi-structured, in-depth interviews were completed with 14 households who had either been evicted or threatened with eviction from RSL housing in Wales²⁶

²⁴ To which we received seven responses.

²⁵ To which we received 15 responses.

²⁶ The breakdown of the demographics of this sample is not available.

- Evicted tenants, or those threatened with eviction, were invited to take part via Research Officers contacting past Shelter Cymru clients; asking RSL and local authority stakeholders to disseminate the opportunity to their tenants and past tenants²⁷; dissemination of a recruitment flyer to local hostels and support services and by an open invitation to the public posted on social media. Due to low response rates from other avenues, up to 75% of our sample were past Shelter Cymru service users
- We undertook a cost analysis on the financial impact of eviction from social housing in Wales. This included the direct cost to the landlord, wider costs to the local authority and potential wider costs to society and the public purse
- We consulted with a further five users of housing and homelessness services to specifically enquire about barriers to landlord and tenant engagement and how such barriers could be overcome.

This research was undertaken concurrently under two different streams of funding, therefore, there are slight variations in topics explored between local authorities and RSLs. In addition, we were able to source more publicly available data for individual local authorities than for RSLs and this is apparent on occasion in the report. Welsh Government funded the research with local authorities and the work with RSLs was completed under Shelter Cymru's Oak Foundation-funded, four-year programme of homelessness research.

The Research Team felt that, in order to fully understand the issues surrounding the accessibility and sustainability of social housing tenancies in Wales, the findings of both streams of research needed to be brought together to form a coherent full report. Only by doing this could we suggest empirically-led, holistic solutions for maximising the effectiveness of social landlords' attempts at homelessness prevention from their stock.

²⁷ Including asking for tenants whose eviction had been successfully prevented by the social landlord.

3: The accessibility and affordability of social housing for people with low incomes

What happens when affordable housing is unaffordable?

Pre-tenancy assessments are common in social housing and are often used as a means of understanding the needs of an incoming tenant and ensuring tenancy sustainment. As part of this process, some social landlords use financial assessments to determine the affordability of a tenancy²⁸. The rationale and justification for this practice is the belief by landlords that it is irresponsible to grant somebody a tenancy for a property that they are unable to afford. This is a fair point, and in the current challenging economic climate, there is much that can influence the financial stability of a household, particularly with regards to welfare and especially Housing Benefit. However, it is important to explore whether there are cases where financial assessments are misused by social landlords as a way to exclude tenants from otherwise suitable tenancies (that is, where they would not be under-occupying), rendering the household ‘too poor for social housing’.

Local authority evidence and trends

Seventy-two per cent of the local authorities that responded to our survey told us that they ‘sometimes’ undertake financial assessments with their tenants. Only one authority told us that they ‘always’ undertake the financial assessment with tenants and one said that they do not undertake them.

The use of financial assessments by local authorities often depends on a number of factors such as:

- i. Whether the application is being dealt with via the authority’s usual allocation policy or via a sensitive lettings policy: the latter is more likely to trigger a financial assessment with a household than the former but some landlords told us they try to undertake an assessment with every new tenant where possible
- ii. Whether the applicant is applying for a house deemed bigger than their current needs require, for example, a single person applying for a two bed property: again, this scenario is more likely to trigger a financial assessment than an application for a property that is deemed the correct size for the household’s current needs
- iii. Whether the applicant is coming via the homelessness route: a financial assessment is often offered as part of the ‘move-on’ support to a permanent tenancy for homeless households

²⁸ Assessments of income can also be used to rule out people who are not in need as they have higher income or assets.

- iv. Whether it is the applicant's first property or if they have previously experienced a failed tenancy: some local authorities state they make a particular effort to undertake financial assessments with these households.

We found evidence of good practice whereby landlords used the financial assessment as a means of triggering support for the household:

"An assessment would identify where there was a need to refer to other services, such as Supporting People, debt advice, income maximisation etc."

(Local Authority Stakeholder)

We also found that a number of authorities work closely with tenants to discuss current affordability and income maximisation. Often, a separate, internal team or external organisation would work with the tenants in order to boost their engagement with this process:

"We run regular surgeries with Money Saviour as we find people are more open with an objective agency than in-house. They offer them practical advice on budgeting and ensuring they are getting all benefits they are entitled to."

(Local Authority Stakeholder)

"During the sign up process, we carry out a Money Advice Service with each new tenant to ensure that it is affordable. This will include budgeting and benefit advice to ensure we maximize benefit entitlement. We also deal with any debt advice offering to seek professional help. Whilst dealing with the affordability, we ensure that they fully understand what evidence has to be supplied for Housing Benefit and clearly explain how to pay the rent."

(Local Authority Stakeholder)

Forty-three per cent of local authority landlords told us that they 'sometimes' make the decision to not home a household based on the outcome of the financial assessment. This appeared to be particularly when the applicant would be under-occupying. When an applicant is deemed to be not able to afford a tenancy, they are typically told to revise their options or wait for another offer by the local authority:

"Where an assessment identifies that a larger property is not affordable, the applicant would remain on the register until we identified a smaller, affordable property which meets their needs."

(Local Authority Stakeholder)

Our Freedom of Information Act request found that seven out of eleven stock holding local authorities did not turn down any households for a particular tenancy on affordability grounds during 2014/15. Landlords state that the pre-tenancy work they complete effectively matches potential tenants with suitable housing so it is unlikely that households would find themselves being turned down for a particular tenancy. However, one local authority told us

that they turned down nine households in 2014/2015 on the grounds of affordability and four of these households would have been on full Housing Benefit and not under-occupying²⁹.

This issue of affordability and sustainability is made more complex given the current and future changes to welfare benefits, especially Universal Credit (UC) and the future introduction of the Local Housing Allowance (LHA) cap on single, under 35-year-old households in social housing. The particular approach local authorities take towards future affected households was not clear from the current research. However, it stands to reason that landlords might be reluctant to allocate a property that is affordable now to an applicant, only for the tenancy to become unaffordable and, in turn, unsustainable come April 2018.

The potential for low income households to be excluded from social housing was apparent with one local authority in our survey:

“If a young person on benefits had no chance of being able to afford a property, they would be placed in the lowest band on our waiting list, as they have to be ‘ready to move’ to be given priority.”

(Local Authority Stakeholder)

The above example does not give us the full picture of whether the hypothetical young person was applying for social housing in general, or if they were choosing to apply for a property larger than their current needs. This suggests there may be people in Wales who remain stuck at the bottom of the waiting list, no matter how urgently they need housing.

The same authority also told us how tenants with high levels of rent arrears can potentially be excluded from their social housing waiting list:

“If the level of arrears is so high as to be classed as unacceptable behaviour, we also have the right to exclude them from the waiting list.”

(Local Authority Stakeholder)

However, rather than exclude households outright for rent arrears, it is far more common for local authorities to suspend applicants, or give them a reduced priority, until an arrangement has been made to repay the debt. Three authorities in Wales told us that they suspend applicants for rent arrears and another gives reduced priority for former, or current, arrears. A further local authority told us they no longer suspend applications following changes to their allocation process. Only one local authority explicitly stated that they exclude, outright, applicants on the basis of rent arrears:

“There are currently 35 applications excluded from the waiting list due to arrears - 31 for arrears and 4 with arrears and anti-social behaviour.”

(Local Authority Stakeholder)

The evidence suggests that practice varies widely between local authorities and clear parameters need to be set to ensure that service users receive a consistent response from social landlords.

²⁹ Three local authorities told us that they do not hold this information.

In sum, financial assessments are often used by local authority landlords as a means of understanding the incoming tenant and a way of triggering support and boosting the affordability of the tenancy. We found that tenants are rarely excluded from accessing local authority tenancies unless: (i) the applicant chooses to apply for a house bigger than their needs and it is deemed unaffordable on their current income or (ii), the tenant has existing rent arrears. However, we found variation in practice, with one local authority landlord refusing tenancies on affordability grounds, even where the rent would be completely covered by Housing Benefit.

Registered social landlord evidence and trends

Work undertaken by RSLs, pre-tenancy, differs greatly between landlords but in general, assessments seek to:

- Identify affordability and sustainability
- Assist with benefit applications and other income maximisation help
- Identify tenancy support needs
- Identify specialist support needs.

The majority of RSLs we spoke to told us that they do not exclude households from a tenancy on the basis of any financial assessment undertaken:

“We have an affordability test but it is not a barrier, as it is not a test which a prospective tenant can fail in terms of being offered the tenancy. The lack of affordability would not be grounds for withholding a tenancy. The test is just used to see what help and assistance a tenant will need in order to sustain the tenancy.”

(RSL Stakeholder)

“Our lettings policy doesn’t allow us to refuse someone based on affordability.”

(RSL Stakeholder)

Nevertheless, we did find evidence to suggest that some RSLs are using the pre-tenancy assessments to exclude prospective tenants from their properties on the grounds of affordability.

“We don’t take on people who can’t afford our properties because it would be irresponsible of us to allow them to get into debt. There are other properties [locally] that are cheaper than ours, but that are still good condition. If the other RSLs and council think we are being unfair, or risk averse, then a vote is held and we will then say ‘ok, this person can take out a tenancy with us.’”

(RSL Stakeholder)

Indeed, our Shelter Cymru casework data highlighted a number of instances where potential tenants have been refused an RSL tenancy on the grounds of affordability. For example, Clive³⁰ was receiving assistance from the local authority homeless team under the prevention duty, following a section 21 'no fault' eviction notice from a private tenancy. He was nominated to two RSLs and was turned down for both on the grounds of affordability. Clive then had to self-fund bed and breakfast accommodation at £48 per night which was even less affordable for him.

The suggestion that certain lifestyles/issues are highly likely to impact upon an individual's ability to maintain a tenancy is reflected in academic literature and is recognised across housing and other public sectors. We found that many landlords are rising to the challenge and are using this information to tackle issues head on by proactively co-ordinating support for individuals with complex needs. Nevertheless, we feel that there is a danger that some landlords could use the presence of these needs to justify refusing an application on the grounds of affordability while making moral judgements regarding how 'committed' a potential household might be to a tenancy.

"Affordability is going to become more of an issue ... on paper, you might have enough income coming in to afford the tenancy, afford the rent, but if you've got substance misuse issues, gambling addiction, you've got something else which is syphoning off those funds, the tenancy might not be affordable because it's not seen as a priority to that person because of their lifestyle choices."

(RSL Stakeholder)

"In reality, it's a question of how much do you genuinely value that tenancy. If you've been on the waiting list for a few years and then turn up and say you haven't got the money, you haven't demonstrated any thought or preparation for that tenancy and don't value the tenancy."

(RSL Stakeholder)

While financial assessments are a useful way of getting a tenancy off on the right foot, there is considerable potential for misuse. It is important that assessments aren't used to categorise households into those people 'deserving' and 'undeserving' of a social tenancy and that landlords are not using them as an opportunity to cherry-pick their tenants or to be excessively risk-averse.

Rent in advance: aiding or undermining sustainability?

Most RSLs told us that they charge rent in advance, seeing this as a measure to reduce arrears caused by the introduction of UC. The amount in advance could be upwards of four weeks' rent, reflecting the current conditions within the private rented sector (PRS). This is a significant barrier for any individual, but more so for those in receipt of Housing Benefit which is paid four weeks in arrears.

³⁰ Pseudonyms are used throughout this report to protect identities.

“If someone is on a means tested benefit, how can they be expected to pay £79 upfront which is a massive proportion of what they’ve got coming in?”

(RSL Stakeholder)

There was awareness and recognition by some professionals in the sector that rent in advance for some people is an insurmountable challenge, likely to result in a tenant beginning their tenancy in debt which has long term impacts on the sustainability of their tenancy. The evidence suggests that there is a great deal of variance across the sector and indeed, within some organisations, as to how rent in advance is implemented, with some professionals accepting and supporting the process, whilst others were clearly not in favour of it and thus, refused to implement it.

“It just isn’t right to ask for money up front for people who are living hand to mouth anyway. The cost of setting up a household can be so much for some people, that money is better spent getting themselves settled than on rent.”

(RSL Stakeholder)

Some stakeholders felt that rent in advance actually encourages tenants to be more responsible and accountable for paying their rent and maintaining their tenancies. The perception of some RSLs is that when individuals start their tenancy, everything is very easy for them. For example, they are told where to sign in order to receive their Housing Benefit, leading the tenant to think that everything is done and paid for them. This, some stakeholders argue, can result in problems for the tenants in the future as they aren’t aware they need to deal with situations themselves; someone else will sort it out for them.

“We will make exceptions, on an individual basis. We do if there are people who absolutely have no money. We never refuse someone a tenancy because they haven’t got the rent. But what we are trying to do is make people realise: just because you’re on Housing Benefit, you are responsible. We hear all the time: ‘I don’t pay my rents.’ So it’s just something that we do.”

(RSL Stakeholder)

We found a worrying example in our casework where a young, vulnerable care leaver was asked to produce four weeks’ rent in advance after being offered her first RSL tenancy. When questioned, the RSL said that the request for rent in advance was due to UC. Our client applied for Housing Benefit but due to delays in processing, and the fact that Housing Benefit is paid in arrears, it meant that the tenancy was unaffordable.

Conclusion: Sustainability and affordability, or reliability and desirability?

As discussed, the drive to ensure tenancy sustainability is becoming increasingly prominent within the social sector. However, there are significant inconsistencies in how this is achieved. It appears that financial assessments, past levels of rent arrears and the requirement of rent in advance are being used by some social landlords to measure an

individual's commitment and capability to maintain a tenancy. More worrying is the unintended use of these processes as tests to deem whether a tenant is capable to manage a tenancy within the sector, based on negative assumptions made by professionals about a person's lifestyle.

It is clear there needs to be more transparency and clarity regarding this process and more work should be undertaken to identify methods to improve and encourage tenancy sustainability, without excluding those people for whom it was designed.

4: Why eviction from social housing happens: eviction ‘triggers’

The majority of possession claims and evictions from social housing result from rent arrears. In our research with local authority tenants, 100% of people evicted gave rent arrears as the primary factor that led to them losing their home. Of those threatened with eviction³¹, 85% cited rent arrears as the primary factor. The vast majority (over 80%) of those both evicted and threatened with eviction, had built up significant arrears, typically within the range of £1,500-£2,500. The majority of tenants evicted in this way had been subject to at least two court actions over non-payment by the time the eviction order was enacted.

Pathways to rent arrears and eviction

The ‘pathways’ approach to homelessness³² is a way to analyse the two factors thought to contribute to homelessness: the combination of structural forces (for example, employment, housing market conditions and public policies) and individual actions or agency (the causes of homelessness being the character and behaviour of the homeless person). Although there were many differences between our participants' stories, two key pathways³³ emerged from our research:

- (i) Tenants without additional support needs who are facing structural barriers such as changes to welfare reform, unstable (or no) employment, sudden changes in circumstances and Housing Benefit challenges
- (ii) Tenants who have unmet support needs which interfere with their ability to pay their rent and engage with their landlord to resolve the issue.

The emergence of these two pathways is important as they both require slightly different responses from the landlord. This section will explore both of these pathways in more detail.

Structural reasons leading to rent arrears and possession action

There is considerable research on the incidence, causes and socio-economic characteristics of social housing tenants in rent arrears (for example, Evans and Smith, 2002³⁴ in relation to

³¹Which in this study comprised both tenants whose housing problems had been resolved as well as those with an on-going problem.

³²Clapham, D. (2002) "Housing Pathways: A Post Modern Analytical Framework" Housing, Theory and Society vol. 19 no. 2 pp.57- 68.

³³There will, of course, be tenants who fall into both categories (i.e. face structural challenges to paying their rent and have additional support needs) compounding their disadvantage.

³⁴ Evans, A. and Smith R. (2002) Closing the gap: working together to reduce rent arrears, Cardiff, Wales Audit Office.

Wales and Gray et al., 1994³⁵; Pawson et al., 2010³⁶). Earlier studies have consistently concluded that the fundamental, underlying cause of rent arrears is **poverty** and that the vast majority of households in arrears are unemployed or in low paid work.

Problems with Housing Benefit (processing delays, lost claims, incorrect assessments, recovery of overpayments, communication problems) has been a consistent theme in explaining the incidence of rent arrears (Gray et al., 1994). Recent changes in the welfare benefits system will have compounded this issue for many households.

This structural pathway also includes arrears triggered by sudden changes in people's personal circumstances that lead to a sudden drop in income potential – for example, loss of employment, illness, relationship breakdown or bereavement.

Two thirds of local authority participants stated that issues around benefits were the major cause of their rent arrears. These often involved incorrect or delayed payments and changes to the welfare system.

“As soon as they allocated us this house three years ago, we got hit by the benefit cap and that’s what really did it for me. I’ve been in arrears to the council ever since. I’m a single mother with five children under 11 and I lost over half my income. I just couldn’t keep my head above water.”

(Local Authority Tenant threatened with eviction)

Stakeholder interviews with Housing Officers suggested that the rate of evictions for arrears, in which the under-occupation penalty was the main contributory factor, is relatively low across Welsh local authorities. It is possible that a level of preparedness by local authorities for the likely impact of the change has mitigated its impact in Wales, although further research would be required to explore this fully. While our study found two examples of the under-occupation penalty leading to arrears and threats of eviction, in both cases, the tenant had mental health issues (depression, anxiety) and drug addiction which made engagement with their landlord difficult for them.

We also found evidence of particular difficulties around in-work benefits. Most of the tenants who were employed at the time of their housing problems were in low income jobs, some of them on casual or zero hours contracts. This precarious type of employment, which is increasingly common in Wales today, can interfere with an individual's ability to obtain a consistent, reliable and regular income. Low income work patterns can involve frequent changes of circumstance, with hours and income sometimes changing monthly or even weekly. This results in difficulties and inconsistencies in the payment of Housing Benefit, putting tenancies at risk.

³⁵ Gray, B. et al. (1994) Rent Arrears in Local Authorities and Housing associations in England, London, HMSO.

³⁶ Pawson, H. et al. (2010) Rent Arrears Management Practices in the Housing Association Sector, London, Tenant Services Authority.

"I was on a zero hours contract for minimum wage with an agency and my earnings were very erratic. My money was supplemented by Housing Benefit when my wages were low or non-existent. Over the time, my rent arrears built up. The Housing Benefit department seemed very frustrated with me. Due to the nature of my job I wasn't always able to provide the five previous payslips they required. This caused them problems."
(Evicted Tenant)

A number of the threatened eviction cases in our study were ultimately resolved by a backdated benefit payment of some sort. This suggests that the stress of possession action may have been avoided altogether with better communication between the housing department and the benefits office.

The majority (over 70%) of local authority interviewees had other debts besides their rent arrears. The typical pathway in this case would see the tenant struggling to balance a variety of outgoings with a very low total income, often defaulting on one creditor in order to pay another, hoping to catch up the following month, and turning to payday loan companies with high repayment rates. Eventually, the tenant is unable to juggle the different demands, the rent arrears have become significant and the tenant is taken to court, which may then lead to eviction.

Tenants threatened with eviction told us that they most value early intervention to deal with the structural issues that lead to the build-up of rent arrears. This includes: (i) direct assistance to resolve Housing Benefit problems (ii) direct assistance to access additional funds and (iii) referral to independent income maximisation and/or debt advisors.

Unmet support needs leading to rent arrears and eviction action

Rent arrears can often arise due to unmet support needs such as mental health problems, substance misuse problems, or a lack of independent living skills³⁷. Over half of the local authority service users we spoke to in our current study told us that their arrears were exacerbated by other support needs, including mental illness and substance misuse. We found that this pathway was particularly prone to lack of engagement with landlords.

"(Because of my mental health) the worse the situation has got - the more court action, the more sanctions, the more threats - the more withdrawn from it I have become."
(Tenant threatened with eviction)

"I was being treated for depression at the time and it was hard to cope, so I just buried my head in the sand feeling trapped and helpless."
(Tenant threatened with eviction)

"A lot of tenants go to ground and simply disengage when they get into rent trouble... it's quite difficult for us to get a clear sense of how far that

³⁷ Campbell, J.A. (2011). The impact of Intentional Homeless decisions on people's lives.

is down to the tenant's mental ill health...which is something we can help with, by referring them to the appropriate support service. The symptoms of conditions like depression and anxiety are often difficult to distinguish from a more wilful refusal to engage with the council."

(Local Authority Stakeholder)

"I was so anxious and worried that I literally couldn't open a letter or answer a phone call, and I knew how that would make me look worse when it came to court, but by then, I was just too exhausted and terrified to sort it out for myself. A Support Worker would have been nice."

(Tenant threatened with eviction)

In some cases, participants told us that they kept their mental health issues to themselves as they didn't believe that there was help and support available to them. However, most told us that the local authority was aware of their mental health problems at the time of the rent arrears and eviction.

Case Study

Craig, 58, was evicted from his local authority accommodation over a year ago. Diagnosed with a severe mental illness, Craig was prescribed medication that made him absent-minded, easily confused and lethargic. He had to give up work and, with his ability to generate income drastically diminished by his illness, he fell into rent arrears and was threatened with eviction.

We asked Craig how he felt about the support he was offered by his landlord to address his rent arrears and prevent the eviction:

"That depends on what you mean by 'support.' I certainly had a lot of people from the council coming round to see me, but I can't say I ever felt that I was being supported by them. All they seemed to do was threaten, threaten and threaten [eviction]. I really wasn't well at that time, my mental health was terrible, and I found it very difficult to cope, so this threatening all the time just made me all the more anxious and depressed. I mean, they were friendly enough, there was never any bad feeling, there were no scenes, nothing like that. It's just that they didn't really seem to have anything to say, except to threaten me with court and eviction. I mean, fair enough, they referred me to mental health services so I could get treated. But they knew I wasn't well, so why did they keep threatening me? They knew I couldn't pay back what I owed at that time, because I was mentally ill. It ended up in court, so then I had the costs and fine added on to my arrears. It all just seemed stacked against me and I didn't see how I could dig my way back out."

The local authority went ahead and evicted Craig. After eviction he spent time in a psychiatric hospital ward for several months. Following discharge, Craig presented as homeless to the local authority that evicted him. He was placed in temporary accommodation in close proximity to the property from which he was previously evicted:

"I don't know why they've put me in this place, it's terrible. There's damp everywhere and it stinks. The worst thing is, I don't know what they expect me to do. I can't afford a private

rented place so I don't have any choices. I've been pushed from pillar to post and now I'm in limbo. They did promise me a Support Worker but I've never spoken to anyone. They've told me there's nowhere around for me to go, so I'm just stuck here. The situation hasn't been resolved, I'm still homeless. I don't pay for my place; I suppose the council must be paying. Why bother evicting me if you're only going to end up paying for me to stay in temporary accommodation?"

Tenants threatened with eviction told us that they most value the following from landlords to help address rent arrears: (i) understanding and sensitivity towards the impact of mental health conditions on rent paying behaviour and communication, (ii) the opportunity for a mental health professional to advocate on behalf of the tenant with the landlord, (iii) joint working between housing and mental health to ensure a joined up response to eviction triggers.

Alleged anti-social behaviour triggering eviction proceedings

In the main, possession actions by social landlords in relation to ASB are in response to two broad categories of behaviour: 'serious' ASB (e.g. violence, harassment, drug dealing) and, as a last resort, response to persistent, though less serious, ASB, where other remedies have failed. There is little research on the types of households that are accused of ASB, although Scottish research in the late 1990s reported that families and single people were most likely to have been complained about, while pensioner households and couples without children were the least likely to excite complaint³⁸.

For our local authority participants threatened with eviction on grounds other than arrears³⁹, it was ASB or issues around the condition of the property that led to their housing crisis. Unmet support needs were responsible for the cases of alleged ASB in the current study.

One interviewee, a single woman in her 50s, was experiencing an undiagnosed mental illness and found it extremely difficult to maintain her property. Neighbours began to complain about the garden, which was intruding on their own properties, and there were also complaints that the general condition of the property was poor and was 'bringing the neighbourhood down'.

The symptoms of the mental health condition with which the tenant was later diagnosed are an extreme and debilitating anxiety, leading to depression, social phobia and consequent withdrawal. When Housing Officers called at the property asking to come in and carry out an inspection, she refused them entry. This occurred several times, leading the tenant into a spiral of anxiety and withdrawal. The local authority finally took eviction proceedings on the

³⁸ Scott, S. and Parkey, H. (1998) Myth and Reality: Anti-Social behaviour in Scotland, Housing Studies, 13:3, pp 324-345.

³⁹ 15%.

grounds of breach of tenancy. The tenant says she was not offered tenancy support during this time, nor was she referred to mental health services.

“The council didn’t do anything to help me or advise me. If it had been dealt with, I might not have had this ASB order over me.”

(Tenant threatened with eviction)

Her condition was not spotted by council staff. In this case, the tenant accessed independent advice and support. The Support Worker was able to prevent the tenant’s homelessness by getting the court hearing adjourned and by supporting her to access mental health services. Diagnosed with a severe anxiety condition, the tenant began treatment and found that as her condition improved, so too did her ability to face her practical housing issues.

“[The Support Worker] helped with everything. They saved me from ending up on the street, got me on my feet again with the mental illness. They referred me to a project that helps with clearing gardens, so the council could see I was doing something to tackle the problem. It was through the support organisation that I got in touch with Communities First, and they were helpful too, assigning me a Caseworker. They helped me put in a claim for ill health benefits. I couldn’t afford to heat the house, the gas had been cut off, winter was coming. My Caseworkers helped with all that.”

(Tenant threatened with eviction)

A number of our social tenant participants made the point that ASB is often a highly complex issue in which the duty to identify and take action against the perpetrators can unintentionally penalise the victims.

“I was issued with a notice to quit and so I was looking at the prospect of being homeless at the age of 58. I just couldn’t believe it was coming to this, me about to lose the flat I loved, and what had I done to deserve it? I’d been terrorised for two years by my mentally ill son, pushing me to the point of a breakdown, and now I was going to be made homeless. I was in despair; I couldn’t see a way out.”

(Service User)

Tenants threatened with eviction for ASB told us that early intervention to address unmet support needs is most valued and successful in preventing actions that lead to the risk of eviction. Tenants accused of ASB want landlords to assess their life holistically and take into consideration issues such as mental health problems or domestic violence. The people we interviewed preferred intervention from a supportive, independent service rather than the landlord try to address the often complex needs themselves. This highlights the need for effective and collaborative working across organisations and sectors.

5: The impact of eviction from social housing: the financial and social costs

A financial cost analysis of eviction

This section provides a summary of published research designed to understand the costs of evictions from social housing. Costs are examined across three levels:

- i. Direct costs to local authorities as landlords. This details the costs required to make an eviction actually happen
- ii. Wider costs to local authorities and other organisations. This provides information on wider costs incurred as a result of the eviction
- iii. Societal costs. This highlights data on the wider costs incurred as a result of an eviction and its impact on society as a whole.

Direct costs to social landlords

A desktop review of available data shows that the direct costs to a landlord for an eviction are varied but generally include:

- Notice of seeking possession
- Order for seeking possession
- Issuing warrant
- Court costs
- Rent arrears
- Re-let works to property
- Cost of re-letting property
- Void loss.

However, there are a range of other possible costs incurred to landlords as a result of having to evict a tenant. For instance:^{40 41}

⁴⁰Evaluation of the Dundee Families Project, September 2001, Dillane, J., Hill, M., Bannister, J., Scott, S., University of Glasgow.

⁴¹Most documentation reviewed in this section that explore costs to landlords does not distinguish between costs to local authority landlords and costs to RSLs.

- Housing staff time spent dealing with neighbour complaints by Housing Officers, Area Managers, senior staff, and Caretakers
- Legal costs for advice, interdicts, eviction action
- Time of homeless and allocation staff in dealing with requests for transfer
- Costs of implementing initiatives and on-going costs associated with these
- Reduction in desirability of property (reduced market value/reduction in demand)
- Increase in staff stress-related illness from work.

The Troubled Families Costs Database (2013)⁴² estimates direct costs for an eviction for a housing provider (RSL or local authority) at £8,619. This is broken down as shown below. It is based on an analysis undertaken by Manchester City Council from data provided by Eastland Homes.

Figure 6: Breakdown of costs within the Troubled Families Costs Database

Cost category	Cost
Average level of arrears at the point of eviction	£4,955
Average cost to repair property ⁴³	£2,452
Average rent loss per property whilst repairing/re-letting	£563
Average court costs associated with an eviction	£205
Cost of officer time associated with progressing an eviction	£444
TOTAL	£8,619

Assuming 517 evictions from RSLs in Wales⁴⁴ in 2015-16 at a cost of £8,619 to an RSL per eviction, this equates to a total cost to RSLs of £4,456,023 over the year.

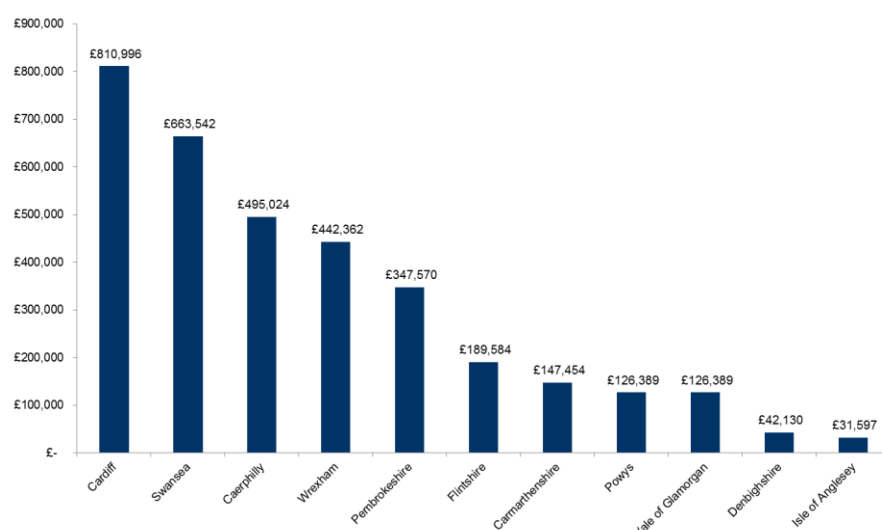
The equivalent figure for evictions from local authority housing (397 evictions) is £3,423,036. Figure 7 below shows how this breaks down by local authority.

⁴² Available at: http://www.local.gov.uk/c/document_library/get_file%3Fuuid%3De59b819b-2030-4bb5-a93f-5a4fbfee472c%26groupId%3D10180&sa=U&ved=0ahUKEwic6_6Xi7bLAhULwBQKHROdAJMQFggPMAU&client=internal-uds-cse&usg=AFQjCNErampp3rcGyd2Cb8APbwtCYbbUQ

⁴³ Average for all voids, not just those vacated through eviction which can often require more repairs.

⁴⁴ As noted earlier in the report, it is important to note that the calculation utilises data from 2010-11, 2014-15 and 2015-16 and that this data is drawn from two different official data sources. As a result, the numbers are indicative only and should be treated with caution.

Figure 7: Breakdown of direct costs to local authority landlords arising from eviction from their stock



In total, this results in a cost across RSLs and local authority landlords of £7,879,059.

Direct costs of eviction ‘near misses’

Little research has been published about the costs of eviction ‘near misses’, that is, those tenants for whom the eviction process is started through application for possession orders and/or warrants but whose case has not followed through to eviction, due to various factors which may include intervention by outside agencies. Figure 8 below draws on evidence presented in earlier sections and other data to estimate the costs to RSLs and to local authority landlords of these ‘near misses’.

Figure 8: Breakdown of costs for eviction ‘near misses’ for 2015-16 (source: multiple)

Cost category	Cost	RSLs	Costs	LAs	Costs
Possession order	£280 ⁴⁵	958 ⁴⁶	£268,240	1,018	£285,040
Warrant of possession	£110 ⁴⁷	472 ⁴⁸	£51,920	745	£81,950
Solicitor’s fees (per episode)	£120 ⁴⁹	1,430 ⁵⁰	£171,600	1,763	£211,560

⁴⁵ <https://www.mydeposits.co.uk/blog/bad-news-landlords-and-tenants-court-fees-possession-rise-60>

⁴⁶ Calculated as total possession orders (1,475) minus total evictions (517).

⁴⁷ <https://www.gov.uk/court-fees-what-they-are>

⁴⁸ Calculated as total warrant of possession (989) minus total evictions (517).

Landlord's administration (per episode)	£50 ⁵¹	1,430	£71,500	1,763	£88,150
Total cost			£563,260		£666,700
Unit cost			£394 ⁵²		£378

The total cost of 'near miss' evictions is estimated at £563,260 for RSLs in Wales for 2015-16, and £666,700 for local authority landlords⁵³.

Aside from the costs to landlords, the stress and burden of court costs on tenants is likely to be considerable, putting further financial pressure on households already struggling.

Wider costs to local authorities and others⁵⁴

The costs of evicting a tenant reach beyond the direct costs to the landlord and impact on other organisations involved in the service pathway. Shelter (2012) provides a detailed breakdown of additional costs incurred by other organisations within the UK.

Figure 9: Breakdown of wider organisation costs of eviction for local/national government in the UK (source: Shelter)⁵⁵

Shelter 2012-13	Cost
Advice and Support	
Advice funded through the Legal Services Commission	£174.00
Court desk advice (outside London)	£79.50
Successful prevention through Housing Solutions/homelessness prevention	£642.00

⁴⁹ Crisis (2003) How Many, How Much? Single Homelessness and the question of numbers and cost.

⁵⁰ Calculated as 958 plus 472.

⁵¹ Crisis (2003) How Many, How Much? Single Homelessness and the question of numbers and cost.

⁵² Total cost divided by 1,430.

⁵³ Please contact author for more information on this figure

⁵⁴ Please contact the report authors for the full breakdown of figures and calculations used.

⁵⁵ Shelter 2012 Research Briefing: Immediate costs to government of loss of home, Jan 2012, www.shelter.org.uk

New private tenancy secured through rent deposit / guarantee scheme	£294.00
Homelessness Application	
Cost of homelessness decision	£375.00
Cost of concluding duty	£230.00
Temporary accommodation	
Hostels	£107.45/wk
B&B	£334.95/wk
LA Stock	£98.00/wk
HA stock	£87.00/wk
PRS stock	£162.44/wk
Administrative cost of new LA letting	£477.00
Housing Benefit and LHA	
Cost of processing Housing Benefit /LHA application	£48.00
Cost of Housing Benefit /LHA	
PRS	£114.66/wk
LA	£70.99/wk
HA	£79.67/wk

The Crisis report 'How Many? How Much?' (2003)⁵⁶ highlights the variability of costs for those who are made homeless depending on individual circumstances and support needs. A summary of costs to landlords and wider support services is shown in Figure 10 with costs varying from £3,000 in one scenario to £28,500 in another scenario.

Figure 10: Crisis Data (2003) – Example cost scenarios as a result of homelessness in England and Wales⁵⁷

Category	Costs	Lowest	Medium	High
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⁵⁶Crisis (2003) How Many, How Much? Single Homelessness and the question of numbers and cost.

⁵⁷Crisis (2003) How Many, How Much? Single Homelessness and the question of numbers and cost.

Failed tenancy ⁵⁸	Landlord (RSL or LA)	£3,000	£3,000	£3,000
Temporary accommodation	LA		£10,500	£21,000
Support services	LA		£2,000	£4,500
TOTAL		£3,000	£15,500	£28,500

Housing consultancy PHHS⁵⁹ (2013), use DCLG data to estimate temporary accommodation/B&B costs of £15,637 per household per year, or before they are rehoused, across England. This is calculated from DCLG data stating 35,000 households were placed in temporary accommodation as a result of homelessness which cost £547 million a year. Dividing £547 million by 35,000 gives a cost per household of £15,637. Using this cost allows the total wider costs to be estimated, aligning with the high cost scenario estimated by Crisis in the table above.

Figure 11 summarises the above evidence and shows further direct costs incurred by other organisations as a result of evictions. This totals £16,186.

Figure 11: Breakdown of direct and indirect costs of eviction (source: multiple)

Cost reason	Cost
Temporary accommodation incurred by local authority ⁶⁰	£13,637
Other costs incurred by local authority as result of eviction ⁶¹	£549
Sub-total	£16,186

Based only on the number of evictions a year within Wales (an estimated 517 households from RSLs and 397 households for local authority landlords⁶²), and average additional direct costs of £16,186, the total cost of evictions across Wales incurred by other organisations is £14,794,004. This breaks down as £8,368,162 from RSL evictions and £6,425,842 from

⁵⁸ Included in previous section.

⁵⁹ The financial and social costs of evictions, www.phhsl.co.uk (Dec 2013).

⁶⁰ The financial and social costs of evictions, www.phhsl.co.uk (Dec 2013).

⁶¹ Shelter 2012 Research Briefing: Immediate costs to government of loss of home, Jan 2012, www.shelter.org.uk

⁶² Indicative figures only

local authority landlord evictions. This is in addition to the costs incurred by the landlord directly.

Societal costs

The Crisis report '*Nations Apart?*' highlights a range of other immediate costs to government and society as a result of losing a home. For instance, the research suggests that as a result of homelessness:

- 25% go on to commit crime in order to secure accommodation
- 16% go on to use A & E services to secure accommodation
- 4% have an 'unwanted' sexual partner in order to secure accommodation
- 2% enter sex work in order to secure accommodation.

Figure 12 seeks to estimate the wider societal costs involved if evictions from local authorities follow a similar trend, using unit cost data from the Troubled Families Cost Database.

Figure 12: Wider societal impact of being made homeless in Wales⁶³

Impact of homelessness	% of people made homeless	Applied single adult evictions by LA ⁶⁴ (total 223 in 2013/14)	Est. cost per person ⁶⁵	Total cost
Commit crime to get accommodation	25%	56	£2,241 ⁶⁶	£125,496
Use hospital accident and emergency services to get accommodation	16%	36	£53 ⁶⁷	£1,908
Unwanted sexual partners	4%	9	n/a	n/a
Sex work	2%	4	n/a	n/a

The Crisis report ‘How Many? How Much?’ (2003)⁶⁸ highlights that, at some point during their lives, homeless people have faced unemployment (64%), mental ill health (49%), drug dependency (48%), alcohol dependency (46%) and prison sentences (41%). The report highlights the variability of costs for those who are made homeless depending on individual circumstances and support needs. A summary is shown in Figure 13 which shows that costs can vary from £4,500 in one scenario to £83,000 in another scenario.

⁶³Nations Apart? Experiences of single homeless people across Great Britain, Mackie, P. Dec 2014 for Crisis.

⁶⁴Figure used is from statswales data ‘family type: without children’ – assumes all households comprise one adult per household of adult age without children.

⁶⁵Troubled Families Cost Database, www.local.gov.uk

⁶⁶Average cost per arrest.

⁶⁷Basic A & E attendance with no investigation and no significant treatment.

⁶⁸Crisis (2003) How Many, How Much? Single Homelessness and the question of numbers and cost.

Figure 13: Crisis Data (2003) – Example cost scenarios as a result of homelessness in England and Wales ⁶⁹

Category	Costs	Lowest	Medium	High
Failed tenancy	Landlord	£3,000	£3,000	£3,000
Temporary Accommodation	LA		£10,500	£21,000
Support services	LA		£2,000	£4,500
Health services	NHS		£7,000	£40,000
Police and criminal justice	Police/ courts		£1,500	£14,500
Potential resettlement	Various	£500	£500	
Unemployment	Economy	£1,000		
TOTAL		£4,500	£24,500	£83,000
Approximate duration		½ year	1 year	2 years
Is homelessness over at end of duration?		No	No	Yes

Note: In their report, Crisis provide six different cost scenarios.

While the research by Crisis provides useful indicative wider costs for those who are homeless, it does not take into account whether these costs would have been incurred anyway, i.e. to what extent homelessness creates further negative impact. In other words, it does not take into account the counter-factual: how many people might have accessed services even if they hadn't been evicted or made homeless.

There is currently very limited research available that shows the direct impact on well-being of those who are evicted. We have identified two main studies which are highlighted below.

The Institute for Social and Economic Research⁷⁰ (ISER) examined whether evictions from rented property increased the likelihood of common mental illness. This research suggests

⁶⁹Crisis (2003) How Many, How Much? Single Homelessness and the question of numbers and cost.

no additional impact as a result of eviction (that is, no additional mental health costs incurred).

In contrast, a study in the USA by Rice University⁷¹ examined low-income, urban mothers and found that those who experienced eviction suffered significant impacts, including more material hardship. They were more likely to suffer from depression, reported worse health for themselves and their children and reported more parenting stress. Some of the evidence they collected suggests that at least two years after their eviction, mothers still experience significantly higher rates of material hardship and depression than their peers. In this study:

- One in two mothers who experienced eviction reported depression, compared to one in four mothers who did not experience eviction. Assuming an average cost of mental health support for depression of £942 for an individual for a year⁷², this creates an additional cost of £42,390 per year within Wales as a consequence of eviction of families with children from RSLs⁷³. The equivalent figure for evictions from local authority housing is £29,202⁷⁴. Total cost is £71,592.
- One in five mothers who experienced eviction reported their child's health as poor, compared with one in ten mothers who did not experience eviction. Assuming a child in poor health visits a GP (£27 per visit) and has a prescription issued (£34.60 per visit) once a month, this creates an additional cost to the health service of £21,437 per year⁷⁵ as a result of the eviction of families with children from RSLs. The equivalent figure for evictions from local authority housing is £15,523 per year. Total cost is £36,960.

Based on the data detailed above, we estimate that the wider societal costs of eviction from RSLs and local authority lettings that can be directly connected to the eviction are £456,566 in 2015-16.

⁷⁰ Housing Repossessions, evictions and common mental illness in the UK: results from a household panel study Pevalin, D.J. ISER Institute for Social and Economic Research, 2009.

⁷¹ Evictions Fallout: Housing, Hardship and Health, RICE University, March 2015.

⁷² Troubled Families Costs Database.

⁷³ We estimate that in 2015-16, 178 families with children were evicted. We have assumed that all of these families contain mothers. In 'usual' conditions, 1 in 4 of these families will have a mother with mental health problems. If evicted, this increases to 1 in 2. As a result, there are an extra 45 mothers experiencing mental health problems within the cohort.

⁷⁴ 123 families with children were evicted. Extra 31 mothers experiencing mental health problems within the cohort.

⁷⁵ Costings are based on Family Savings Calculator. Based on ONS Family size in 2012 of 1.7 children per family <http://www.ons.gov.uk/ons/rel/family-demography/family-size/2012/family-size-rpt.html>, 178 families have 303 children. This results in 29 additional children.

Cost benefit analysis

We identified seven programmes designed to prevent evictions. These are:

1. AmicusHorizon Homes – Financial Inclusion Team
2. Dundee Families Project
3. Lasting Solutions – Charter Housing/Solas Cymru
4. Shelter Valleys Inclusion Project
5. Glasgow Housing Association Tenancy Sustainment Strategy
6. Bron Afon Community Housing
7. Glasgow Housing First – Turning Point Scotland.

We examined the costs of running the programme and the evidence of the impact on reducing evictions. Where data allowed, we then undertook a cost-benefit analysis across three levels:

- (i) *Landlord*: the extent to which direct savings accrued by the landlord outweigh costs of delivering the programme
- (ii) *Housing partners*: the savings that might be achieved by all housing partners who are directly affected by a household being evicted, that is, the individual landlord in partnership with the local authority
- (iii) *Societal*: this analysis took into account all savings that might be achieved locally by the full range of partners who may be connected, in some way, to the household being evicted.

The full results of the investigation and cost-benefit analysis can be found in Appendix Two.

Our findings suggest that two programmes create sufficient savings at the *housing partners* level, where all direct costs that can be attributable to eviction can be recouped. These are: Glasgow Housing First, which saves £4,180 net per participating household, and Lasting Solutions, which saves £5,859 net per participating household.

All four programmes, for which we have data, have a positive cost-benefit outcome at the societal level. In terms of net saving per participating household, the most successful is Lasting Solutions at £24,270 per participating household, followed by Shelter Valleys at £14,294 per participating household.

We conclude from this that programmes are most successful (from a cost-benefit perspective) when they seek to not only avoid eviction, but also seek to avoid other poor outcomes that may be connected to eviction, such as children being taken into care, substance misuse and so on. In addition, a positive economic cost-benefit analysis only forms part of the rationale for pursuing prevention initiatives. The moral aspect, or simply ‘doing the right thing’, is another dimension to which it is difficult to attach financial costs.

Conclusion

Figure 14 provides an overview of the likely costs of eviction from RSLs and local authority housing⁷⁶ in Wales, based on 2015-16 data.

Figure 14: Overview of estimated costs of eviction from social housing

Type	Per head cost	RSL	LA	Total
Direct cost to landlord	£8,619	£4,456,023	£3,423,036	£7,879,059
Near miss costs	£394/£378	£563,260	£666,700	£1,229,960
Wider costs to other organisations	£16,186	£8,368,162	£6,425,842	£14,794,004
Wider costs to society that are a consequence of eviction		£257,174	£199,392	£456,566
Total		£13,644,619	£10,714,970	£24,359,589

Evictions from social housing equate to estimated annual direct costs to the landlord of £7,879,059 and these costs are more than doubled when wider costs to other organisations and the cost of 'near miss' evictions are taken into account. It is estimated that the annual cost of evictions from social housing to the Welsh economy is £24,359,589. This is likely to be a conservative estimate due to limited research available that shows the direct impact on the well-being of those who are evicted. Thus, costs to wider society could be higher than predicted in this report. Our findings highlighted an estimated cost of £36,960 per year to the NHS due to the deterioration in the health of children evicted from social housing.

We found that it makes economic sense to implement eviction prevention schemes at a local authority and, especially, at a societal level in order to save money from the public purse. Importantly, we highlighted that financial savings are only one reason why a landlord might want to invest in eviction prevention schemes and that the social duties of landlords might be another motive.

⁷⁶ As noted, the figure split between RSL and Local authority landlords is estimated, therefore caution is warranted in interpretation of these numbers

The personal impact of evictions from social housing

In his recent book, *'Evicted: Poverty and Profit in the American City'*, Mathew Desmond⁷⁷, a sociologist at Harvard University, has highlighted the many serious consequences of eviction: not only the loss of accommodation, a period of homelessness and increased material hardship but also the possibility of family break-up, job loss and ill-health.

Our research adds further evidence to the argument that being evicted from social housing can have an overwhelmingly negative effect on households. The key impacts of eviction we identified were: (i) a lack of support post eviction leading to short-term chaotic housing transitions; (ii) sustained long-term housing issues; (iii) the development or worsening of support needs (mainly mental health problems or substance misuse).

Short-term chaotic housing transitions without support

The picture that emerges from the qualitative research is not one of consistency, with evicted tenants routinely guided through a defined support process, but one of inconsistency and chaos. Some tenants in particular experienced extreme hardship and insecurity after becoming homeless, with little or no support post-eviction.

"On the day of the eviction, I received a phone call saying I had 20 minutes to gather my belongings and leave. I had nowhere to go... I had to leave everything in the flat. I was not given any advice on where to go. I went to my local church, the vicar there referred me to a local night shelter and I spent the first night there."

(Evicted Tenant)

The majority of our evicted participants said they had received little in the way of support from their local authority in the immediate period of their eviction from the property and none at all afterwards. Many appear not to be signposted to Housing Solutions but to have fallen through the gaps of services, relying on friends' sofas or even tents and garden sheds for shelter. Most people had relied on, or were currently relying on, the hospitality of friends and relatives to house and support them.

Despite an overall feeling of being unsupported, most of the people did, at some stage in their post-eviction experience, access some kind of support and accommodation. Most commonly, this was in the form of a hostel, usually provided by a voluntary organisation. In some cases, this was where the person was still living at the time of the interview (between six months and three years after the eviction). Overall, these services were held in high regard:

"I've been at [xxx] for two months now. The help I've received here is excellent. I volunteer for two days a week and in return they waive my service charge. I'm receiving help with budgeting and getting to grips with it. I buy and cook all my own food. I have my own room and do my own

⁷⁷ Desmond, M. (2016) *Evicted: Poverty and Profit in the American City*, London, Allen Lane.

cleaning. The conditions are excellent and the staff are brilliant. The [xxx] have definitely been the most helpful. They've been amazing and have pulled out all the stops to keep me safe and off the streets."
(Evicted Tenant)

Evicted tenants were not aware of their options for support and advice post-eviction with most relying on informal advice from friends and family and third sector organisations that could offer them practical help, such as a bed for the night. Evicted tenants said they would have most valued guidance and assistance to contact their local authority homelessness department and other services that could help and advise them post-eviction. They particularly felt that if they had been referred for independent housing advice at an earlier stage, then their eviction could have been prevented. However, even at the stage of eviction, people told us they would still appreciate assistance to access independent housing advice in order to understand their options going forward.

Sustained long-term housing issues

A small-scale study by St Mungo's in 2012⁷⁸ reported that one in five respondents said they would have to sleep on the streets if they were evicted. Shelter⁷⁹ reported that people who lose their home often live in temporary accommodation, or sofa surf, before finding a more permanent home. However, the evidence from our interviews is that being evicted from social housing results in a greatly reduced range of long-term housing options for the evicted tenant. One hundred per cent of local authority evicted tenants we spoke to had subsequently found it difficult to obtain secure accommodation post-eviction. Most, in fact, were continuing to find this difficult and the majority were still living in hostels and other forms of temporary accommodation at the time of interview, sometimes up to three years after eviction. For those with arrears, the unpaid debt to their former landlord becomes an insurmountable obstacle to accessing social housing again. As noted earlier in the report, some social landlords suspend, or even exclude, households in arrears from the waiting list.

Moreover, we saw no evidence in our study that this type of evicted tenant – in significant debt, with low or no income – smoothly enters the PRS after eviction. The reason interviewees give for this is that the costs involved are prohibitively high.

"The rents are so high, then there's the charges, the bond, and they want all the money upfront – I can't afford any of that, and I'm out of work, so no landlord looks twice at me."
(Evicted Tenant)

"It's impossible for someone in my position to get into a private place; there are too many barriers, mostly financial."
(Evicted Tenant)

⁷⁸ St. Mungo's (2012) Out in the Cold: Homeless people's experiences of eviction, available at: <http://www.mungos.org/documents/3632/3632.pdf>

⁷⁹ Shelter (2016). The experiences of people in housing debt.

“Most places I found wanted two months’ rent up front as security, which is money I don’t have.”

(Evicted Tenant)

Recognising that the barriers to securing a PRS tenancy can be insurmountable to evicted tenants, local authorities are empowered to provide landlords with advance rent and a paper bond. However, in our research with local authority tenants at least, none of our evicted participants were assisted by (or necessarily, even connected to) the local authority homelessness service for support to enter the PRS. This is a significant finding because 63% of our sample evicted from local authority housing were evicted after the new legislation was implemented in April 2015 which states that all eligible households have a right to assistance under homelessness prevention and relief.

A negative credit record can pose a further barrier to evicted tenants entering the PRS or social housing, and can even prevent them from accessing future financial services.

The development or worsening of support needs

We accrued evidence of the worsening of pre-existing support needs as a result of eviction from local authority housing. This is mainly due to the levels of stress that the process and impact of eviction had on that person’s life:

“I had mental health issues before I was evicted...After I was evicted, I spent a year sleeping on a friend’s sofa, another nine months living in a tent, and I got so depressed and worried I deliberately took an overdose. I’m lucky to be here.”

(Evicted Tenant)

“My depression and asthma have been bad since I’ve been living in the hostel. They’re both stress-related, and of course my whole life is stress [since becoming homeless].”

(Evicted Tenant)

In addition, we also found evidence of support needs developing as a direct result of the eviction. One of our participants developed a drug habit after eviction where none existed beforehand.

“I started using drugs after I was evicted because I was desperate.”

(Evicted Tenant)

Conclusion

In sum, we found that the true cost of evictions from Welsh social housing were as follows:

- £7,879,059 a year in direct costs to social landlords
- £14,794,004 a year in direct costs to other organisations

- A total of £24,359,589 a year to the Welsh economy
- Deterioration in physical and mental health including an additional £36,960 per year to the NHS from the deterioration in the health of evicted children
- Short and long-term homelessness for evicted households
- Personal trauma and fear from the eviction process and homelessness
- Increase in additional support needs such as substance misuse.

6: Eviction prevention: social landlord responses

Numbers of possession actions depend on how effectively landlords can manage their rent arrears as well as changes to welfare benefits. Taken together, these issues have resulted in social landlords becoming more proactive in providing debt advice and support for tenants in recent years. The use of pre-tenancy assessments, specifically income maximisation, demonstrates landlords' awareness of issues regarding budgeting, debt management and navigation of the welfare system.

"The important thing is getting that communication with the tenants early. If they do fall into arrears, we do not want to be seen as just another creditor, just someone to owe money to. We are here to help them...we can't look at rent in isolation because it is not, in itself, going to solve the problem."

(RSL Stakeholder)

During our research, Welsh social landlords firmly emphasised their commitment to sustaining tenancies, even when the situation has escalated.

"We never evict anyone without exhausting every possible avenue available to us."

(Local Authority Stakeholder)

"We don't want tenancies to fail. It's not in anyone's best interests, so we work hard to prevent that outcome."

(Local Authority Stakeholder)

Approaches to rent arrears

Our research found that approaches to eviction prevention vary considerably between landlords and across Wales. Social landlords employ a range of policies and practices to rent arrears eviction prevention. Many aim to take a pro-active approach to identifying eviction triggers and working with tenants to resolve issues before they reach crisis point. There was a widespread agreement among housing staff that even when statutory proceedings are underway, the goal is to stop evictions going ahead and, where this isn't possible, to stop evicted tenants from becoming homeless.

"The reason we get to eviction stage quite often is that people bury their heads in the sand and continue to take that approach right up until the week or even the day of the eviction, at which point they present and ask for help. But even then, the support is there for tenants. We refer on to agencies like Shelter Cymru and we adjourn proceedings in order for people to get access to help they need. The support is there every step along the way."

(Local Authority Stakeholder)

Over the last decade or more, social landlords have increasingly specialised their housing management functions rather than utilising generic Housing Officers. In some local authorities, rent arrears management was traditionally undertaken within finance rather than housing services. However, once again there has been a shift away from this and it is now fairly unusual for this function to be managed outside of landlord services.

“We’ve appointed a new Tenant Ready Officer, and where there’s a new household they’ll have the opportunity to go through pre-tenancy guidance and support. This is a new service and it will be available to people in the RSL sector and the PRS too.”

(Local Authority Stakeholder)

“We now have Introductory Tenancy Officers whose role is to support tenants at the very beginning of their tenancy, as they sign their housing contracts. The officers work with tenants to look at their budgeting and address questions of affordability around their housing. This early work develops a relationship of co-operation between us and the tenants, and gives us the chance to identify potential issues and support needs at the outset.”

(Local Authority Stakeholder)

Below is an example from Caerphilly County Borough Council of good practice in joint working internally within the council, and also with external stakeholders (in this case, Shelter Cymru).

Good Practice Example: Caerphilly County Borough Council

At tenancy, sign-up key support is offered to tenants including:

- 1/ A financial health check (which considers welfare benefits, household costs and debt support)
- 2/ Assistance to claim Housing Benefits
- 3/ Help to claim Discretionary Assistance Fund if required

During the tenancy, support is offered to tenants by dedicated Tenancy Support Officers in an effort to prevent escalation of rent arrears. Court action is always seen as the very last resort. When letters are issued, written advice is provided to tenants on the availability of independent support and details are provided of Shelter Cymru surgery times and dates. Staff also verbally advise tenants of Shelter Cymru surgery times and have an excellent relationship with the Caerphilly Shelter Cymru team.

If a court order of possession is obtained, then advice and support is offered by staff to ensure the tenancy is sustained or to assist in arranging a transfer to more affordable accommodation. However, if the possession order continues to be in default, prior to eviction a referral is made to the Housing Advice Centre, where homeless prevention staff will also try to assist tenants.

A tenancy review panel also sits at Caerphilly to consider all cases recommended for referral for eviction by the relevant manager. The final decision is made by the Chief Housing Officer.

Tenancy support staff carried out 2,200 engagements with tenants in their homes during 2015/16 (this does not include tenants who failed to engage). Additional income of £493,000 was gained for these tenants as a result of these visits. This includes backdated Housing Benefit, welfare benefits and savings on utility costs.

Innovative use of funding sources in eviction prevention is evidenced in the below examples from Cardiff County Borough Council's Welfare Liaison Team. These demonstrate the major benefits of landlords employing specialist welfare benefit advisors.

Good Practice Example: Cardiff Borough Council (the Welfare Liaison Team)⁸⁰

Melody received a letter that she would be evicted in early December, so she got in contact with the Welfare Liaison Team and they were able to arrange an appointment for 30th November. At the appointment, they were able to complete a Discretionary Housing Payment (DHP) form and apply for Personal Independence Payment (PIP). DHP was awarded and backdated and Melody received an offer for a property two days after the team's visit. Melody's eviction date was cancelled due to a DHP award. The involvement of the Welfare Liaison Team meant that forms were completed more quickly, enabling Melody's eviction to be prevented.

The Welfare Liaison Team arranged an appointment for budgeting and benefit advice for tenant Craig. The team managed to reduce an electricity arrears bill from £300 to £250, and arranged a payment plan to clear the debt within a month.

After several unsuccessful attempts by the local authority to visit tenant Amelie, the Welfare Liaison Team managed to make contact with her and apply for Housing Benefit to address her high rent arrears. Amelie is now in receipt of full Housing Benefit and received a backdated payment of £1,274.20 which contributed significantly towards clearing her arrears. The team assisted Amelie to apply for a DHP and she now receives £15.57 a week to cover the cost of her spare room and also now receives income support. On first contact, Amelie did not have a bank account or identification. The Welfare Liaison Team provided her with an identification letter and she was able to open a bank account as a result.

Vale of Glamorgan Council's Money Advice Team has a number of positive practices including personal, face-to-face contact with clients and assistance with benefit forms. Assisting tenants with Housing Benefits claims is a good way to reduce the chances of delayed rent.

Good Practice Example: Vale of Glamorgan Council (the Money Advice Team)

This team consists of a Housing Income Manager and three Money Advisers who work closely with the Income Recovery team, Neighbourhood Management team, Housing

Solutions and Housing Benefits team. They cover over 4,000 council properties and also work with the PRS and homeowners.

Some of the ways in which the team assists tenants are as follows:

- 1/ Visiting service users in their homes
- 2/ Undertaking benefits checks and assistance with applications
- 3/ Providing advocacy where needed
- 4/ Helping tenants access statutory and charitable funds
- 5/ Budgeting advice
- 6/ Pre-tenancy money advice

During the period November 2015–March 2016, the team visited 367 service users, assisted in managing Department for Work and Pensions (DWP) applications and awards (including appeals and tribunals) worth £146,918.74, and issued 46 food vouchers.

Dave was a single male with significant rent arrears that were threatening his tenancy. The team assisted Dave with a number of applications including for a DHP payment, a water meter, PIP and a charity application as well as issuing him with a food voucher. His applications were successful and his tenancy saved. Dave is maintaining his tenancy and doing well following the involvement of the Money Advice Team.

The team has recorded a 100% customer satisfaction rating over three months. The success of the team is partly attributed to being able to undertake home visits to service users and multi-agency co-operation.

We also found excellent examples of good practice and innovation being undertaken by RSLs. It was reported that some RSLs have systems in place that identify the paying patterns of the tenant before any arrears' action is undertaken. Thus, if a person's rent is due on Monday, but they don't get paid until the Wednesday, then arrears letters are not produced unless there is a major deviation from this pattern.

Some RSLs are creating new posts specifically to engage with tenants about eviction prevention. The intention is for the new officers to build rapport with tenants at an early stage and undertake continued home visits to tenants at risk of eviction. The roles do not involve any enforcement action. Their new posts are focussed solely on early prevention, tenant engagement and looking at the household holistically to identify issues that could impact on the sustainability of the tenancy.

Good Practice Example: Cartrefi Conwy

Eviction prevention work starts at a pre-tenancy stage when the Welfare Rights Officer, or the Welfare Inclusion Officer, will contact prospective tenants identified as 'at risk' and go through their finances before they sign up and enter the tenancy agreement. At this stage, the Officers will be looking for possible red flags that could indicate that the tenant might get into any difficulty during the tenancy. They can then respond to this and ensure that tenants

are supported from the outset. The RSL has trained all staff who interact with tenants to identify possible support issues such as debt or poverty.

The RSL believes that forming and maintaining a good relationship with their tenants is fundamental in sustaining a tenancy. They want their tenants to be able to talk to them and turn to them for support.

Pro-active tenant engagement starts when a household misses their first payment of rent. Historically, tenants used to receive an arrears letter, however, this letter is now hand delivered in person to boost engagement. The team has started working evenings to get hold of tenants who they have been unable to contact during the day. They will also attempt to contact tenants via email or text message if they have up-to-date contact details for them. An RSL employee also features on the community radio once a month where he takes questions from tenants: "It's all about being visible and being available."

The RSL works closely with external organisations and agencies such as Housing Solutions, Citizens Advice and Shelter Cymru when necessary. They report a marked culture shift and improved joint working with Shelter Cymru in particular:

"There has been an ongoing culture change from when we viewed Shelter Cymru as the enemy, obstructing us from what we wanted to do, which was to prevent debt increasing and if that involved evicting the tenant, then this was not seen as a problem. Shelter Cymru's role was to try and stop that from happening. The relationship we now have with Shelter has entirely changed. We actively use Shelter Cymru's assistance and see them as having been instrumental in preventing evictions; they have been particularly effective in obtaining Housing Benefit backdates."

In an attempt to mitigate against future evictions, the RSL is currently building one bedroom flats to respond to the needs and demands of tenants. They also give an incentive of up to £500.00 to tenants affected by the under-occupancy charge who wish to move to smaller accommodation. This means that low level arrears caused by under-occupancy need not be a barrier to downsizing.

Despite the good practice highlighted in this chapter, we found multiple examples of a lack of communication, both internally and externally, when it came to eviction prevention by some social landlords.

Our recent casework highlighted examples of housing services teams failing to notify Housing Solutions of impending evictions. An example of this is Hannah, an introductory local authority tenant, who fell into rent arrears due to needing to buy furniture for her new home. Despite being heavily pregnant, Hannah was offered no support from the local authority and had not been referred to homelessness prevention despite being threatened with eviction. Our Caseworker liaised with Housing Solutions and the arrears were cleared and the tenancy saved.

Of our sample of evicted tenants, 55% did not access Housing Solutions either before or after their eviction. The majority (59%) of people who were threatened with eviction (but were not subsequently evicted) had accessed Housing Solutions.

77% of people evicted were still homeless six months later. The 23% of evicted households who were homeless for less than six months reported some degree of involvement with Housing Solutions at some point in their journey. These statistics highlight not only the important role that Housing Solutions play in preventing evictions in the first place, but also their role in resolving homelessness swiftly when it does occur.

Our casework also shows evidence that not all local authority rent sections are making referrals for independent housing advice (for example, to Shelter Cymru) when tenants are facing eviction for rent arrears. At present, there is the danger that two people facing eviction could receive a different response from the same landlord. While we welcome a tailored approach to eviction prevention, it is essential that all tenants facing eviction receive a minimum standard of response and assistance to resolve the crisis.

Good Practice Example:

Charter Housing Association, Melin Homes, Newport City Homes, Linc-Cymru Housing Association – MyPad, Newport-based tenancy-sustainment project

The four major RSLs in Newport are collaborating on a project to drive down evictions by giving practical pre-tenancy training from housing professionals to young people (16-24) on Newport's common housing register.

Monthly group workshops, delivered by Housing Officers from each RSL, are breaking down barriers between tenant and landlord. Sessions focus on tenancy management, budgeting, community living and general life skills (such as healthy eating). Participants also visit a model flat to practise their skills and complete personal budgets.

The project was led by the RSLs, supported and promoted by Newport City Council and the Welsh Government's Supporting People programme. The Care and Social Services Inspectorate Wales has noted the effectiveness of the service in improving outcomes for vulnerable young people, and the local authority has committed funding to aid further roll-out of the service.

The project won Innovation of the Year at the Welsh Housing Awards, and also won a Tenant Participation Advice Service Cymru Award for work with young volunteers, both in 2013.

Charter Housing's MyPad page: <http://www.charterhousing.co.uk/tag/mypad/>

Approaches to anti-social behaviour

Many social landlords have developed policies and practice either as preventative measures or as alternatives to eviction. These include the use of introductory and demoted tenancies, injunctions, Anti-Social Behaviour Orders (ASBOs), Acceptable Behaviour Contract, parenting orders, premises closure orders, drink banning orders, noise nuisance powers (under environmental health powers) and individual support orders.

There has been considerable guidance on the principles of effective ASB case management. In 2010, the Home Office, the Chartered Institute of Housing, the National Policing

Improvement Agency, the Social Landlords Crime and Nuisance Group and a number of individual social landlords and community safety partnerships, set out a general framework for case management at neighbourhood level. This framework included enforcement, legal considerations and the use of preventative tools (Home Office, 2010⁸¹; see also DCLG et al., 2010⁸²).

The Chartered Institute of Housing has published a number of good practice guidance documents in relation to tackling ASB⁸³ and in 2015, the Welsh Government published a report titled 'Wales Anti-Social Behaviour: Policy and Practice Review'⁸⁴.

Legislation also permits social landlords to suspend certain rights in relation to ASB, such as the right to mutual exchange, the right to buy, and rights to re-housing under both homelessness legislation and applying for social housing. Many social landlords are now giving a high degree of priority to managing ASB cases as effectively as possible, developing policies and procedures which are service user and outcome-focused.

Our research found that most Welsh social landlords are adopting a more holistic approach to ASB whilst a minority tend to implement a more punitive system. For some organisations, ASB was part of their core function and as such, there were specific internal teams established. Others, meanwhile, employed external specialists to address the issue. There was evidence that the majority of landlords are moving away from the more punitive methods and embracing holistic approaches which address underlying issues and provide support. This supportive approach resonates with what service users told us they feel would have been effective and helpful.

"Most of the things we have are low level and can be resolved through mediation, if identified early. Any more acute, we have a separate team who go in and work with the families and until both parties feel that the problems have been resolved."

(RSL Stakeholder)

"... two years ago we had quite a bureaucratic system where as soon as someone contacted us with a complaint then we decided if someone was victim or perpetrator and we had a very paper-intensive recording system in case it went to court, we had evidence. When we reviewed that and looked at what matters to people, none of that served what matters. People just wanted help and support to get to solutions over concerns."

⁸¹ Home Office (2010) Effective Anti-Social Behaviour Case Management Principles, London, Home Office.

⁸² Department of Communities and Local Government (DCLG), Home Office, Chartered Institute of Housing, and Social Landlords Crime and Nuisance Group (2010) Tackling Anti-Social Behaviour: tools and powers – toolkit for social landlords, London, DCLG.

⁸³ Chartered Institute of Housing (undated) How to manage anti-social behaviour cases effectively.

⁸⁴ <http://gov.wales/docs/desh/publications/140212-how-social-landlords-tackle-anti-social-behaviour-summary-en.pdf>

We changed our purpose to be about helping to resolve problems in their neighbourhood and giving more freedom to staff to do more informal stuff and involving residents who can then find ownership to it and we found ASB issues dropped off, there were less and the solutions were better when we got there."

(RSL Stakeholder)

The two examples below represent good practice in tackling ASB. The first is a model from Scotland, not yet tried in Wales, and the second is the Valleys Inclusion Project (VIP), run by Shelter Cymru.

Dundee Families Project - NCH Action for Children Scotland

A pioneering project between 1996-2000, supporting families made homeless or at risk of becoming homeless as a result of ASB.

Support was offered at three levels: core, dispersed and outreach. Families with the highest level of need could be temporarily accommodated in a residential 'core' block, catering for up to four families. Others were supported in 'dispersed' family intervention tenancies, with an outreach service offering a more preventative approach to ASB and eviction. The success of the Dundee project led to the model being adopted by NCH Scotland and six local authorities in the north of England, evaluated here:

<http://webarchive.nationalarchives.gov.uk/20120919132719/http://www.communities.gov.uk/documents/housing/pdf/hrs230.pdf>

This type of project, offering core and dispersed support alongside outreach support, has not, to date, been tried in Wales.

Full evaluation of the project carried out by NCH Scotland, Dundee City Council and the Scottish Executive, including cost/benefit analysis:

<http://www.gov.scot/Resource/Doc/158816/0043123.pdf>

Evaluation of the project carried out by Glasgow University for the Scottish Executive Central Research Unit:

<http://www.gov.scot/Publications/2001/09/10055/File-1>

NCH Scotland's evaluation of the Dundee project:

www.sdf.org.uk/index.php/download_file/view/74/174/

Valleys Inclusion Project

VIP is a project funded by Caerphilly Supporting People and Caerphilly Homes to tackle the causes of ASB and to help prevent the households who are allegedly causing ASB from losing their homes through eviction.

As well as having Support Workers who work with adult household members, the project also employs a children and young person's Support Worker, who engages with children and

young people to address ASB and to help them resolve issues.

The project is based on a partnership approach, delivering a multi-agency support service that seeks to help households modify their behaviour rather than just move them elsewhere.

The principle behind the work of the VIP is that ASB is often the result of unmet support needs and that many alleged perpetrators are themselves vulnerable and socially excluded.

A recent report that looked at the long-term effectiveness of the VIP (Campbell & Evans, 2015) found that project intervention considerably reduced ASB and prevented homelessness for at least 12-18 months after support ceased.

“I think the skills I took from that experience with my son and the VIP have stayed with me, lots of practical knowledge [about] how to deal with different issues and agencies, how to get the best from the services that are there for you, how to prioritise things so you don’t end up at crisis point.”

(Past VIP Service User)

While ASB can sometimes be easy to see and to evidence, the signs of domestic violence are often hidden. This can lead to punitive action being taken against the injured party. In a number of the interviews, tenants who had been threatened with eviction for ASB reported having been victims of domestic violence themselves. In these cases, the chaotic and abusive behaviour of a partner, or ex-partner, had triggered complaints from neighbours leading to the tenants being sanctioned for ASB.

“When I got the notice to quit, they sent a man round from the housing association to talk to me about it. I explained everything to him, even though they already knew my situation going back over the last two years. I told him I was begging for help. I asked: couldn’t they get an injunction served? Or at least put me in a homeless shelter as a temporary measure just to get safe from him. The man told me he sympathised with me but said there was nothing they could do.”

(Social Housing Tenant)

Any instance where a victim is sanctioned due to domestic abuse should be regarded as a serious failure. There has been a huge effort from Welsh Government and specialist services to ensure that tackling domestic abuse is an integral part of any public service function. There is a particularly explicit expectation from Welsh Government on landlords to play an active role in identifying and tackling domestic abuse, including attending multi-agency safeguarding meetings and ensuring that all tools at a landlord’s disposal are utilised to protect their tenants who have been victimised, such as exclusion orders and target hardening.

7: Barriers to preventing eviction

Despite extensive evidence of good practice across Wales, we also found a number of barriers to social landlords being able to successfully prevent eviction.

Ensuring policy consistently matches practice

As noted earlier in this report, there is evidence of excellent, innovative approaches to eviction prevention in Wales. Our interviews with social landlord stakeholders clearly demonstrate a broad and practical understanding of what constitutes good practice in preventing evictions.

Nevertheless, our interviews with evicted tenants brought us examples of bad practice, leading to unacceptable outcomes for people, suggesting there may be a gap between the aspirations and the achievements of social landlord aims.

“The minute we realise a tenant is in arrears, again there’s a lot of contact, money advice opportunities are offered, we can send someone out to the property, and we’d offer that all the way through the procedure from day one.”

(Local Authority Stakeholder)

“I had a leaflet from their finance team through my door, just before Christmas, with a number to ring. But it was a busy time, I was working, the kids were off school for the holidays, I had everything to get ready, and by the time I tried to get through, the line was closed. Then, when I received my eviction letter, it stated that the finance team had tried to contact me but I had avoided the letter. They said I hadn’t engaged with them.”

(Tenant threatened with eviction)

“The work we do with the income team has expanded in terms of early notification. It’s always been fairly early but we’ve now introduced information within the letters that are sent out by the income team, drawing tenants’ attention to the Money Advice Service and the homeless team.”

(Local Authority Stakeholder)

“And that’s the only time they reached out to me, just that one leaflet through the door. They say I haven’t engaged with them properly, but I don’t think they’ve engaged with me very well either. When they want to threaten you with court or bailiffs or eviction, they’re quick enough to get in touch, and they’ll keep on getting in touch. But when it comes to offering you some support, all you get is a leaflet through the door.”

(Tenant threatened with eviction)

These results suggest a training need for all frontline housing staff, not only on the landlord's prevention options, but also on sensitive and engaging approaches to rent arrears collection.

Ensuring consistent minimum standards of landlord response

Despite the broad array of prevention work being undertaken by social landlords, tenants facing eviction in Wales can expect an inconsistent response at present. This is despite the existence of the *Pre-Action Protocol for Possession Claims by Social Landlords* in the Civil Procedure Rules⁸⁵.

The aim of the pre-action protocol is to encourage communication between the landlords and tenants with a view to avoiding litigation and, where proceedings are necessary, to enable court time to be used more effectively.

The pre-action protocol aims to ensure a consistent approach by social landlords in the steps taken to address rent arrears and assist tenants in overcoming difficulties that may lead to non-payment of rent such as problems in claiming benefits, including in-work benefits, or multiple debts. It also places obligations on the tenant, for example, to work together with the landlord in resolving any benefits or financial problems, and be open to resolving issues with the landlord by discussion and negotiation.

However, it does appear that there are inconsistencies in the application of the protocol by social landlords and in its consideration in court. Social landlords are not required to show they have complied with the protocol by submitting a checklist and, while some courts encourage the use of a landlord's own checklist and some have a pro-forma checklist, the practice varies at best. Compliance with the protocol may not be considered at all unless raised by the defendant and then, so long as the landlord confirmed⁸⁶ they complied, this is accepted by the court⁸⁷.

The status of pre-action in rent arrears claims in England and Wales is different to Scotland where 'pre-action requirements' are enshrined in law. The Housing (Scotland) Act 2010 (the 2010 Act), amended s14 of The Housing (Scotland) Act 2001 (the 2001 Act) to provide that:

- Notice of Proceedings to end a Scottish Secure Tenancy (introduced in the 2001 Act, replacing the previous system of secure and assured tenancies for tenants whose landlord is a local authority or RSL) may not be served unless the landlord has complied with pre-action requirements. Proceedings may not be raised unless the landlord has confirmed to the court in the form prescribed by regulation (The Scottish Secure Tenancies [Proceedings for Possession] {Confirmation of Compliance with

⁸⁵ A copy of the protocol can be found here: <https://www.justice.gov.uk/courts/procedure-rules/civil/protocol/pre-action-protocol-for-possession-claims-by-social-landlords>.

⁸⁶ Either verbally or through producing a record of attempted contact.

⁸⁷ Information, Advice and Representation in Housing Possession Cases, 25 April 2014, Oxford University, University of Hull.

Pre-Action Requirements} Order 2012 SI No 93) that they have complied with the pre-action requirements.

The 2010 Act also inserted section 14A to the 2001 Act, setting out the pre-action requirements, which include at subsection (6) a prohibition on the service of Notice under s14(2) above:

- Where an application for Housing Benefit is not determined but the landlord believes that it will be paid at a level that will allow a tenant to pay the due rent and an acceptable amount towards the arrears
- Where the tenant is taking other steps which, in the landlord's opinion, is likely to result in payment of the due rent and any outstanding rent
- Where the tenant is complying with the terms of an agreed plan.

The Scottish Secure Tenancy was introduced in the 2001 Act, and replaced the previous system of secure and assured tenancies for tenants whose landlord is a local authority or RSL. Prior to commencing any action for repossession of a home, therefore, all social landlords are also required by law to:

- Provide clear information to tenants about the terms of their tenancy agreement, rent and other financial obligations, charges and potential legal expenses
- Offer tenants help and advice, including rights to claim benefits including Housing Benefit, and provide contact details for relevant agencies such as CAB
- Provide information about debt management, and where to get help
- Use best efforts to arrange a payment plan
- Consider Housing Benefit applications, steps taken by the tenant to address the rent debt, and if the tenant is complying with a payment plan
- Encourage the tenant to contact the local authority in which the home is situated.

Unrealistic payment plans

During our study, approximately half of our local authority interviewees in rent arrears had a repayment plan to which they had not adhered. In the remainder of arrears cases, no repayment plan was in effect at the time of the tenant's eviction. Repeatedly, the service users interviewed referred to 'unrealistic' repayment rates which did not take into account their extremely limited financial means.

"The £500 per month (arrears repayment) the council were asking for on top of the rent was ridiculous and I would never have managed. They wouldn't consider any other offer. Shelter Cymru have helped me by speaking to the council and reaching a realistic agreement."
(Tenant threatened with eviction)

“I was happy to take up a repayment plan with the council. I was working full-time, I had a steady income. At court, the judge told me to present my plan to the council. I did and they rejected it. I was owed £400 in backdated working tax credits at the time, and if I could have had that money through, and if they hadn’t added on court costs of £250 on top of the arrears, I could have paid them the money back in time.”

(Evicted Tenant)

In a number of these cases, interventions by Support Workers from housing charities have led to monthly repayment rates being challenged in the court and reduced to more manageable levels. In these cases, tenants tended to avoid eviction. This suggests that court action may be less effective in recouping arrears than agreeing a realistic repayment plan. Service users reported feeling disengaged by repayment plans with which, they knew from the beginning, they would not be able to comply.

“They’ve taken me to court twice for the arrears. I told them the first time that the repayment rate was impossible for me, with the two kids. Anyone could see I wouldn’t be able to make the repayments. Sure enough, I missed the repayments and so they took me to court again.”

(Evicted Tenant)

“At the end of the day, the council want their money and of course, I understand that and want to pay it back. But realistically, I’m not going to be able to afford to pay it back if they throw me and my kids out on the street.”

(Tenant threatened with eviction)

Evicted tenants explained that they found themselves with unrealistic payment plans for two main reasons. Firstly, in their eagerness for the process to end and have the threat of eviction lifted, they agreed to a repayment schedule which was too much for them to afford. This was often when the advice they received was remiss, or they lacked advocacy. Secondly, there were cases where the court forced a schedule on the tenant without undertaking due diligence on affordability and the tenant was too ‘fearful’ to object.

One tenant had to pay a shortfall of £130 a month, including £30 as ‘back up’ to the landlord. She was told by the RSL that if she was even 1p in arrears again, they would take her back to court to get her evicted. This left her in constant fear of losing her home and the added stress to make each month’s repayment became ‘unbearable’ for her.

Another tenant spoke of how they struggled to make the repayments and had little help from the RSL when they pleaded with them to reduce the repayments to a more manageable amount. Only the intervention of independent advocacy resulted in the repayments being reduced.

“(Shelter Cymru) got them to revoke my £35 a week repayment plan and change it to a nominal £3.65 a week. Without them they (the RSL) would

*have had no excuse not to evict me when I started to fall in arrears again.
I was set up to fail!"*

(Tenant threatened with eviction)

Being referred for independent housing advice was viewed as most valued and helpful to tenants in the pre-eviction stage for rent arrears. The most common work carried out in these cases was representing the tenant in court, liaising with the council and DWP, negotiating repayment plans, helping with appeals and applications, accessing grants and referring to other agencies.

"The council put me in touch with [Shelter Cymru]. They intervened with the Rent Officers and got my repayment rate reduced."

(Tenant threatened with eviction)

External factors: the changing landscape of welfare benefits and Housing Benefit delays

There was a widely held view among stakeholders we spoke to that the on-going introduction of UC and the future plans to cap Housing Benefit for social tenants in line with the private sector⁸⁸ will bring fresh challenges and will require new ways of working to ensure tenants are able to negotiate the changes.

"The [financial inclusion] team was put into place in response to early indications of the scale of the proposed welfare reform changes. That was four years ago and the team has expanded in the last 12 months with the addition of another adviser post."

(Local Authority Stakeholder)

"With UC coming on board, it's about trying to engage with people as soon as possible, because across the board we find that it's not the first month but the second and third when people are hitting hard times... So we need to act faster and involve the tenant sooner."

(Local Authority Stakeholder)

There was a concern that fit and healthy single people under 35 would bear the brunt of the changes:

"It's not so much for those who have a priority need because we can act in ways to address that internally, we have more control over that. The challenges are more likely to be faced by the fit and able younger people."

(Stakeholder)

⁸⁸Due to be introduced in 2018 and likely to significantly impact single people in social housing under 35 without children.

In addition, UC deductions for rent arrears are calculated using percentages (between 10% – 20%) and can be for more than the court order, resulting in affordability issues which could threaten a tenancy. Conflicting information given by staff manning the UC helpline make queries difficult to resolve.

Throughout this report a recurring theme has been tenant rent arrears caused by complications with Housing Benefit. Service Level Agreements and/or protocols between local authority Housing Solutions and Housing Benefit departments are essential for overcoming rent arrears brought about by delays or complications with Housing Benefit payment. Indeed, such protocols are in place in most authorities in Wales. However, we heard evidence that not all Housing Solutions departments have access to the Housing Benefit system and this makes it harder for landlords to prevent eviction:

“We are a small authority and we have a very good internal relationship with housing services and also with the Housing Benefit department, which is very supportive and helpful. It couldn’t work as well as it does without joined up working. We are asking for access to the Housing Benefits system but are not making many inroads so far. That would massively help our efforts in preventing homelessness and also in housing and income management. We’re not asking for every officer to be authorised because there is data protection [legislation], but there are agreements in place that we could use. We’re looking to move that forward. I think we are one of only three or four authorities [in Wales] that does not have access. There’s no real reason, things can be put in place. They have access to our systems. In terms of early detection and prevention of problems, it’s fundamental.”

(Local Authority Stakeholder)

We recommend that the Welsh Government identifies and supports the remaining local authority Housing Solutions departments in Wales to access the Housing Benefit system as a matter of urgency.

Damaging punitive approaches

During our research, it was apparent that many social landlords routinely issue high numbers of ‘Notice of Seeking Possession’ (NoSPs). In one RSL, approximately 1,500 were served each year.

The attitudes of landlords towards the use of NoSPs varied drastically. There were those that regard their use as a last resort and feel that they should only be used where an eviction is actively being sought.

“We do it as part of the arrears recovery process but we don’t do it to try and frighten [tenants] into contacting us. If they do open a dialogue as a result of it, then all avenues of support are still open to them.”

(RSL Stakeholder)

"We try and engage more personally than through pieces of paper. If you serve more NoSPs, then they will become another piece of paper."
(RSL Stakeholder)

However, other social landlords felt that the notices were a useful tool to highlight the seriousness of the situation and stated that they often led to better engagement with tenants. From their perspective, the point of issuing a NoSP is not to break down the relationship but to use it as a tool to further the engagement between tenant and landlord.

"Going to court would be something that we would take very seriously, so the NoSP is utilised in order to encourage engagement and not necessarily to evict tenants."
(RSL Stakeholder)

"Basically, over the last couple of years, we are evicting less but we're serving more notices and we're probably taking more court action as well, but fewer evictions. We would rather serve more notices, than we would have more evictions."
(RSL Stakeholder)

However, tenants that have been evicted, or threatened with eviction, told us that the issuing of the NoSP (without offers of accompanying support) actually hampered their desire and ability to engage with landlords to resolve the issue. Thus, we believe NoSPs should only be used in instances where all other attempts at engagement have failed.

The evidence suggests that the use of NoSPs with potentially vulnerable households needs to be carefully considered by landlords. There appear to be arguments for using NoSPs to incentivise engagement and although that may work with a proportion of tenants, for others, it could be detrimental and further weaken the fragile link between landlord and tenant. The use of NoSPs as an engagement tactic with tenants with mental health conditions is not recommended, as this action is likely to negatively impact well-being and lead to a worsening of their condition. We spoke to tenants who told us that the NoSP, in conjunction with their mental health condition, made them disengage from the situation and feel they could not face negotiations with the landlord.

During our research with RSLs, an area of concern was the use of section 21 notices by landlords. A section 21 notice, or 'no fault' eviction notice, allows a landlord to regain possession of their property but only at the end of an assured shorthold tenancy or fixed term tenancy agreement. Landlords are able to issue a section 21 notice without giving any reason for ending the tenancy agreement and this is from where some of the controversy around this type of notice has stemmed. This option denies tenants the right to defend their actions and doesn't allow the court any discretion in preventing the eviction: for example, if there were arrears or ASB and the tenant has made attempts to rectify the issue.

Within the social sector, this kind of notice is mainly used when the tenant is in a starter (assured shorthold) tenancy and therein lies the problem. In these tenancies, the tenant does not have the same amount of protection that other, more established social tenants have, and so are more exposed to eviction.

RSLs that use section 21s in starter tenancies felt it was important to have it *'in their back pocket'* as an option, especially when it comes to ASB.

"We issue section 21 notices. We have done 14 over about eight years. Some people have left themselves as it's the best thing for them. If there is any issue of vulnerability, and we know about it, then it will not be served and that won't change. We then go down the road of supporting the tenant."

(RSL Stakeholder)

"I don't think we've done any this year. We will only do it in extreme circumstances for ASB, and if it is affecting a neighbourhood then cutting losses tends to be the only option. We do not serve section 21s for rent arrears. We only do it for ASB and if there were rent arrears, then we will include as part of the ASB ones. Our policy does allow us to, but we don't."

(RSL Stakeholder)

Nevertheless, other RSL stakeholders disagree with using section 21s in starter tenancies and believe that to evict someone with no recourse to have the ruling suspended goes against the ethos of social housing.

Lack of tenant engagement

Social landlord stakeholders interviewed for this study were unanimous in their view that the greatest barrier to eviction prevention is lack of tenant engagement.

"We still get a disturbingly large proportion that we will do all this work with, try and engage, work closely with the Neighbourhood Officers, and yet out of ten people we have to talk to, nine will not turn up. Even at that stage, we'd prefer to see them at court and try to make agreements that are affordable, but some people just won't engage even then."

(Local Authority Stakeholder)

"Engagement with tenants is by far the biggest barrier to finding a solution."

(Local Authority Stakeholder)

"For some people, the thought of being homeless is incentive enough for them to start engaging and tackling their problems. For others, even being threatened with eviction is not enough to get them engaged in the process."

(Housing Solutions Officer)

"Tenants sometimes refuse or ignore offers made by the council in good faith, in order to help us secure a better outcome for them. I've been to

tenants' properties to serve notice and they've been surprised we're there, because this is the first they've heard of it. Then you see a stack of unopened letters in the hall, including the various correspondence from us."

(Local Authority Stakeholder)

Where the tenants fail to engage it leaves the landlord with little recourse other than to proceed down the court route: a course of action, that all interviewed emphatically believed, was a last resort and was seen as a failure.

"Our highest arrears are £3,200 but we haven't evicted them because they are always engaging and updating us with why they cannot make their payments and what's happening in their life. This way we can try and help get their payments back on track. We've evicted people who have owed us less than a third of that but they have not talked to us, they have gone into a shell and won't engage."

(Local Authority Stakeholder)

Nevertheless, our research suggests that many social landlords base their prevention policies on 'common sense' approaches to engagement rather than evidence-based approaches.

The theory of engagement and behaviour change is a complex field of inquiry that is constantly evolving. A sophisticated understanding of tenant engagement should draw on numerous areas of knowledge.

A comprehensive look at this issue is beyond the remit of this project. However, we did speak to five tenants, who had formerly used housing and homelessness services, for a service user perspective on engagement. Our findings are outlined below.

Why tenants do not engage with landlords

According to the tenants we spoke to, the reasons tenants fail to engage with the landlord when the tenancy is at risk can be summarised as follows:

- (i) Tenants are fearful of the outcome (possible eviction) and adopt coping strategies to pretend it is not happening

"A tenant may avoid the issue and not raise issues at an early point in case it draws negative attention to them. It's also a way of denying what is happening."

(Tenant)

- (ii) A sense of powerlessness on the tenant's part; a feeling that there is no point engaging as the issue cannot be resolved and the eviction is inevitable

- (iii) Tenants are fearful of authority, either due to a perceived power imbalance, or due to a previous bad experience with authority

“How could I, the lowly tenant, put up a fight or come up with a plan whilst sat there with four people who know the system inside out?”

(Tenant)

“I think problems in relation to rent arrears or alleged ASB, issue out of fear, denial or fear of dealing with the landlord’s rep alone.”

(Tenant)

- (iv) The mode of communication from the landlord is inappropriate or inflexible. For example, it does not take into consideration language or communication difficulties, cultural beliefs, or offer flexibility of time or location to speak about resolutions
- (v) A perception that the landlord wants to evict them rather than offer support, and confusion over any offers of support from the landlord that accompany formal possession action. This leads to mistrust of the landlord and a negative impact on willingness to engage
- (vi) Unmet support needs, including mental health issues, substance misuse or a chaotic lifestyle impacting on the tenant’s ability – and desire – to engage with the landlord. Competing critical situations or crises can result in the threat of eviction being just another ‘threat’ in their already chaotic lives.

“From my personal experience, I would say fear of eviction is the biggest factor. Next, I would say that mental health issues can also make it almost impossible to think about communicating with anyone about rent arrears or alleged ASB. Mainly due to the paranoia that will be going through your mind, along with intrusive thoughts of negativity causing further anxiety thus preventing communication.”

(Tenant)

How to boost tenant engagement

Failure to engage is more often a symptom than a cause. Disengagement is often a manifestation of fear and anxiety about the situation. This is a very human reaction to acute stress and housing stakeholders can all benefit from understanding why some tenants react to this stressor in the way they do.

The service users we spoke to were unanimous in their conviction that rent arrears and ASB are a serious threat for a social landlord and the communities in which they live. All stated that the issues need to be resolved and that tenants need to be aware that they are at risk of losing their home if the issue is not resolved.

“I think that landlords certainly need to intervene once a debt is over £100 and to adopt a solution that is firm and fair, involving a solution focussed approach and to seek permission to contact other agencies with whom

the tenant might be engaged with, so that the tenant can get the necessary support.”

(Tenant)

Nevertheless, tenants said it was essential that landlords handle the approach to eviction and prevention in a sensitive way. Early contact with new tenants, to build rapport and trust at the start of a tenancy, is the best way to increase the chances of engagement if issues do arise in future. Once issues arise, our tenants recommended face-to-face contact for the first visit to the household in question, to discuss issues and solutions.

Correspondence after this should remain flexible to the needs of the tenant in order to boost engagement. For example, text, email, telephone or face-to-face contact at a venue that is comfortable for the tenant, is most likely to boost engagement. Communication by text may be better for younger people or email for working tenants, who are difficult to contact during the day. Sending reminders for the appointment (via an appropriate means) to the tenant is also likely to boost ongoing engagement and attendance at appointments and meetings.

“I appreciate that you might not want to discuss these matters in your own home, but would you like to meet at our office or at a cafe to see how we can sort this matter out before it becomes problematic?”

(Tenant)

The service users we spoke to believed that landlords are obliged to explain the reality of eviction and that it is neither a vindictive nor idle threat, but ultimately, can represent an organisational necessity. However, it was also felt important to try to avoid the use of threatening statements or letters, as this can result in causing the tenant to withdraw even further.

To boost engagement landlords should frame the issue in terms of the impact of rent arrears on the ability of the landlord to provide a high quality service and how it affects other tenants. This approach was thought to be more likely to engage a tenant than solely threatening eviction.

At the same time, tenants thought it essential to be clear and honest regarding expectations around behaviour:

“I understand that you’re stressed and anxious during the night and that this is difficult for you, but nonetheless, you cannot have heavy metal music on as that is disturbing your neighbour’s sleep and making them ill.”

(Tenant)

When correspondence is written, it must be informative, clear and not intimidating. It must be sensitive to issues of equality and diversity and take full consideration of language, communication and cultural needs. Numbers for appropriate support and independent advice agencies should be included.

“The letters that they send out in relation to arrears are often coldly formal and while offers of help are given, they are also couched more with the stick rather than the carrot.”

(Tenant)

Tenants recommended that all households threatened with eviction are provided with a schematic ‘route map’ out of rent arrears or ASB to show them the exact steps they need to take to help resolve the issues in question and detailing a clear path out of the current situation. The ‘map’ should clearly show where the tenant is in the process and set out realistic methods (including a realistic payment plan) for the tenant to adopt. This empowering tactic will provide the tenant with a sense of choice and autonomy over their situation, removing some of the fear from the predicament.

Previous research has recommended that positive engagement outcomes can be achieved when a third party takes on the liaison between the tenant and landlord, as it takes away the tenant’s desire to react to the situation in an emotionally charged way⁸⁹. Some social landlords in the current research expressed the view that Housing Officers, due to the pressures of their role, are perhaps not best placed to deliver the kind of support tenants often require to prevent eviction. There was a feeling that this role might work better for both parties if it were taken on by specifically trained staff:

“There seems to be a far greater willingness to engage with Welfare Liaison (than with local authority housing staff). People are used to Finance Officers calling and maybe find Welfare Liaison Officers less intimidating. Their leaflets tend to be less formal and they may be more accessible to tenants. Welfare Liaison Officers also have much more time available on a day to day basis to work on engagement than council Finance Officers.”

(Local Authority Stakeholder)

For tenants with additional support needs, the inclusion of their Support Worker can help boost their engagement in the process.

“Get in touch with the mental health group or support team that cares for the person and make them aware of any repairs, payments etc. so they can remind the person and be a third party for all housing information.”

(Tenant)

“Work in a holistic manner with other agencies so that there is a maximisation of support in relation to salient issues.”

(Tenant)

The response from landlords needs to be informed and sensitive. Where unmet support needs are identified, landlords should ensure that there are systems and mechanisms in place to trigger timely and effective help. The majority of our sample who had mental health problems had received a diagnosis before the onset of the issues that led to the threat of

⁸⁹ Shelter (2016). The experiences of people in housing debt.

eviction. Most were already receiving treatment and as such, their conditions were clearly evidenced, so their landlords could not reasonably claim to have been unaware of them, or to dispute their existence or severity. In some cases, the tenant's initial referral to mental health services was by way of the landlord's support staff. However, many participants reported feeling that their landlord had not given any thought to the effect their mental ill health was having on their ability to engage and thus meet the terms of their tenancy.

"There wasn't any actual support there. They could see I was in a bad way, extremely stressed out, anxious and depressed. The officer from the housing association asked if I felt I needed support from mental health services, and I agreed that I did. They got me to sign a consent form, allowing them to contact my GP in order to arrange a referral. I was positive about this: I was seeking help. Unfortunately, that was the last I heard about it from the housing association."

(Evicted tenant)

In summary, the service users we spoke to felt that a lack of tenant engagement with the landlord, when the tenancy is at risk, is primarily driven by (a) fear of the authority, (b) fear of the outcome, and (c) the presence of unmet support needs hampering the person's ability to engage.

Landlords can boost engagement by:

- (i) Sensitive and appropriate contact with the tenant and the use of third party support and advice teams where necessary
- (ii) More 'carrot' and less 'stick' approaches, placing equal emphasis on support as well as consequences
- (iii) Providing appropriate support for unmet support needs.

8: Conclusions

Following the recommendations of the National Assembly Public Accounts Committee, we explored the accessibility and sustainability of social housing and examined the impact of eviction from council and RSL housing.

We found that in 2015-2016, social landlords undertook an estimated 914 social evictions a year, including 301 evictions of families with children. This suggests that more than 500 children annually are made homeless through evictions from social housing.

We found many examples of good practice and some outstanding practice in inclusive lettings and in the prevention of eviction. However, we also found instances where people had been excluded from social housing when it was inappropriate and unfair to do so. In some cases, this was because landlords' policies were insufficiently inclusive, and in other cases, this was because well-developed and inclusive policies were not followed.

Our evidence suggests that more can be done to ensure that Welsh social housing is continuing to meet the needs of people on very low incomes. We found that financial assessments are sometimes used by social landlords during a pre-tenancy assessment and this move is welcomed by us when its purpose is to assist the tenant to make the tenancy sustainable by boosting affordability and identifying support needs. However, we also found evidence among some RSLs and one local authority landlord that some people had been denied tenancies on affordability grounds, even where the rent would be fully covered by Housing Benefit.

We found that some landlords are using mandatory eviction grounds for rent arrears, notably via section 21 'no fault' proceedings in starter tenancies. This is despite Welsh Government guidance advising that discretionary grounds should be used in such cases. The recent Renting Homes (Wales) Act 2016 established a broad principle that mandatory eviction grounds are incompatible with the purpose of social housing. We feel it is important that Welsh Government reinforces this message with social landlords to ensure that when tenants do fall into rent arrears, they at least have the right to defend themselves in court.

We found that rent arrears, and the subsequent threat of eviction, primarily happens for two main reasons: (i) structural barriers such as changes to welfare reform, unstable (or no) employment and Housing Benefit challenges and (ii) the presence of unmet support needs. We also found that ASB is often the result of a failure to address unmet support or complex needs. Eviction triggers are symptoms of underlying issues in a person's life and we highlighted the importance of the need for landlords to assess the tenant's circumstances holistically.

The personal impact of eviction is devastating with evicted tenants finding themselves without support to transition into stable housing, facing long-term homelessness and developing, or experiencing deterioration of, support needs such as mental and physical health conditions and substance misuse.

Of the evicted tenants we spoke to, more than three-quarters (77%) were still homeless more than six months post-eviction. Referrals to homelessness services were erratic: 55% had not accessed Housing Solutions services either before or after eviction.

In terms of financial impacts, Welsh social landlords are currently spending £7,879,059 annually on evicting tenants. The wider costs to other organisations of dealing with the consequences of these evictions are nearly twice as much again. In total, evictions from social housing cost the Welsh economy more than £24 million per year. This is not a positive use of public funds.

Both the financial and human cost of eviction makes a convincing case for the necessity of diverting at least some of this resource into developing an expansion of effective, support-based eviction prevention services. We found that eviction prevention programmes are likely to be cost-effective at a partnership level. This requires landlords to work, not in isolation as self-interested economic entities, but together, for the common good at a regional or even national level.

The findings from this study highlight areas of best practice as well as areas for improvement. Some of the stories and experiences of tenants suggest that there are lessons to be learnt by landlords, particularly in their approach to dealing with vulnerable tenants. The enduring attitude of landlords towards eviction – ‘any eviction is a failure’ - demonstrates that they are aware of the value of a social tenancy and the costs when this fails. This, then, begs the question, why are so many people still being evicted from social housing?

Social landlords vary in their approach and methods to eviction prevention and it is clear there is excellent work currently being undertaken in Wales. However, we have concerns that tenants are not receiving a consistent response to eviction prevention. As well as revealing different approaches between landlords, our study suggests that the aspirations of landlords with inclusive policies may not always trickle down to the frontline staff, leaving a chasm between policy ideals and actual practice on the ground. For example, while many landlords have pre-action policies that go above and beyond the minimum standard of the pre-action protocol, we also found evidence that the pre-action protocol is not always followed prior to someone ending up in court.

When it comes to something as fundamentally important as a person's home, it is wrong to tolerate inconsistency in this area. Tenants need a consistent, minimum standard of response from their landlord at an early preventative stage to save both the financial and personal trauma of taking a tenant to court and, in some cases, evicting them. We suggest that each case should not progress to the court stage until social landlords can provide evidence that they have employed a minimum standard of response and offered appropriate and sensitive solutions to the tenant. This will ensure consistency and fairness for tenants, while not proving an excessive burden on the many landlords who will already be fulfilling these minimum standards.

The importance of ensuring appropriate solutions to eviction prevention is clear from our findings. Why tenants engage – or more accurately, why they fail to engage – emerged as a major issue that requires future exploration. A lack of tenant engagement in eviction prevention work is the most cited reason for social landlords to progress to eviction stage.

Nevertheless, we fear that the 'failure to engage' reasoning has the potential to become a default for landlords, or even an excuse to be risk-averse, if they only employ a 'one size fits all' approach to motivating tenants to work with them towards solutions.

We found a number of methods can boost tenant engagement including: landlords adopting sensitive and appropriate contact with the tenant: using more 'carrot' and less 'stick' approaches and providing tenants with appropriate support for any current issues they might have that hamper successful engagement. Only when tenants' circumstances are looked at holistically, and appropriate prevention methods adopted, will landlords see their rate of tenant engagement improve.

Rather than an ad-hoc common-sense approach, we urge social landlords to adopt evidence-based approaches towards tenant engagement. In addition, it is overwhelmingly evident that there is a significant proportion of tenants who are incredibly vulnerable due to mental health issues. For these individuals, engagement may have to be redefined and expectations adjusted, to reflect the characteristics of their condition.

In this challenging financial climate, we are increasingly seeing social landlords under pressure as they attempt to balance their social obligations with their financial viability. Nevertheless, we hope that this report resonates with landlords and reaffirms their belief in the social ethos of the service they provide.

Welfare reform and austerity are clearly placing landlords under significant pressure. How they respond to this pressure may well define the role of the sector for years to come. Will it be a case of closing the door, putting the chain lock on and only opening it to tenants who are financially the fittest and perceived as the safest bet, thus resulting in a financially healthy sector, albeit one without a social heart? Will it result in increased conditionality in an effort to regulate tenants' conduct, whether in terms of finding work or adopting healthy lifestyles, or forcing them into other models of socially acceptable behaviour?

Or will landlords adhere to their social purpose by continuing to provide homes, security and life chances to those who need them: a purpose so fundamentally important that it cannot be overstated.

9: Recommendations

Financially inclusive lettings

We argue that more can be done to ensure that Welsh social housing is continuing to meet the needs of people on very low incomes. Our recommendation is that Welsh social landlords and Welsh Government work together to develop a Wales-wide approach to financially inclusive lettings. This would need to be developed in partnership with the sector but we suggest that it may include, for example:

- A standardised approach to assessing affordability, incorporating independent FCA-registered financial advisers where appropriate
- Parameters for acceptable use of rent in advance policies, with signposting to sources of help to ensure tenants don't start a new tenancy in debt
- Parameters for when people can be excluded from waiting lists because of past arrears, to ensure that where people are making a reasonable effort to pay off the debt, they are not excluded from the list
- An agreed common pathway for people refused a tenancy on affordability grounds, so they are proactively assisted into affordable alternative accommodation
- Recording and monitoring of the demographics of applicants refused a tenancy on affordability grounds, including protected characteristics.

We also argue that it must include a commitment by landlords to never deny a tenancy on affordability grounds if a tenant's rent is fully covered by Housing Benefit/UC, if there are no other suitable housing options available at the time.

Finally, we welcome the recent report from Community Housing Cymru and the WLGA on developing shared housing for people aged under 35. Work is already underway in the social sector to develop affordable housing for young people in light of the LHA cap on social rents. We recommend that all social landlords proactively address this upcoming challenge, looking at a variety of solutions including shared accommodation and low-cost, single units.

Avoiding unnecessary court actions

This research strongly suggests that the Pre-Action Protocol for Possession Claims by Social Landlords is not always followed. We recommend that the Welsh Government works with social landlords, tenants and the wider housing sector to explore the feasibility of new pre-action *requirements*, following the example of the Scottish Government. Pre-action requirements would ensure that tenants are not put through the stress and expense of court action unless it is genuinely a last resort. It would relieve pressure on Housing Solutions

teams, the courts and advice services. Landlords would need to provide the court with evidence that the requirements had been followed.

Specific requirements may include, for example:

- Referral to independent money and housing advice
- A support needs assessment
- Negotiating a realistic repayment plan
- An expectation that mandatory eviction grounds will never be used for rent arrears
- A requirement that landlords must undertake reasonable efforts to help tenants address any Housing Benefit issues or make an application for DHPs prior to notice being served
- Helping tenants manage rent payments by assisting them to open credit union 'jam-jar' accounts, or setting up Alternative Payment Arrangements under UC
- Early referral to local authority Housing Solutions services
- In the case of alleged ASB, referral to a preventative support project.

The aim of the requirements should be to establish an agreed minimum standard for all social landlords. It should, in no way, stifle creativity or hamper local, innovative approaches to eviction prevention.

Developing a knowledge base on eviction prevention

Engaging with tenants who are at risk of losing their home is often difficult. Landlords told us that what works for engaging one tenant will not necessarily work with another.

It was clear from our research that landlords are already employing particular specialist approaches to boost tenant engagement. However, these approaches are not always effective and can even be counter-productive, sending tenants even further into withdrawal and worsening any pre-existing mental health conditions. Some landlords routinely use the threat of eviction as a 'stick' to incentivise engagement. More generally, efforts to engage tenants, whether by 'sticks' or 'carrots' or other means, are not always based on robust evidence about what works, leading to much wasted effort.

We recommend that social landlords and the Welsh Government work together to improve the current knowledge base on eviction prevention and tenant engagement. There is much potential to learn from fields of knowledge such as behaviour change theory, which is currently generating useful insights in the areas of public health and sustainability, and apply these principles in a creative and experimental way in social housing.

Mental health emerged as a central theme in our research. In some cases, mental health conditions were not recognised by frontline staff, and in others, they were recognised but

nothing was done as a result. The relationship between mental health and engagement is a critical one for landlords to understand.

All frontline housing professionals should have training in how to identify potential mental health issues (and make referrals to a relevant healthcare professional) and work sensitively with people with mental health conditions. Even in the absence of an official diagnosis, frontline staff should be sensitive to the tenant's predicament and signpost, or refer, where unmet support needs are suspected. We recommend that all frontline housing teams have a named mental health professional contact, as is the case for local authority Housing Solutions teams under the Welsh Government Mental Health Delivery Plan.

Finally, we suggest that landlords may find it useful to share their approaches to prevention via an online central hub of good practice. This could be a place where landlords share what works for whom and when, in terms of eviction prevention. One option might be to host the hub in the housing section of the WLGA website (in development at the time of writing).

Supporting local authority Housing Solutions teams to prevent homelessness

Our study suggests a need for social landlords to work co-operatively in order to make alternatives to eviction financially worthwhile, sharing costs and risk at a regional or national level. We recommend that the Welsh Government takes a co-ordinating role to rebalance current spending on evictions towards improved availability of support-based, preventative services.

We recommend that more needs to be done to ensure that local authority Housing Solutions and Housing Benefit teams are working co-operatively. Our research found that there are a number of authorities in Wales where information on Housing Benefit claims is not shared with Housing Solutions. Addressing this lack of co-operation may require Welsh Government intervention.

We recommend that Supporting People Regional Collaborative Committees take note of the findings of this study when making future recommendations about local spending priorities.

Local authority homelessness transitional funding has been cut substantially in 2016/17, with further cuts expected in the next Welsh Government budget. This cut has already led to some authorities reducing their homelessness prevention budgets, which is likely to reduce authorities' ability to help people access the PRS. Welsh Government should preserve funding, at least at 2016/17 levels, to enable local authorities to deliver on the Welsh Government's legislation.

Appendix One: Explanation of how estimates for 2015-16 were reached

The tables below provide a detailed explanation of how estimates for 2015-16 were reached. It is based on the following assumptions:

- The housing stock in 2015-16 is the same as 2014-15
- The overall average percentage change between 2010-11 and 2015-16 can be applied equally across RSLs and local authority landlords
- The ratio between families with children and families without children who were evicted was the same in 2015-16 as 2010-11.

Please also note that the estimates combine data from a number of different sources, e.g. Ministry of Justice data and Welsh Government. These deploy different methodologies and so may not compare like-with-like. As a result, the figures should be treated with caution.

Detailed calculations for RSLs

Eviction risk	2010-11 (actual)		Uplift applied	Estimates for 2015-16	
	Number	Per cent		Number	Per cent
Total social housing stock⁹⁰	142,179		<i>Actual data used for 2014-15. So one year out of date</i>	143,768	
Total possession orders	1,703⁹¹	1.2%	-13.4% - see figure 2	1,475	1.0%
For ASB	84	0.1%	-13.4% - see figure 2	73	0.1%
For rent arrears	1,609	1.1%	-13.4% - see figure 2	1,394	1.0%
For other reasons	10	0.0%	-13.4% - see figure 2	9	0.0%
Total warrants	936⁹²	0.7%	+5.7% - see figure 2		0.7%

⁹⁰ <https://statswales.wales.gov.uk/Catalogue/Housing/Social-Housing-Stock-and-Rents/totalsocialhousingstock-by-area-providertype>

⁹¹ <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions/PossessionOrders-by-Landlord-PossessionType>

Eviction risk	2010-11 (actual)		Uplift applied	Estimates for 2015-16	
	Number	Per cent		Number	Per cent
				989	
Total left property	423	0.3%	+22.2% - see figure 2	517	0.4%
Total remained in property	513	0.4%	989 minus 517	472	0.3%
Total evictions	423⁹³	0.3%	<i>Estimate of number who left property</i>	517	0.4%
Families without children	277	0.2%	<i>Assumes same ratio as 2010-11</i>	339	0.2%
Families with children	146	0.1%	<i>Assumes same ratio as 2010-11</i>	178	0.1%

⁹² <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions/EvictionWarrantsGranted-by-Landlord-Eviction>

⁹³ <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions/TenantsEvictedOrLeftProperty-by-Tenancy-FamilyType>. Includes those who left property before being evicted.

Detailed calculations for local authority landlords

Eviction risk	2010-11		Uplift applied	Estimates for 2014-15	
	Number	Per cent		Number	Per cent
Total social housing stock⁹⁴	88,851		<i>Actual data used for 2014-15. So one year out of date</i>	88,171	
Total possession orders	1,634⁹⁵	1.8%	<i>-13.4% - see figure 2</i>	1,415	1.6%
For ASB	78	0.1%	<i>-13.4% - see figure 2</i>	68	0.1%
For rent arrears	1,517	1.7%	<i>-13.4% - see figure 2</i>	1,314	1.5%
For other reasons	39	0.0%	<i>-13.4% - see figure 2</i>	34	0.0%
Total warrants	1,080⁹⁶	1.2%	<i>+5.7% - see figure 2</i>	1,142	1.3%
Total left property	325	0.4%	<i>+22.2% - see figure 2</i>	397	0.5%
Total remained in property	755	0.8%	<i>1,142 minus 397</i>	744	0.8%
Total evictions	325⁹⁷	0.4%	<i>Estimate of number who left property</i>	397	0.5%
Families without children	221	0.2%	<i>Assumes same ratio as 2010-11</i>	270	0.3%
Families with children	101	0.1%	<i>Assumes same ratio as 2010-11</i>	123	0.1%

⁹⁴ <https://statswales.wales.gov.uk/Catalogue/Housing/Social-Housing-Stock-and-Rents/totalsocialhousingstock-by-area-providertype>

⁹⁵ <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions/PossessionOrders-by-Landlord-PossessionType>

⁹⁶ <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions/EvictionWarrantsGranted-by-Landlord-Eviction>

⁹⁷ <https://statswales.wales.gov.uk/Catalogue/Housing/Possessions-and-Evictions/TenantsEvictedOrLeftProperty-by-Tenancy-FamilyType>. Includes those who left property before being evicted.

Eviction risk	2010-11		Uplift applied	Estimates for 2014-15	
	Number	Per cent		Number	Per cent
Family type unknown	3	0.0%	<i>Assumes same ratio as 2010-11</i>	4	0.0%

Appendix Two: Costs of eviction-prevention programmes and cost benefit analysis

Costs of eviction prevention

Shelter Cymru identified seven programmes designed to prevent evictions. These are:

1. AmicusHorizon Homes – Financial Inclusion Team
2. Dundee Families Project
3. Lasting Solutions – Charter Housing/Solas Cymru
4. Shelter Valleys Inclusion Project
5. Glasgow Housing Association Tenancy Sustainment Strategy
6. Bron Afon Community Housing
7. Glasgow Housing First – Turning Point Scotland.

This section provides summary information about each of these programmes with a particular focus on (a) costs of running the programme and (b) evidence of the scale of impact on reducing the prevalence of evictions.

As noted in the main report, 95% of possession orders are served as a result of rent arrears, with the remaining 5% resulting from ASB. The literature highlights, however, that these statistics don't reflect the wide range of needs that need to be supported in order to tackle rent arrears and/or ASB. The seven prevention programmes highlighted above go some way in demonstrating the range of need as both immediate term and long-term interventions are represented. The support provided ranges from brief, one-off interventions (such as providing safe financial loans and/or budgeting advice) up to intensive, holistic family interventions, addressing a range of vulnerability factors such as ASB.

Overview of profiles of eviction-prevention programmes

This section provides a profile for each of the seven prevention programmes highlighted above, drawing on published data/evidence. The tables profile:

- Name of programme
- Organisations involved
- Description of programme
- Whether the programme involves RSLs only, local authority housing only or both
- Target groups
- Number of households worked with

- Intensity and duration of support
- Costs per participant/household
- Outcomes achieved
- Any cost-benefit judgements reached by the literature.

AmicusHorizon Homes – Financial Inclusion Team⁹⁸

AmicusHorizon Homes – Financial Inclusion Team	
Organisation(s) involved	AmicusHorizon Homes
Description	The Financial Inclusion Team is part of the organisation's wider Financial Inclusion Strategy. Together, these have been designed to improve the financial standing of residents and avoid any potential negative effects of Welfare Reform. The Financial Inclusion Team itself consists of five area-based staff with one manager. The team provides support and advice to households suffering from multiple debts or serious financial problems. Support includes: • Benefits support, advice around welfare reform • Support to get suitable bank, building society or credit union accounts, savings, loans and insurance products • Help to maximise the money coming into the home, including benefits check-ups and support to source the cheapest utilities providers • Co-ordinate money advice and training, improving basic skills • Provide access to independent free advice for debt problems.
RSL/ LA ⁹⁹ / Both	RSL

⁹⁸ AmicusHorizon Financial Inclusion Strategy 2012-15 Available at: <http://www.amicushorizon.org.uk/AmicusHorizon/media/AMHMediaLibrary/Files/PDFs/Policies%20and%20Strategies/Financial-inclusion-strategy.pdf> and <http://www.amicushorizon.org.uk/CHttpHandler.ashx?id=15517&p=0>

⁹⁹ Local Authority

AmicusHorizon Homes – Financial Inclusion Team	
Target groups	The work of the Financial Inclusion Team is focused on those suffering from multiple debts or serious financial problems who are at risk of losing their homes.
Number of households worked with	In 2014, AmicusHorizon reported that the Financial Inclusion Team worked with 1,160 cases (overall period for data collection not specified). ¹⁰⁰
Intensity/ duration of support	Higher level support in first 12 weeks, then <i>ad hoc</i> support as needed.
Costs per participant	No information available.
Outcomes achieved	160 fewer court cases for rent arrears in 6 months saving £40,000 in court costs. Tenants supported to secure a total of £2.5m in extra income (timeframe not provided). In addition, Amicus Horizon report that there was a 100% client satisfaction rate for the Financial Inclusion Team and no household increased their arrears despite Welfare Reform¹⁰¹. In their 2014/15 annual report, Amicus Horizon state that rent arrears were their lowest ever at 3.23%, against a target of 3.37%, stating that they have reduced evictions for the third year in a row and sourced £2.1m support funding for residents via the financial inclusion team.
Cost-benefit judgements reached	No overall cost-benefit judgements made in published literature.

¹⁰⁰ Source: AmicusHorizon - Promoting financial inclusion through innovation. Housing Technology Conference – 26/02/2014.

¹⁰¹ Source: AmicusHorizon - Promoting financial inclusion through innovation. Housing Technology Conference – 26/02/2014.

Dundee Families Project¹⁰²

Dundee Families Project	
Organisation(s) involved	The project is run by NCH Action for Children Scotland in partnership with Dundee Council Housing and Social Work Departments.
Description	Support is provided at three levels – core, dispersed, and outreach. Families at most need are temporarily accommodated in a residential ‘core’ block, catering for up to four families. Others were supported in ‘dispersed’ family intervention tenancies, with an outreach service offering a more preventative approach to ASB and eviction. Staff provide 24-hour support, including group work and counselling. At the time, the team consisted of: Project Manager, 1 Deputy, 7 Social Care Workers, 4 Relief Social Care Workers, 1 Administrative Assistant and 1 Domestic.
RSL/ LA/ Both	LA and Action for Children Scotland.
Target groups	Support families with ASB who at risk of homelessness or who are already homeless.
Number of households worked with	Three types of support were provided: • ‘Core’ block – up to four families • ‘Small number’ of dispersed tenants who have moved out of core accommodation • Outreach service to tenants in existing accommodation at risk of eviction. Over four years (November 1996 to October 2000), 126 referrals were received, 69 cases were accepted, of which, 56 are now closed. 33 cases were considered successful.

¹⁰² Evaluation of the Dundee Families Project, September 2001, Dillane, J., Hill, M., Bannister, J., Scott, S., University of Glasgow <http://www.gov.scot/Resource/Doc/158816/0043123.pdf>

Dundee Families Project	
Intensity/ duration of support	Various average duration depending on type of support offered. • For the 11 'core' families considered as part of the evaluation, support ranged from 4 to 30 months, with an average of 19 months • For the 13 'dispersed' families, support ranged from 1.5 to 20 months, with an average of 13 months • For the 32 'outreach' families, support ranged from 1.5 to 20 months, with an average of 8 months.
Costs per participant	Operating costs of the project were approximately £345,000 per annum. These costs enabled the project, over the course of the programme, to examine 126 referrals, of which, 69 became cases and 56 were closed. Of these, 33 (59%) had a successful outcome (see below).
Outcomes achieved	In total for the evaluation, 59% of cases were classed as successful (33 out of 56 closed cases), i.e. most or all major objectives achieved. The evaluation report presents further evidence on outcomes using a case study approach. It suggests that for the two core cases worked with during a typical year, the following were avoided: • Both families avoided eviction • Three out of the eight children across the two families would have been placed in residential school for one year • Five out of eight children across the two families would have been placed in foster care for one year • Both families would present as homeless. For the nine dispersed/outreach cases, the following would have been avoided: • Five out of nine avoided being evicted • Two out of the 26 children across the nine families avoided being placed in residential schools for one year • Six children would have avoided being placed in foster care.

Dundee Families Project	
Cost-benefit judgements reached	The evaluation report uses the above case studies to calculate the estimate savings incurred through intervention¹⁰³: - Two core cases: projected costs without DFP = £233,200 pa. <u>Breakdown of costs:</u> Eviction Process £21,400 Homeless presentations £3,800 Residential school £156,000 Foster Care: £52,000 - Nine dispersed cases: projected costs without DFP = £229,400 pa. <u>Breakdown of costs:</u> Eviction Process £53,500 Homeless presentations £9,500 Residential school £104,000 Foster Care: £62,400 Total savings: £462,600 - £345,000 = £117,600 pa

¹⁰³ Unit costs used: Housing Officer: £30 per hour, costs to the landlord of more complex defended cases: £6,500; costs to Scottish Legal Aid Board for the defence: £2,500; Sheriff Court costs: £1,700. The total cost of an eviction: £10,700. Dundee Homeless Persons Unit costs of processing a complex homeless application: £1,900. Placing a child in foster care: £200 per week. Cost of placing a child in a residential school or a children's unit: £1,000 per week.

Lasting Solutions¹⁰⁴

Lasting Solutions	
Organisation(s) involved	Charter Housing, Solas Cymru (part of Seren Group)
Description	Lasting Solutions is a family intervention project, which provided intensive and holistic support for families with complex needs.
RSL/ LA/ Both	RSL
Target groups	Families who have complex needs. All families included in the evaluation were at risk of eviction.
Number of households worked with	Support for up to seven families at a time.
Intensity/ duration of support	Support duration ranges from between 6 and 18 months, with a 'typical' case lasting for 12 months, with an average of 9 hours support per week.
Costs per participant	The cost of the project is £88,415 per year. For seven families this equates to £12,630 per household per annum.
Outcomes achieved	Reduction in police call outs. For instance, for three families there were 74 call outs in the year previous to FIP involvement. In the first six months of support, this reduced to 17 call-outs. Assuming no further reduction in the following six months, this is 34 call-outs in the year, a reduction of 54%. 100% of families supported by Lasting Solutions who were at risk of eviction had their tenancies sustained, and 100% of families reduced, or ceased, ASB. The project also prevented one, six-month custodial sentence, one child becoming looked after and helped three family members into employment, education or training.
Cost-benefit judgements reached	The evaluation estimates a net rate of return on investment of 426%, equating to savings of £465,000 per annum. The report estimates savings of £65,240 per year as a result of sustaining tenancies for seven families (£9,320 per family) The savings of £465k per annum relate to housing, ASB,

¹⁰⁴ Lasting Solutions Outcome Evaluation Cordis Bright (2011).

Lasting Solutions	
	crime, social care (e.g. avoidance of taking children in to care) and avoidance of NEET (not in education, employment or training), but excludes any savings for impact on mental health. <u>Breakdown of costs:</u> Sustaining tenancies for seven families £65,240 (£9,320 per family) Preventing three children engaging in ASB £46,710 (£15,570 per child) Preventing a six month custodial sentence in a secure unit £59,650 Preventing one child from becoming Looked After £41,400 Preventing three family members from becoming NEET £252,000 (£84,000 per person)

Shelter Cymru Valleys Inclusion Project (VIP)¹⁰⁵

Shelter Valleys Inclusion Project (VIP)	
Organisation(s) involved	Established by Shelter Cymru, working in partnership with Caerphilly (CCB) and Rhondda Cynon Taff (RCTCB) Councils.
Description	The Valleys Inclusion Project (VIP) aims to prevent homelessness by addressing ASB and social exclusion in Caerphilly and Rhondda Cynon Taff. Project Workers worked independently and with agencies already operating in the two areas to undertake a detailed assessment of service users' needs to develop a programme to address these needs. Support was tailored to individual needs. Examples of support provided include support with alleged ASB, emotional support, assistance to access services, financial management advice, mental health support and parenting advice.
RSL/ LA/ Both	Both
Target groups	Families engaging in ASB and at risk of homelessness.

¹⁰⁵ Shelter Cymru Valleys Inclusion Project, Final Evaluation Oct 2010 to Dec 2011 and potential cost savings Nov 09 to Dec 11.

Shelter Valleys Inclusion Project (VIP)	
Number of households worked with	25 families supported over 3 years. Over this period, 10 cases remained open and 15 were closed.
Intensity/ duration of support	The average length of support is 11 months.
Costs per participant	Cost per household is £19,780 based on an average cost per household per month of £860 (23x£860, as this family had 23 months of VIP support).
Outcomes achieved	The report suggests that: • ASB either ceased or was reduced in 93% of cases (out of 15 cases, 12 ceased ASB and two reduced) • Homelessness was prevented in 73% of cases (11 out of 15 cases had homelessness prevented, three continued with relatively high risk and one household lost contact).
Cost-benefit judgements reached	The costs of not intervening were estimated to be £63,430 per household. <u>Breakdown of costs:</u> ASBO: £4,465 Arrest: £1,672 Magistrates Court: £615 Neighbourhood dispute: £970 Eviction for ASB: £7,743 Two children taken into care for one year: £47,965 The evaluation estimates that the cost of the intervention was £19,780 per household. This results in potential cost savings of £43,650 per household. Overall, the report concludes that Shelter VIP could create £349,200 (£43,650x12 families) in savings per annum compared to non-intervention. These savings include housing, ASB, crime and social care (e.g. LAC) but excludes any savings for impact on mental health, substance abuse or NEET.

Glasgow Housing Association Tenancy Sustainment¹⁰⁶

Glasgow Housing Association Tenancy Sustainment ¹⁰⁷	
Organisation(s) involved	Glasgow City Council and Glasgow Housing Association.
Description	This programme started in 2003. It involved GHA taking over responsibility for 80,000 homes from Glasgow Council. GHA would upgrade housing stock and improve housing management. It aimed to respond to research that showed that a quarter of lets made to homeless and waiting list applicants break down within a year. The main risk factors which increased the risk of tenancy failure were: • Being allocated a home in an unwanted area • Dissatisfaction with property condition • The inability to secure adequate furniture and equipment • Suffering ASB and harassment • Debt problems • Lack of support. The strategy is principally about raising awareness of these issues and improving signposting by GHA staff to agencies/services who can help address issues/concerns faced by residents.
RSL/ LA/ Both	RSL and LA
Target groups	All tenants, with particular targeting of those who are likely to have early tenancy termination.

¹⁰⁶ Pawson, H. et al (2006) Investigating Tenancy Sustainment in Glasgow, Heriot-Watt University.

¹⁰⁷ Sources: <http://www.gha.org.uk/content/mediaassets/doc/TenancySustainmentStrategy2007.pdf>

Glasgow Housing Association Tenancy Sustainment ¹⁰⁷	
Number of households worked with	The strategy is aimed at improving support to tenants in all 80,000 homes. It has a particular focus on those at risk of losing their tenancy. Research conducted by GHA in 2005 showed that 20% of GHA permanent lettings are terminated within a year and that 2% of all early terminations resulted from eviction. In addition, excluding transfer moves, 25% of GHA tenancies are terminated within 12 months.
Intensity/ duration of support	Information not available.
Costs per participant	Information not available.
Outcomes achieved	A report published in 2009¹⁰⁸ suggested that: • Early tenancy terminations had dropped from 24% to 18% of new lets • The number of notices seeking possession that were served “dropped dramatically” (no figures provided) • Rent arrears reduced from 5.14% of the debit in 2007/08 to 4.05% (a reduction of over £2 million).
Cost-benefit judgements reached	The research highlights that every tenancy termination avoided saves the GHA an average of £1,328 in repairs, security and lost rents. Out of every 100 new lettings, therefore, the strategy is potentially helping to save £7,968 (i.e. reduction by six evictions for every 100 lettings = 6x£1,328).

¹⁰⁸

http://scotland.shelter.org.uk/_data/assets/pdf_file/0020/191207/preventing_homelessness_sustaining_tenancies.pdf

Bron Afon Community Housing¹⁰⁹

Bron Afon Community Housing	
Organisation(s) involved	Bron Afon Community Housing, Charter Housing and Torfaen County Borough Council.
Description	One of six pilot programmes to understand the impact of implementing direct payments element of UC. The pilot lasted for 18 months (to November 2013) and involved two elements: • Piloting the direct payment element of UC. A previous housing association that had piloted direct payments saw arrears rise by 80% • Piloting an integrated plan of debt and tenancy support aimed at reducing the risk of tenants getting into arrears.
RSL/ LA/ Both	RSL
Target groups	Particular focus on tenants in rent arrears.
Number of households worked with	The pilot had 1065 tenants within the project – 754 direct payments (including 35 who were switched forward to direct payments again) and 304 switched back to landlord payments (mainly as a result of consistent underpayment).
Intensity/ duration of support	Tenants who were switched back to landlord payments from direct payments were provided with support in the first phase of the project. In the second phase, all new tenants who were in receipt of Housing Benefit, and those on direct payments who were at 'tipping point', were offered support. Support needs were initially focussed on budgeting, however, this moved to tenancy support as wider needs were identified. No indication is provided on intensity or duration of support.
Costs per participant	Limited data is provided on costs of running the programme. The resources note a substantial increase in support/contact provided, e.g. 100% increase in interactions with tenants, 80% increase in outbound calls, fourfold increase in personal visits. The report notes some of the additional costs incurred. An example is provided that for one month, 83 reminder text

¹⁰⁹ Simpson, I. Welsh Housing Quarterly, A Year of Welfare Reform –Direct Influence. Available at: <http://www.whq.org.uk/the-magazine/issue/94/a-year-of-welfare-reform-direct-influence/>

Bron Afon Community Housing	
	messages were sent at a cost of £18, which resulted in payments totalling £2,600 and a further £500 was recovered for the price of 10 late payment texts. The report also notes that a larger team was needed. The final shape of the team was as follows: one payments co-ordinator, three Personal Budgeting Support Officers, and two Income Recovery Officers. However, no information on the original size of the team is provided.
Outcomes achieved	In the initial phase of the project, those tenants within the project owed, on average, £77 more than those not in the pilot, so direct payments still increased indebtedness. In the extended phase of the project, where support was broadened, the following impact was reported: • Arrears amongst the 32 new tenants who received support were on average four times less than for new tenants outside the project • The level of arrears for tenants who received support after reaching the 'tipping point' fell by 4%, in contrast to a rise of 7% amongst those outside the project. Across the six pilot areas¹¹⁰, a clear picture emerged of a distinct and significant drop in rent payment rates when tenants first migrated to direct payment. Payment rates then improved dramatically over time, stabilising at slightly below both baseline and comparator rates: • 2.2% lower payment rates amongst tenants on direct payments compared to comparator not on direct payments • 2.1% less rent paid than if direct payment had not been introduced • 95.5% of tenants on direct payments paid all rent owed compared to 99.1% of those not on direct payments (3.6% less). Controlling for other factors, the overall net additional impact

¹¹⁰ Direct Payment Demonstration Projects: Key findings of the programme evaluation Research Report 890, Dec 2014, DWP available at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/388565/rr890-direct-payment-demonstration-projects-key-findings-of-the-programme-evaluation.pdf

Bron Afon Community Housing	
	of direct payment was 5.5% less rent paid when on direct payment i.e. tenants paid 5.5% less rent, on average, than they would have done had their Housing Benefit been paid direct to their landlord. However, the net additional impact reduced dramatically over time from 15.7% less rent paid in the first three payment periods, to 2.1% less rent paid in payment later periods.
Cost-benefit judgements reached	No overarching cost-benefit analysis is available as the costs of delivering direct payment are unknown. Pilot projects felt that calculating costs would not be useful as costs for supporting the actual roll out of UC would be significantly different: they would have less resource to devote to it, and structures and processes in the pilot projects would not be replicable for UC roll out.

Glasgow Housing First, Turning Point Scotland¹¹¹

Glasgow Housing First, Homeless Tenancy Provision	
Organisation(s) involved	Turning Point Scotland
Description	Three-year pilot (Oct 2010 – Sept 2013), placing homeless individuals directly into independent tenancies in Glasgow with no requirement to progress through transitional housing programmes. This facilitates access to community support, health care and social benefits. A range of outreach support is provided by Turning Point including; tenancy management, budgeting, personal safety, cooking and food shopping. Peer Support Workers who have had similar personal experiences also work with residents to encourage trust, friendship and engagement with local recovery services. The service consists of six staff: a Service Manager, Service Co-ordinator, Assistant Service Co-ordinator and three Peer Support Workers.
RSL/ LA/ Both	RSL
Target groups	Homeless individuals with active substance misuse problems (drugs, alcohol, poly-substance misuse) in Glasgow.
Number of households worked with	22 individuals.
Intensity/ duration of support	Support was provided for the duration of the tenancy. At the end of the pilot period, there had been no evictions. Two users lost their tenancy (one as a result of serving a long prison sentence and so losing Housing Benefit and a second gave theirs up after they were victimised by other members of the drug-using community).
Costs per participant	No information available.
Outcomes achieved	Sustained positive change 50% (11 out of 22 individuals): substance misuse stabilised or reduced/ceased, improved physical and mental health and prior involvement in criminal or street culture activity terminated.

¹¹¹ <http://www.turningpointscotland.com/what-we-do/homelessness/glasgow-housing-first/>

Glasgow Housing First, Homeless Tenancy Provision	
	Fluctuating Experiences 27% (6 out of 22) – periods of relative stability have been punctuated by slips on the journey to recovery (e.g. increased substance misuse and deterioration in mental health). Little observable change: 23% (5 out of 22) – little change to most outcome measures.
Cost-benefit judgements reached	Housing First was first established in USA for which some cost-benefit data is available. Crisis 2010 report highlights an example cost-benefit study in relation to savings, just on total emergency related costs (such as use of shelters and hospital emergency rooms) which decreased by 73%, or an average of £4,745 per client (£3,338), in 24 months of participation.¹¹²

¹¹² Staircases, Elevators and Cycles of Change 'Housing First' and other housing models for homeless people with complex support needs, Johnson, S. and Teixeira, L. Crisis 2010.

Cost-benefit analysis

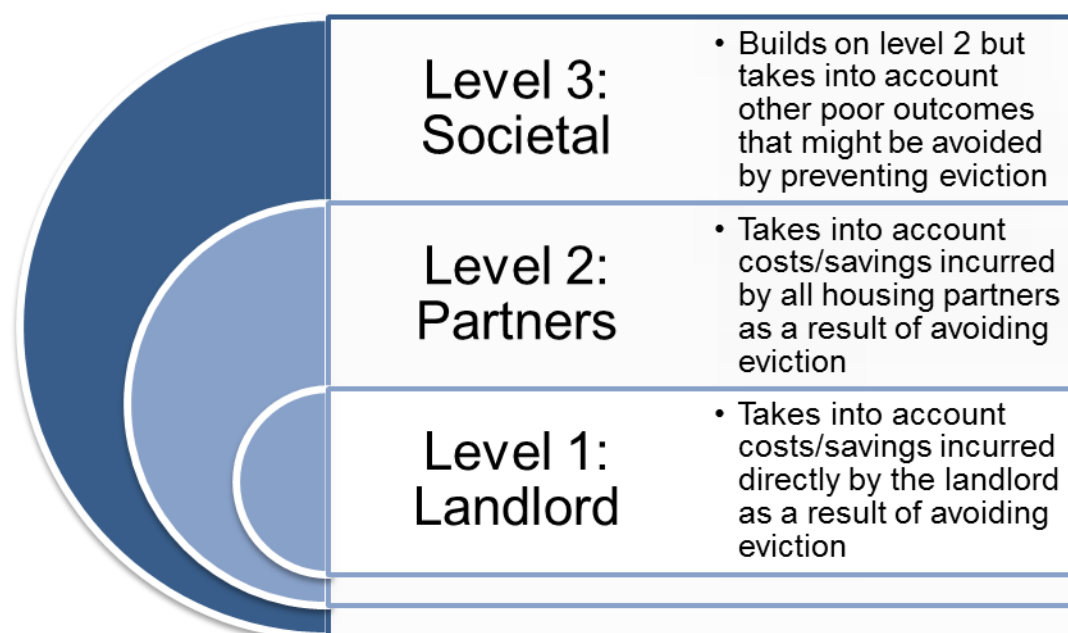
A number of the projects detailed in this report have undertaken a cost-benefit analysis of some kind. However, they often use different approaches and different tariffs. As a result, the findings are not comparable. This section seeks to improve comparability between projects by applying a consistent methodology to a cost-benefit analysis. It does this by using the evidence collected via evaluations and then applying consistent tariffs¹¹³ to poor outcomes that have been prevented.

The calculations detail three different levels of cost-benefit analysis:

- i) **Landlord:** The extent to which direct savings accrued by the landlord outweigh costs of delivering the programme. A programme which has a positive cost-benefit analysis at this level would be worthwhile for a landlord to implement unilaterally. This is based on £8,169 as the direct saving to the landlord of avoiding eviction.
- ii) **Housing partners:** This cost-benefit analysis takes into account the savings that might be achieved by all housing partners who are directly affected by a household being evicted, i.e. landlord and local authority. Savings are based on research presented in this report as being directly attributable to eviction. A programme which has a positive cost-benefit analysis at this level would likely be worthwhile for a landlord in partnership with the local authority to implement. This is based on £8,169 as the direct saving to the landlord of avoiding eviction + £16,186 as the saving to the local authority as a direct result of avoiding eviction.
- iii) **Societal:** This cost-benefit analysis seeks to take into account all savings that might be achieved locally by the full range of partners who may be connected, in some way, to the household being evicted. A programme which has a positive cost-benefit analysis at this level would be worthwhile for a landlord, local authority and wider partners (e.g. children's services, NHS) to implement. This builds on level 2 but also incorporates other poor outcomes that evaluations have highlighted as being avoided (e.g. children not being taken into care, avoidance of poorer maternal mental health). Where these are detailed, then the tariffs from the Troubled Families Cost Database have been used.

This is summarised in the diagram below.

¹¹³ Which are used in the main body of the report.



Limitations

Although we have applied a consistent methodology to the cost-benefit analysis, there remain limitations to the calculations. The main one is that not all evaluations of different programmes use the same methodology and, in particular, do not necessarily measure themselves against the same outcomes. For instance, not every programme measures the extent to which they are preventing families with children being taken into care. As a result, the scale of savings achieved can vary significantly between programmes.

Secondly, a positive economic cost-benefit analysis only forms part of the rationale for pursuing prevention initiatives. The moral aspect, or simply 'doing the right thing', is another dimension to which it is difficult to attach financial costs.

Calculations

The table below summarises the results of the cost-benefit analysis that we have undertaken. The detailed calculations are available on request.

Note: a positive figure shows that savings are higher than costs (so, positive cost-benefit); a negative figure shows that costs are higher than savings (so, negative cost-benefit).

	Level 1: Landlord		Level 2: Partners		Level 3: Societal	
	<i>Per cohort</i>	<i>Per participant</i>	<i>Per cohort</i>	<i>Per participant</i>	<i>Per cohort</i>	<i>Per participant</i>
Amicus Horizon	Insufficient data	Insufficient data	Insufficient data	Insufficient data	Insufficient data	Insufficient data
Dundee	- £1,190,382	-£21,257	- £828,868	-£14,801	£113,888	£2,034
Lasting Solutions	-£72,290	-£10,327	£41,013	£5,859	£169,893	£24,270
Shelter Valleys	-£400,122	-£16,005	- £222,885	-£8,915	£357,361	£14,294
Glasgow Tenancy Sustainment	Insufficient data	Insufficient data	Insufficient data	Insufficient data	Insufficient data	Insufficient data
Bron Afon	Insufficient data	Insufficient data	Insufficient data	Insufficient data	Insufficient data	Insufficient data
Glasgow Housing First	-£264,132	-£12,006	£91,960	£4,180	£246,165	£11,189

Conclusion

The cost-benefit analysis suggests that two programmes create sufficient savings at level 2, that is, they recoup all direct costs that can be attributable to eviction. These are: Glasgow Housing First, which saves £4,180 net per participating household, and Lasting Solutions, which saves £5,859 net per participating household.

All four programmes, for which we have data, have a positive cost-benefit outcome at level 3, that is, they recoup costs at a societal level. In terms of net saving per participating household, the most successful is Lasting Solutions at £24,270 per participating household, followed by Shelter Valleys at £14,294 per participating household.

We conclude from this that programmes are most successful (from a cost-benefit perspective) when they seek to not only avoid eviction but also seek to avoid other poor outcomes that may be connected to eviction, e.g. children being taken into care and substance misuse.