

Working together to end homelessness from social housing

March 2021

Shelter Cymru

www.sheltercymru.org.uk

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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.

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.

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

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Introduction

Losing one's home is a very significant event, and likely to be even more frightening and traumatic if it results in homelessness. Becoming homeless from social housing can be seen as a failure of housing and wider systems that aim to enable people, including vulnerable people, to live in safe and secure long term homes.

This report is informed by the experiences of some people who have been very close to losing their social homes, and the work of social landlords and other organisations in helping to prevent homelessness from social housing.

Our research found a lot of evidence of social landlords and partners trying to prevent homelessness. It also found that social landlords can sometimes face significant challenges in establishing communication with tenants who are at serious risk of losing their home.

In response to these findings, the report aims to be a useful tool, with suggestions and new thinking. It contains suggestions of the principles behind preventing homelessness from social housing and practical examples and ideas of how these could be implemented. It also contains tentative new models and proposals of how we can help more people to keep their homes and end evictions from social housing into homelessness.

Policy context

The Housing (Wales) Act 2014 introduced a fundamental reform to homelessness legislation which focusses on preventing homelessness and reducing the risk of people losing their homes. The Act includes a legal duty on social landlords to cooperate with local authority homelessness services in the discharge of their duties. More broadly the Act has promoted a culture change across the Welsh housing sector in line with the spirit of the legislation, which is about collaborative, person-centred approaches, and working beyond the legal minimum so that over time, the legislation itself becomes an emergency backstop.

The Welsh Government is committed to ending evictions from social housing into homelessness. As part of its five year rent settlement with social landlords for 2020-25 it agreed with representative organisations that ***'social landlords will strengthen their approaches designed to minimise all evictions and eliminate evictions into homelessness.'*** [1]

The Homelessness Action Group (HAG)'s work in 2019-20 to set a way forward to address homelessness in Wales reinforced the need to end evictions from social housing into homelessness. In its report in July 2020 it recommended that:

'Welsh Government, housing associations and stockholding local authorities should agree and monitor delivery to cease all evictions into homelessness from social housing, and ensure that allocations policies do not exclude people experiencing homelessness or at risk of homelessness by ensuring 'reasonable preference' for people in this situation. Partners who deliver support services should be part of the pact between partners to end social housing evictions into homelessness that we recommended in our previous report [2] ***(Ending homelessness report, Recommendation 7f*** [3]***).'***

The HAG also reinforced that homelessness is not just a housing issue, and that there needs to be a cross-public services response to end homelessness, including key partners such as health services. It recommended a regional, multi-agency approach to housing and homelessness through Regional Partnership Boards.[4]

Definition of homelessness

The definition of homelessness that has been used in this report is the one recommended by the Welsh Government for service planning purposes: 'Where a person lacks accommodation or where their tenure is not secure'.[5]

Background

During the autumn of 2020 and early 2021 Shelter Cymru worked with Wales and West and Clwyd Alyn housing associations to consider good practice and learning to improve the prevention of homelessness amongst tenants of social housing. Wales and West has over 12,500 homes in 15 local authorities in Wales; and Clwyd Alyn has over 6,000 homes in seven local authorities in north and mid Wales.

The research was steered by a project group, which included representatives of the two housing associations, Community Housing Cymru (CHC; the representative body of not-for-profit housing associations in Wales), the Welsh Local Government Association (representing local government), and Oak Foundation who funded the work.

[1] https://whq.org.uk/2019/12/19/five-year-social-housing-rent-settlement-revealed/

[2] https://gov.wales/sites/default/files/publications/2020-11/homelessness-action-group-report-july-2020.pdf

[3] https://gov.wales/sites/default/files/publications/2020-03/homelessness-action-group-report-march-2020_0.pdf

[4] https://gov.wales/sites/default/files/publications/2020-11/homelessness-action-group-report-july-2020.pdf
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[5] https://gov.wales/sites/default/files/publications/2019-03/allocation-of-accommodation-and-homelessness-guidance-for-local-authorities.pdf

Methodology

The research methodology comprised three elements.

The first element was conducted by a researcher who had a dual role as a housing law case worker, and was able to offer independent housing advice. This involved trying to contact 16 tenants; eight from Wales and West and eight from Clwyd Alyn. All were, or had been, at serious risk of losing their tenancies. Four had been helped to move home to avoid eviction, and 12 had been given a Notice of Seeking Possession (NSP) or been at risk of being served a NSP.

Six tenants contributed to the research, three from each housing association. Four were women and two were men, with an age range from early 30s to mid-50s. All had children, some of whom were not living with them due to separation from the other parent or having been taken into care. One tenant was living with his partner and their children. Two were in paid work and four were not in work due to unemployment or ill health. One person had lost his job due to the impact of the Covid pandemic on his workplace. All of the tenants we spoke to had serious issues with their tenancy, and most were experiencing other very pressing difficulties. This impacted on the extent of research information it was appropriate to ask and collect. All of the tenants who contributed to the research were supported with their housing situation and still have their tenancies.

Of the ten tenants who did not participate in the research, they said they did not want to be involved or did not respond to a minimum of five attempts by the researcher to make contact.

The second element of the work involved desk top research to find examples of social landlords' practice and initiatives to prevent tenants from becoming homeless.

The third element involved semi-structured interviews with representatives of 18 organisations; ten housing associations working mainly in north and south Wales, two housing associations in England, four local authorities in Wales and one in England, and one housing related support provider. The interviews provided information and examples of approaches to preventing social housing tenants from becoming homeless.



Using the findings to inform the report

During the research we found consistent themes arose from both tenants' lived experiences and staff's experiences and observations.

Section 1 of the report draws together these themes into six key principles of how tenancy sustainment can be promoted and potential homelessness prevented. Whilst a relatively small number of tenants participated in the research, the strong and consistent messages from tenants ensured their voices had a strong influence in determining the principles, and the related models, set out in this report. The six principles are:

Principle 1: Create the right culture

Principle 2: Prevention and early intervention

Principle 3: Person-centred, not process driven

Principle 4: Work in partnership – internally and externally

Principle 5: Fully utilise homelessness prevention initiatives

Principle 6: Persevere and continue trying to help

Under each principle, there is at least one example of an organisational practice or anonymised case example from a tenant's perspective. There are more examples at the end of the report in Appendix 1. The location of examples within the report is not an indicator of importance; it is simply intended to make it easier for the reader to digest and apply the core principles and models we set out.

Section 2 of the report brings together the learning from the principles, organisational practice and case examples to propose a tentative, three-stage model of how social landlords and multi-agency partners could end homelessness from social housing.



Section 1:

Six Principles to End Homelessness from Social Housing

Principle 1: Create the right culture

During our research, we were frequently told that the culture created within organisations determines so much about the approach taken by staff and the service that tenants receive. Some tenants told us about the help they had been given, the way in which they had been spoken to, and how they felt about their landlords' approach. It highlighted the importance that organisational culture and values play in a response to sustaining tenancies and preventing homelessness.

Organisational culture is usually determined by its leadership. Leadership of housing associations is at a Board and CEO/senior management level; leadership in the management of council housing is at a Cabinet, Committee, Managing Director/CEO and senior management level. The direction and tone set at these levels gives managers the freedom to embed the culture in daily working practices which influences staff's approach at all levels.

Culture is intertwined with the values of organisations. But it is only when they are reflected in everyday behaviour, attitude and practice that the difference to tenants' lives is felt.

A leadership culture that emphasises preventing homelessness and ending evictions from social housing into homelessness should lead to working practices and a golden thread throughout organisations that strives to meet this intention, before and during a tenancy.

'Culture is really important – the buy-in of the Board is essential' (housing association senior manager)

'Culturally our aim is to keep people in tenancies – that is our emphasis' (housing association senior manager)

If organisational culture needs to change, this can take time and may require changes in staffing and systems. It may involve more emphasis on ensuring staff have the skills and ability to build relationships with tenants, be solutions focussed, exercise their judgement and make decisions in line with broader policy without being constrained by detailed procedure. This may mean adopting an enabling leadership and management style which involves coaching and supporting staff. It may mean changing the way staff are recruited by focussing more on values and abilities rather than on knowledge.

Culture change is not just about changing structures, systems and processes; it is also about adopting a different mind-set and a different set of behaviours. In practical terms it can be expressed through a more person-centred, customer focussed approach, with more emphasis being placed on what matters to tenants; and supporting and enabling tenants to gain the skills to resolve issues themselves in the longer term.

If the culture in the organisation is one of 'ending evictions into homelessness', then this should be reflected in daily practice.

'Our absolute primary objective is to manage and sustain tenancies. Nothing is out of bounds to preserve a tenancy' (housing association manager)

'I have been in the team for 20 years and can honestly say the change in approach has definitely worked. You are still going to get people who ignore us no matter what we do but these are now few and far between' (housing association officer)



A mission to beat poverty and a change in culture

Clwyd Alyn housing association has been a provider of social homes since 1978 and now has over 6,000 homes in seven local authorities in north and mid Wales. Changes in leadership roles over recent years have led to a shift in the culture of the organisation. Clwyd Alyn has adopted new values of Trust, Kindness and Hope and developed a new mission statement of 'Together, to beat poverty.' The aim of the organisation is to reduce poverty and improve life chances throughout north Wales. The Board and leadership team has taken the view that reducing poverty is the right thing to do and makes good business sense, with lower tenancy turnover, lower arrears, and lower bad debts. 2019-20 was the first year of working towards the mission, during which time it invested in work such as:

- supporting people via its Welfare Advice Team to provide support and information for tenants around welfare reform and benefits. In 2019-20 the team had 557 referrals for support to claim benefits, assist with benefit appeals, budgeting and to signpost people to specialist debt workers;
- developing a social enterprise to address food poverty with partners and delivering 1,500 meals, and ingredients to make meals, to tenants;
- giving grants of over £28,000 to relieve financial hardship by paying for carpets, covering rent payments for a short period, helping with the cost of having a car fixed for a tenant to get to work, help with travel costs, skip hire and other cleaning solutions to help people manage their tenancy;
- supporting tenants into training, education and jobs – helping 44 people access work;
- experience, with five gaining employment through the employability programme;
- improving the physical environments in which people live;
- developing stronger partnerships with local authorities to agree shared approaches to avoid eviction, such as write off of council tax arrears, social services covering rent costs for a period;
- involvement in opening the first ICAN mental wellbeing centre in the Betsi Cadwaladr UHB area. It provides mental health support, an employment programme, mental health awareness training, and a range of volunteer opportunities for people with mental ill health.

Clwyd Alyn is working towards becoming a TrACE (i.e. Trauma and Adverse Childhood Experiences) informed organisation in the way it delivers services. This means taking a person-centred approach to challenges individual tenants and families may have in sustaining their tenancies. It is building trust with residents and believes this will lead to sustainable tenancies. It is using the Public Health Wales toolkit to support this journey. Clwyd Alyn's intent is to evict no one; during 2019-20 evictions fell by 85% to four evictions, and no one was evicted into homelessness. This has been achieved partly by developing a more person-centred approach with tenants who are in rent arrears, and understanding the support that staff can give to help address these issues. It has also been as a result of investing in additional staff roles and software to improve its ability to provide early interventions, targeting support as soon as a person experiences financial difficulties. They have focussed more resources on proactive preventative work, rather than reacting to presenting problems.

Clwyd Alyn housing association: https://www.clwydalyn.co.uk

More examples of 'Principle 1: Create the right culture' can be found in **Appendix 1.**

Principle 2: Prevention and early intervention

We were frequently told that key elements to preventing homelessness are to get to know tenants at the earliest opportunity and not letting issues get to a crisis point. Some people told us that the role of social landlords and support providers in preventing homelessness should begin well before the offer of a home to help people prepare for the responsibilities of becoming a tenant.

'I want pre-tenancy support to be earlier; not when someone is offered a property but a few months before that. We want to consider the tell-tale signs that someone may struggle. We want to look at how likely it is that people will get a home in the next 6 months and then, at the 3-6 months pre offer stage, do some intense work with them. At present no meaningful work is done with people until they come to move' (local authority senior manager)

The need to ensure at the allocation stage that the property, and location, is right for the individual was emphasised strongly by tenants and landlords. Some people expressed concerns about allocations policies, and identified a need to move away from one offer of a home for homeless households, to a requirement to make the right allocation, as far as possible. We were told that tenancy failures often start early on when people have been placed in the wrong property type and/or in the wrong location.

The initial period of setting up home can be an important stage to help people avoid incurring debt that could affect their ability to pay their rent. A number of people referred to the difficulties that some tenants face in furnishing their homes. Some social landlords offer furnished tenancies, or help people access recycled furniture from vacated properties. We heard of social landlords in Wales who used Housing Support Grant funding to buy household items for tenants, and some who work closely with external resettlement and support workers to try to make the transition to a new home as smooth as possible. Some social landlords will delay tenancy start dates to give people sufficient time to obtain furniture and equipment and to get the right support in place, recognising that a short delay at the start can make a big difference to tenants' quality of life and ability to manage, both initially and in the longer term. One organisation was considering providing furniture via a rental agreement between a supplier and landlord, with the costs being an eligible service charge. One social landlord was considering piloting a 'Floored Initiative' to provide floor coverings for people with very limited resources when moving into a new home.

One local authority manager referred to visiting a tenant who was in rent arrears to find that, six years after moving in, he was still living with bare floorboards and concrete floors, with the discomfort and associated additional heating costs that this incurred. The challenge for some people of having floor coverings, curtains, furniture and equipment brings into question the need for national and local consideration of the provision of floor coverings or/and furniture in some social homes. This issue has been highlighted in a recent TPAS Cymru and Tai Pawb report[6] which considers the practice related to voids and flooring amongst social landlords in Wales and the impact on social tenants.

'No evictions into homelessness means doing things differently. It isn't about handling it when it goes wrong – it is earlier than this…our early tenancy officer does a lot of work trying to understand the problem. We have a furniture reuse project. We don't want tenancies to go wrong right from the start. We decorate homes in some cases. We monitor things at six months and 12 months. We try to understand the tenant and what will help the tenant' (housing association senior manager)

'We are not just giving people properties, we are giving people homes' (local authority manager, homelessness)

Many social landlords offer a much wider range of services than providing and managing housing, including community development initiatives, in-house tenancy support teams, money advice teams, or access to counselling or mediation to resolve issues. Some have moved more towards signposting tenants to specialist providers of support rather than developing these services themselves.

Whether services are provided in-house or by external partners, the overwhelming message given by respondents was that investing in prevention reduces the incidence of crisis and likelihood of homelessness,

and makes moral and business sense. We were frequently told that responding when crises arise can make the resolution of the issue much more difficult; rent arrears have become so high that it can take many years to repay them, or anti-social behaviour has escalated to an extreme level. Prevention and early intervention to assist tenants is a key element of preventing homelessness from social housing.

'We have made a lot of welfare calls over the pandemic, and have found that people are more willing to talk to us now. Staff from across the organisation have been making these calls. The trust in the staff and the discretion they have to deal with low-level things rather than things dragging on – that is good' (housing association senior manager)

Flintshire County Council Housing Intervention Team

Flintshire County Council has over 8,000 council homes across the local authority. It established a Housing Intervention Team in 2018 to help tenants to address rent arrears at an early stage before they escalate to threaten their tenancy.

The team originally comprised two Income Officers and two Tenancy Support Officers who would discuss situations where tenants had accrued rent arrears of below £600. Due to the success of the approach the fortnightly meetings have been replaced by regular communication between the Income Team and Tenancy Support Team when arrears start to build up. The Team has found that tenants are generally willing to have contact when the arrears are at a relatively low level when they feel they can be resolved. When arrears rise into thousands of pounds many tenants can feel that repayment is completely unattainable and may not contact the landlord at all.

Each case is considered on an individual basis and a plan made of the approach to take. Usually this involves the support officer contacting the tenant to offer support to resolve the cause of the arrears. This could be helping the person to apply for a backdated Housing Benefit payment, or to ensure that the person has applied for Universal Credit housing costs. The reason behind the arrears could include waiting for the receipt of Universal Credit for the first time, a change in employment and pay date or, during the pandemic, some people not applying for benefits due to pride when becoming unemployed for the first time after decades of being in work.

Despite the main responsibilities of the income officers being to collect income and the support officers' responsibilities being to support people to manage their tenancies, these responsibilities are fulfilled collaboratively. Consequently the income officer does not take any action if the support worker is trying to help the tenant to address the arrears, and the support officer is in regular contact with the income officer to keep them informed in relation to their engagement.

The service has achieved good results with almost three quarters of cases ending in positive outcomes; 73% of 95 cases from April 2019 to March 2020, and 70% of 146 cases from April 2020 to mid February 2021. These were resolved through repayment agreements, benefit awards, Discretionary Housing Payment awards, full repayment of arrears, third party deductions and referral for long term support. The remaining quarter of cases was unresolved due to difficulty in contacting the tenants; other methods of contacting people are then tried. The intention of the service is to stop arrears escalating to such a level that they become extremely difficult for tenants to address, and can put the person's home at risk. The Housing Intervention Team is achieving this objective with a large proportion of the tenants in rent arrears.

https://www.flintshire.gov.uk/en/Resident/Housing/Home.aspx

More examples of 'Principle 2: Prevention and early intervention' can be found in **Appendix 1.**

[6] *https://www.tpas.cymru/ckfinder/userfiles/files/FLOORED%20-%20FULL%20final%20report(1).pdf*

Principle 3: Person-centred, not process driven

We were frequently told of the need to get to know tenants, build rapport, establish and maintain good relationships, build trust, keep communication open, treat people well, and be willing to be flexible. We have summarised what we were told into a principle of being person-centred, not process driven.

'Get to know the person you are dealing with and get to know them as individuals. It is not a one size fits all approach. The main thing is to treat people respectfully and as individuals' (housing association senior manager)

Being 'person-centred' has become a frequently used term in various spheres of life, including in the areas of housing, homelessness, care and support. Essentially this involves treating each person as an individual with a unique background and facing unique circumstances. It means seeing each individual as a person first, not with labels of someone with rent arrears or displaying anti-social behaviour. Such an approach can reshape our thinking about each person and how we treat one another. It means that we see beyond generalisations and stereotypes and we start to understand why John is having difficulty paying his rent or Amanda is regularly shouting at her children and banging doors. It means not succumbing to our prejudices and preconceived ideas and it involves challenging our thinking.

Adopting a person-centred approach includes treating each person well and fairly, understanding their situation, building on their strengths and helping to find solutions. It includes using and flexing policies and procedures in ways which helps their situation to improve. Social landlords' policies and procedures guide staff's work and provide a necessary degree of consistency, openness and transparency. But social landlords also want to achieve positive outcomes with their tenants, and this can require the use of staff discretion and flexibility to allow individual circumstances to be taken into account when tenants are in difficulty.

'It is about not sticking rigidly to policies; that is important. We are having individual conversations with people. If it is too mechanistic it can be different; we don't have that approach' (housing association senior manager)

Examples of person-centred approaches

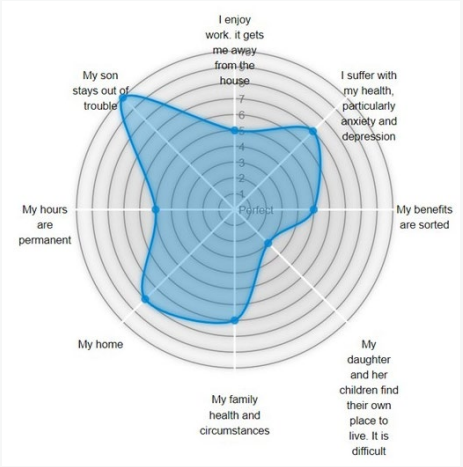
We found examples of how social landlords have made structural and day-to-day changes to improve their ability to build relationships with tenants and take a more person-centred approach.

Wales and West Housing Association Outcomes Star

Wales and West Housing Association has 12,500 homes in 15 local authorities in Wales. It has a key focus on helping people to sustain their tenancies and its work is underpinned by a systems thinking approach based on gaining knowledge, understanding and then improving.

It has embedded a person-centred culture of working with residents which is focussed on what matters to each person which can then determine how the tenant, Wales and West and other organisations work together to resolve difficulties. It has adopted a basic triangle of 'people measures' with three broad levels – 'I'm in chaos,' 'I need help' and 'I'm OK'. People whose situation is in chaos or who need help are offered support using an Outcomes Star graphic tool, which enables people to consider areas of their life in which they would like to make progress and to see change over time. The Star is different for each person to reflect each household's unique circumstances and focussed on 'what matters' to people. People can track their movement on the Star over time.

Staff will support people or signpost them to other agencies to help improve their situation in each of their chosen areas. People can review their Star to see progress which can lead to improvements in tenancy sustainment (e.g. reduced rent arrears as people manage their finances more effectively).



The example star shows the areas of concern for a tenant whose household has issues around anti-social behaviour and rent arrears. Particular areas of concern are the son being in trouble and the difficulties regarding home and health. Wales and West would work with the tenant to understand the cause of the problems and identify help that could enable improvements to be made. By periodically reassessing the levels on the Star the tenant can see the changes that they have made in each area.

Importantly the areas on the Star are those which the tenant themselves regards as important and requiring focus. This should help to motivate the tenant to make progress on many of the outcomes, and result in less chance of them losing their home.

Wales and West Housing Association: https://www.wwha.co.uk/

The research found some common themes related to adopting a person-centred approach.

Implementing a trauma-informed approach

During our conversations with tenants, we found that most didn't initially talk about their substantial rent arrears and the precariousness of their housing situation. Their primary concerns were totally different issues, including grieving following bereavement, the possibility of children being taken into care, challenges of being a key worker during the pandemic, mental and physical health problems, extreme anxiety about children, family separation, difficulties with neighbours, and trying to find work.

This reinforces the need to understand what matters to people, and how wider difficulties, including current and past traumas, are contributing to their housing problems. Some people may need support and understanding for these issues before, or alongside, support to address their tenancy issues.

'One family had a young person with significant mental health issues. Social services wouldn't work with her at that point; nor education. She was stuck between services and was running wild. Her mother had significant mental health issues. The day I got there the bailiffs were at the house. Another daughter had a disability' (support provider manager)

Over the last few years, work between Public Health Wales, Cymorth Cymru and housing and support providers has been undertaken to influence the approach of staff working in homelessness, support and housing organisations. This has included training staff to assist tenants through an Adverse Childhood Experiences (ACEs) lens and help them access support and prevent evictions through taking a trauma-informed approach to ACEs.[7] A trauma-informed approach includes understanding ACEs, creating an environment of physical and emotional safety, and adopting a strengths-based approach to services – building on what people can do rather than what they can't.

By understanding trauma and adverse childhood experiences, this can help us to understand why some people's tenancies are at risk. This can inform the responses that are taken to help tenants to address their difficulties and keep their homes.

[7] *Grey C, Woodfine L. Adverse Childhood Experiences (ACEs) and Housing Vulnerability – Report and Evaluation of ACE-informed Training for Housing. Public Health Wales NHS Trust. 2018 http://www.wales.nhs.uk/sitesplus/documents/888/5%20ACE%20Informed%20Training%20for%20Housing.pdf*

One person's example
Implementing a trauma-informed approach

Sian lives alone in a two bedroomed flat. She is separated from her partner who lives with their young children. She has a very difficult relationship with some of her neighbours. This has involved fights, arguments and noise. At one point the police were called and restrained a neighbour who had a knife. Sian has also been aggressive and was served an injunction after punching a neighbour. Sian has over £4,000 rent arrears. Her Housing Benefit stopped in November 2019, which was around the time that her children were first taken into care. She paid rent arrears payments of £3 per week until July 2020, but then stopped. This was around the time she knew her children were not returning to her.

She has support from her probation officer, her GP, mental health services and a substance misuse service. She feels that her social landlord should be supporting her more, and they do not understand how she feels. She has been supported in the past by a support worker employed by her social landlord. The support has stopped but is due to restart shortly. She has said that the landlord makes her feel like 'a stupid kid who shouldn't have a flat of her own' and that she would have felt more supported if they had spoken to her and explained things more clearly. She said they 'only care about the rent'. Sian recognises that she has been verbally offensive to her housing officer.

Sian has been sent many letters by her landlord. She has also been contacted by text, phone and visits. She spoke to her landlord after they served a NSP, and this has since been withdrawn. However, she thinks she was served another NSP, although the landlord has confirmed she hasn't.

Sian's view is that there has been a lot of inconsistency and that she doesn't know what is happening or where she stands.

Building and keeping trusting relationships

Staff told us that building and keeping relationships with tenants was a key factor in being able to help people who find difficulty managing their tenancy.

Many landlords try to build and maintain a good rapport and relationships right from the start through pre-tenancy conversations, the allocation stage and by home visits or telephone contact during the first month of the tenancy, followed by occasional 'checking-in' contact thereafter. The intention is that the housing officer becomes known to the tenant, which can make it easier to nip issues in the bud before they escalate. Such an approach takes time and effort in busy working schedules, but can be time well spent to address difficulties quickly and prevent crises arising.

'We try to form relationships with our tenants from the start. We find out their housing needs, a little bit about them and what their aspirations are. We work closely with tenants to form relationships so that if they have any problems they feel comfortable coming to us – and that has helped. We have issues when we haven't got close relationships and people have been wary to contact us. We need to build their confidence to contact us' (housing association senior manager)

'Having a good relationship with people is really important. It is the culture of the teams' (housing association senior manager)

'If you don't build the relationship you don't understand what is going on in the person's life so you can't put things in place to help people' (housing association officer)

One person referred to the value of just chatting to people in building relationships and gaining a fuller picture of their situation: ***'Small talk makes big discoveries' (housing association senior manager)***

From tenants' perspectives, one felt relationships had become strained with staff which had led to the tenant not wanting to respond to calls or visits, despite the tenancy being in jeopardy: ***'I would have felt more supported if they had sat down and spoke to me and explained things better' (tenant)***

Other tenants who had been issued a NSP still said that relationships were good and that staff were very helpful.

'The housing officers are nice and understanding' (tenant)

One person's example
Adopting a trauma-informed approach and the importance of trusting relationships

One social landlord told us of how they had spent time building a trusting relationship with a tenant, Tom, whose tenancy was at serious risk due to anti-social behaviour. Tom was in his early 20s and after spending much of his childhood in care had moved to supported housing and then into a housing association flat. A few months after he moved in, the housing association received many complaints from neighbours that Tom was having a lot of visitors, there was a lot of noise and a window had been broken. The landlord found it difficult to contact Tom as he would not answer the door or respond to messages. It was thought this was probably because he felt he was in trouble with the landlord, and was hoping that the problem would simply go away.

After many visits, eventually the housing officer spoke to Tom, who said that he felt really unsafe in the flat, that he regularly used cannabis and that he owed money to various people. He agreed to continue to be contacted by the housing officer.

The complaints from neighbours continued and there was further damage to the property. When the housing officer visited Tom he said that he was only living in one room and he was scared that someone would break in. He said he had been physically attacked in the flat and items had been stolen, but that he hadn't reported this to the police, due to potential repercussions from the intruders.

The housing officer started to gain Tom's trust through listening and trying to help him. Tom started talking about his past, and difficulties he had encountered when living with his family. It became clear that he was unable to cope with his visitors, the location of the flat had become unsuitable and that his vulnerability was being exploited. He decided to make changes and obtained support from a substance misuse service and managed to obtain hotel work. The landlord offered him a transfer to a flat in a different area to enable him to make a fresh start. His cannabis use has reduced, he is still working in the hotel and there have been no complaints from his new neighbours.

Reflecting on Tom's situation, the social landlord said that if the housing officer hadn't spent time getting to know him, building trust and understanding his past traumas, Tom would probably have been issued with a NSP, alienating him further, causing him more stress and potentially resulting in him losing his home. A trauma-informed approach and relationship building have resulted in a completely different outcome.

Personalised and honest communication

People have different communication preferences, and the Covid-19 restrictions have resulted in a renewed focus on how to communicate with people in the way that suits each person best.

It is common for social landlords to ask tenants for their preferred method of communication for contact, such as telephone, face to face, letter, email, text, WhatsApp etc. Since the start of the pandemic in March 2020 most face to face visits to tenants have stopped, and most offices have been closed to the public to protect staff and visitors. We heard of the need to adapt communication methods quickly, and the use of methods which could continue when pandemic restrictions are lifted.

'We are contacting people in different ways; WhatsApp, phone etc. We have stripped a lot out of the letters and are minimising sending them. We are talking to people instead. We have made a lot of welfare calls over the pandemic – and we have found that people are more willing to talk to us now. During the pandemic there was only one person who the Income Collection Service wasn't in contact with. It comes down to how staff treat tenants' (housing association senior manager)

The importance of having contact with tenants to prevent homelessness was highlighted many times.

'The emphasis is on early contact. Engagement is the biggest issue in preventing homelessness' (housing association manager)

'The most difficult people are those who we just cannot seem to contact and who won't engage. We may contact neighbours to check if they are still living there, we will contact next of kin, we use WhatsApp, we look at Facebook, we text, mail and phone, we will just turn up. If we have a gas engineer calling we will link in with that call. Normally we would be out and about in communities and contact people in person. We do site walkabouts, we would knock on people's doors just to have a chat' (housing association senior manager)

'The culture needs to be supportive and assertive' (housing association senior manager)

The need for clear communication and being honest about the potential consequences of action or inaction became apparent during the research, as is shown in the following example.

One person's example
Personalised and honest communication

Gareth was living in a one bedroom housing association flat. He knew that he had built up rent arrears, and he was very complimentary about how he had been treated by staff. However, it became clear through our engagement with him that he did not appreciate the seriousness of his situation. He said he was unaware that he had been issued with a NSP and that his rent arrears had now reached approx. £3,600.

Gareth's housing officer had met him about his rent and had contacted him by phone or text, but had not been sending him letters as Gareth found these threatening. Gareth reflected that he could have probably benefited from more contact. He knew he had arrears and had agreed to repay them at £300 per month. This was an unrealistically high amount due to his low and fluctuating income. He was not able to make these repayments, and in some months was unable to make any repayment at all.

Gareth was supported by our researcher (in her dual role of an independent housing law case worker) to arrange more realistic repayments to his landlord of £20 per month with the possibility of increasing this at times when his income was higher.

The housing officer had treated Gareth respectfully and used his preferred communication methods. However, it was essential that he understood the level of his rent arrears, the seriousness of his situation and the potential consequences.

More examples of 'Principle 3: Person-centred, not process driven' can be found in **Appendix 1.**



Principle 4: Work in partnership – internally and externally

Many people told us of the importance of working in partnership with colleagues in the same organisation and with external organisations. Working with internal colleagues from different parts of the organisation can bring wider opportunities to make contact with a tenant. A routine maintenance visit could be an excellent informal opportunity to ask the tenant to give a housing officer a call. This may be the gentle nudge needed to encourage a tenant to get in touch to start to sort out a problem. The visit could equally be an opportunity for the housing officer to accompany the maintenance worker to have a quick chat with the tenant.

'The income team may need to engage with someone but actually it is the person who repairs the tap who might be able to talk to the tenant. We are having case conferences / case management approach internally – so we will discuss a case as a wider team with anyone internally who may or may not have contact with the person. Like an Action Learning Set' (housing association senior manager)

'I am a big believer in face to face contact with tenants because you uncover other things. We don't work in silos either – if we visit for rent arears but we find other issues we can get the right support in' (housing association senior manager)

Effective partnership work with external organisations can limit duplication of effort and enable co-ordinated planning and a more cohesive service for tenants.

Strategic partnerships

We heard of strategic forums which were agreeing common approaches, sharing good practice and developing relationships within one area or across regions. We were told of monthly meetings between housing associations and the homelessness team (e.g. in Conwy) to try to find solutions for people whom the housing association has been unable to contact but whose tenancies are at risk.

Monmouthshire Housing Intervention Panel

The Monmouthshire Housing Intervention Panel (HIP) was initiated by Monmouthshire County Council (MCC) Housing Support Grant Team in 2020, and is in its early stages of development and learning. The purpose of the HIP is to provide a multi-agency forum to identify, consider and co-ordinate multi-agency support to vulnerable individuals and households with multiple and complex needs. The emphasis is on preventing homelessness and assisting people who are homeless or threatened with homelessness.

Agencies aim to collectively agree actions that will support individuals and families to avert a crisis or prevent a further crisis. In addition to homeless prevention and homelessness the HIP's work also contributes to the Housing Support Grant's aims of Promoting Personal and Community Safety, Promoting Independence and Control, Promoting Economic Progress and Financial Control, and Promoting Health and Wellbeing.

The Panel seeks to increase the number of individuals and households receiving the right service first time, reduce the number of referrals which 'bounce' between agencies and ensure individuals and households get a co-ordinated response from services. The Panel gathers data and information on need to help inform the future provision and commissioning of services. Panel membership comprises any organisation that is involved or potentially involved in providing any intervention and preventive services to households aged 16+. Current membership is:

- MCC Housing Support Gateway (access for Housing Support Grant services in Monmouthshire);
- Housing Support Grant Providers;
- MCC Housing Options and Accommodation Team;
- MCC Partnerships Team;
- MCC Social Care - Children Services;
- MCC Social Services – Adult Services;
- Health;
- Housing Associations – Monmouthshire Housing Association, Melin, Pobl and United Welsh;
- MCC Youth Offending Team;

- MCC Community Safety Team (Anti-social Behaviour Team);
- Police;
- Mediation Services;
- COMPASS;
- Gwent Pathways;
- Early Help Panel;
- Youth Services;
- Gwent Substance Misuse Services;
- Wales Ambulance Service;
- Probation;
- MCC Safeguarding Team;
- Department of Work and Pensions;
- Other organisations as required.

The Panel usually meets every two weeks, with ad hoc meetings if required. Attendees are provided with a synopsis of the referrals to guide discussions and inform decision making. The HIP decides which agency/organisation will be the best to take actions forward with the person or families.

Referrals can be made to the HIP by any organisation. Typically a housing association may refer a person who is in danger of losing their tenancy, and who they feel could benefit from assistance from one or more agencies. Usually no more than seven cases are discussed at any one meeting. The relevant organisations work together to support the household and, if necessary, will re-refer the household to the HIP if further assistance or discussions required.

Operational partnerships

We came across partnership working between organisations at an operational level to help tenants to resolve issues by taking a co-ordinated and holistic approach.

If there is the possibility that a tenant is in danger of becoming homeless, timely and effective partnerships with the local authority's homelessness team are important. We heard examples of social landlords and homelessness teams working together strategically to plan how homelessness can be prevented and working together operationally at a stage when a tenancy was close to being ended (e.g. when an application for a Possession Order was being made to court).

'Culture, ability to freeze rent and partnerships are the three biggest things which can help prevent evictions' (housing association senior manager)

We were also told by some organisations that they weren't using the full range of support that was available. One organisation said they had recently employed a housing officer who had previously worked for a support provider and was helping them to learn more about the range of support that is available to tenants.

'The new housing officer has put together a document for us on all the support services in the area. I am going to contact them all and tell them about our priorities and find out more about what they do' (housing association manager)

One person's example
Preventing homelessness through partnership working

Helen lived in a ground floor housing association flat in mid Wales. Her landlord was receiving repeated complaints of high level anti-social behaviour, involving drug use, intimidating behaviour and late night noise. The situation could not be allowed to continue due to the seriousness and impact of the behaviour, but all attempts to engage with Helen had failed. The landlord came under increasing pressure to resolve the situation, but wanted to keep to its policy of aiming to avoid evictions.

The landlord co-ordinated meetings with the police, local substance misuse service and Helen's family to try to collectively find an alternative solution to eviction. After a lot of visits and phone calls, the housing officer eventually spoke to Helen and was able to reassure her that she wanted to help her rather than 'punish' her. The trust grew between them, and Helen began to accept help from the police, substance misuse service and her family. With

her agreement, the team arranged for Helen to have a period of rehabilitation in detox. It was agreed that on leaving the detox facility, she would be offered some choice in selecting a place that would be suitable, far away from where she had been living and her old acquaintances. Helen completed her detox programme, has moved to a new flat in a new area, and continues to be supported by the housing officer who she trusted initially.

Helen shared her perspective:

Before I went into rehab, I was living like I was homeless. I would go out first thing in the morning and not come home until late at night, sometimes as late as 10pm. I would be out just making money, begging and shop lifting to pay for drugs. I was so out of control, drugs controlled my life. I really thought that I was going to be evicted. All the meetings with the landlord and everyone else were a blur as I was off my head.

Leanne (the housing officer) had a sparkle in her eye, she wanted to help me. Everyone came together, the police, Leanne, Jane from the substance misuse service and my family; and they sorted it all out. I went into rehab and that is where everything changed. I was bored and angry at my life, I had lost weight and I had no teeth left. I wanted to be off drugs and I wanted my life back. I have had a real chance to turn my life around; if I had been evicted, I would have ended up dead. I am buzzing now; I am off drugs and I want to stay off them. I live in a nice area and have got a lovely flat. I want to have myself back on track and have my life sorted in case my son ever wants to see me again. If he comes looking, I want to be ready. I never would have wanted him to see me how I was before.

I feel like people have really listened to me and done everything they can to help me. Now I am getting things back on track, I really want to start doing something useful with my life. I would love to volunteer somewhere, ideally with animals, but anything would be good. Something worthwhile that keeps me busy.'

More examples of 'Principle 4: Work in partnership – internally and externally' can be found in **Appendix 1.**





Principle 5: Fully utilise homelessness prevention initiatives

We were told by some tenants that more support would have been helpful to prevent their tenancy situation from deteriorating.

'I may benefit from more contact; not all the time, but more regular support' (tenant)

There is a range of services and organisations that are funded across Wales with the specific remit of preventing homelessness, many of which are funded by the Welsh Government's Housing Support Grant. In social landlords' work to prevent homelessness, it is essential that staff are aware of the support services and resources that are available in their local areas, so that they can inform tenants and assist them to access them if they wish.

Some social landlords have their own tenancy support services, money advisors, training and employment initiatives etc. There are specialist independent housing, homelessness and debt advice services that support people to keep their homes; for example, Shelter Cymru and Citizens Advice who both work across the whole of Wales. The independent nature of such organisations can be attractive to tenants who may be reluctant or frightened to contact their landlord directly.

Details of support services will often be available on the local authority's website or via other sources such as Cymorth Cymru (the representative body for homelessness, housing and support in Wales), or Dewis Cymru (which has details of local and national organisations and services that can help people).

Most organisations said they had knowledge of support providers in their area, although some admitted that they needed to develop their knowledge. Despite the range of services that are available, some tenants we spoke to whose tenancies were in jeopardy said they had no or little support from external agencies.

All landlords had a good knowledge of financial help for tenants, as found in Appendix 2, such as local authorities' Homelessness Prevention Funds, Discretionary Housing Payments and Rent Rescue. These provide very valuable sources of financial help to help people in financial difficulty and to prevent homelessness. Independent money advice is provided by organisations such as the Money Advice Service and by Shelter Cymru and Citizens Advice.

Sometimes support can only be accessed after a person's tenancy is in significant jeopardy (such as some Rent Rescue assistance after a NSP has been served, and some mediation work after court action has been instigated).

'The local authorities are really good at paying DHPs. We have a great relationship with them and we are getting a great relationship with the DWP. We fund a Citizens Advice debt advice service that helps with our severe debt cases. We are getting to the stage where we are referring less people. We try to maximise people's benefit' (housing association senior manager)

'Use any tool you can to support people – that is essential' (housing association senior manager)

'We use external mediation and Cognitive Behaviour Therapy (CBT). We don't want to be in conflict with people' (housing association senior manager)

Pobl Care and Support Family Intervention and Prevention Project - Preventing homelessness of families who display anti-social behaviour

Pobl Care and Support is part of the Pobl Group, the largest housing association in Wales. The Pobl Care and Support section supports people across south and mid Wales in 'static' supported housing and tenancy based supported housing. One of the main aims of its services is to prevent homelessness by helping people to develop the skills to maintain their tenancies.

The Family Intervention and Prevention Project (FIPP) is funded by the Housing Support Grant and supports families in Gwent who are at risk of being evicted due to anti-social behaviour.

The FIPP provides a holistic approach to supporting vulnerable families, using a psychologically, trauma-informed approach that always considers Adverse Childhood Experiences (ACEs).

Families are supported intensively, often for 9 hours plus per week in the initial period, and the support can continue for up to 18 months. This support is flexible and differs from family to family.

One member of staff supports the whole family and looks at all of the issues surrounding the anti-social behaviour, such as home conditions, debt, domestic abuse, child protection concerns, employment and training, borderline criminal activity/ criminal activity, neighbour complaints and social isolation. The support worker provides hands on support as well as co-ordinating the involvement of other services around the family, and providing a consistent contact point for the family.

The support is undertaken with, rather than for, the family to help them to learn and develop their skills, and coping mechanisms. Often the first aspect of support is to ensure families have a good living environment, such as supporting them to have any repairs completed, tidying the home and garden. This acts as a way of working together and helping the family to feel more valued.

The service has had extremely positive outcomes. It has supported over 300 families since 2010, and all of the families who have been referred due to anti-social behaviour have maintained their tenancies or moved to another tenancy via a managed move. No family has been evicted.

Pobl FIPP: https://www.poblgroup.co.uk/about-us/pobl-story/november-2020/celebrating-10-years-of-our-family-intervention-prevention-project/

More examples of 'Principle 5: Fully utilise homelessness prevention initiatives' can be found in **Appendix 1.**

Principle 6: Persevere and continue trying to help

We heard of many examples of staff going the extra mile to try to help people to keep their homes; through making repeated efforts to make contact, referring people to support agencies, helping people to access funds to pay off arrears, referring to specialist agencies to address anti-social behaviour, paying for mediation and cognitive behaviour therapy, and establishing multi disciplinary forums to find solutions. Some social landlords ensured their leadership team developed a more person-centred culture, and some restructured their teams to enable staff to develop a closer relationship with the communities and tenants they serve. A significant theme from such approaches was the importance of persevering and continually trying to help tenants to keep their homes. Many people expressed the view that it is extremely important to help people whatever their circumstances, and for as long as takes.

'We help everyone. You have to go in with a mind-set of there is no deserving and undeserving. Everyone is deserving of help and everyone is deserving of time. No one is too late to be helped and no one is a lost cause. We can help you no matter what' (local authority officer)

'We persevere with people – you have to have perseverance, despite what neighbours may be saying (about anti-social behaviour). And then we find solutions' (housing association manager)

'Sometimes tenants cave in because they bury their heads in the sand and think no-one cares for them, and all we want is their money. And then they realise that we are just being persistent to contact them. We don't issue NSPs because of the level of arrears - we issue them because people haven't had contact with us. If you can convince people you are doing things with the best of intentions they will answer the door to you the next time you call' (housing association senior manager)

One person's example
Persevere and continue trying to help

Delyth has lived in her three bedroom home in north Wales for 20 years. She now lives alone, as her grown up children have moved out. She works in a supermarket with a fluctuating income of approx. £1,000 per month. She finds it very difficult managing on her income.

Over the last two years she has been going through the menopause which has had a big effect on her physical and mental health. She is constantly tired and finds it difficult to keep focussed. Her front line work during the Covid-19 period has taken an added toll on her mental health as she has been spat at, threatened, harassed and had cigarettes flicked at her by customers because she has enforced social distancing and mask wearing.

She has had rent arrears periodically in the past which she has cleared, but she has found the last two years very difficult and now has arrears of almost £4,000. She says she has ignored messages about this from her housing officer who was sending her letters and leaving her voicemails. She knew that her housing officer was trying very hard to contact her, but she couldn't face acknowledging her difficulties and the level of debt she had built up.

Her housing officer phoned many times without getting a reply, but on one occasion Delyth answered when her mental health was particularly poor. As a result of that call, Delyth agreed for the housing officer to visit her at home to try to help her, and she agreed to start being contacted by WhatsApp. Her housing officer could see how ill Delyth had become and encouraged her to seek help. Delyth is now in contact with a therapist who calls her once a week.

The housing officer completed an income and expenditure list which revealed that Delyth's income was insufficient to cover her basic bills. She referred her to an independent money advice service to look at how her income could be maximised through tax credits or Universal Credit, and is talking to Delyth about the possibility of a Debt Relief Order to clear her debts. The housing officer has signposted her to a tenancy support service to help her to develop her ability to maintain her tenancy. She is also talking to Delyth about moving to a smaller property to avoid the expense caused by the bedroom tax in her three bedroom home.

Delyth told us that she gets on very well with her housing officer, that she is understanding, kind and *'on her level'*. She has been reassured that her tenancy is safe, now that action is being taken to resolve her arrears. Delyth has said that the housing officer could not really have done anything

differently or better, as it had been her unwillingness to address her situation that had been a big part of the problem.

The regular time and effort made by the housing officer to contact Delyth was eventually successful, which enabled her to understand Delyth's situation and prevent her from losing her home.

Prolonged non-contact between landlords and tenants

We found that many social landlords can face a particular difficulty when trying to prevent homelessness or evictions when they have been unable to contact tenants despite numerous creative and prolonged attempts.

In trying to contact tenants to help with the research we experienced similar difficulties, despite the offer of free independent housing advice as the main reason for contact. We contacted tenants at least five times using their preferred communication methods and at various times during days, evenings and weekends; some people did not respond.

'Engagement is a key barrier to a lot of what we want to do about ending evictions into homelessness' (local authority senior manager, homelessness)

We heard of examples of rent arrears continuing to escalate week by week and no contact having been made between the landlord and tenants for many months. When asked why a case would be taken to court for rent arrears one respondent said:

'It is because of engagement – we can't continue haemorrhaging arrears. Virtually every eviction we do now really is just where we have failed to engage with the person. At least 90% of evictions are probably where we just can't engage' (housing association senior manager)

One person expressed the difference that a personalised, rather than standardised, approach can make:

'I have been in the team for 20 years and can honestly say the change in approach has definitely worked. You are still going to get people who ignore us no matter what we do, but these are now few and far between' (housing association officer)

Another person said:

'You have to be seen to be getting tough even if you aren't going to evict more people. I can't see a day when we won't be threatening people with court action because there are some people we just can't engage with. We will use that stick but we won't be evicting them – but we hope that doesn't get out to other tenants' (local authority senior manager, housing)

Many people talked about ways of trying to contact tenants, that have been mentioned earlier in the report - building relationships early on and maintaining them, obtaining consent from tenants to contact family and friends, contacting tenants at different times of the day, evening and weekend, talking to a parent outside the school gates after they have dropped their child to school, calling to the home when children may be coming home from school, finding people on social media (e.g. Facebook) to make contact or discover their whereabouts, speaking to neighbours, asking other agencies, making contact through maintenance staff doing gas safety checks, etc. It may be that the housing officer is simply not the person the tenant wants to speak to, and that a different housing officer or person who knows the tenant better may be more appropriate.

It is important to be agile and innovative in trying a range of contact methods, but care needs to be taken that this does not move to harassing tenants through the volume and type of attempted contacts.

'Everyone will engage with someone but they may not engage with you. Focus on finding the right person. It could be someone from the local church or a PCSO (Police Community Support Officer) or a youth group leader' (local authority senior manager, homelessness)

But the issue still remains as to what should landlords do if none of these approaches is successful? The researchers acknowledge the difficulties that social landlords face with this issue, particularly when keeping true to the objective of ending homelessness from social housing. We have made some additional suggestions in Appendix 3 for preventing homelessness amongst people who are not responding.

Offering a managed move

Persevering and continuing trying to help can involve offering other potential solutions to prevent homelessness. One such solution is a managed move (sometimes referred to as a management move or a management transfer) despite the tenant having substantial arrears, being the perpetrator of anti-social behaviour or there being other factors resulting in the person being close to losing their home.

Some respondents talked about the barriers to managed moves in such situations, such as restrictions within Common Housing Registers or individual landlords' allocations and transfer policies; for example, that a tenant cannot transfer if they have rent arrears. Despite this, examples were given of tenants transferring from one housing association to another despite the arrears, and many examples of tenants being encouraged to move to a smaller property due to the impact of the bedroom tax or other affordability issues (such as a cheaper rent in a different area, or lower fuel costs in better insulated homes).

'We sometimes do managed-moves. Internally we are trying to focus our conversations on what we can do to prevent homelessness; our tenancy support team says the family isn't managing but the income team says they have arrears. We will look for a home in the right area, and how can we sort out the arrears. It can be a move to a smaller property because it is cheaper rent and cheaper to run. It isn't always about the bedroom tax issue' (housing association senior manager)

'If we were close to evicting someone for rent arrears but the arrears are exacerbated by bedroom tax, we would look to help them to downsize to a smaller property. Or if someone didn't have the support they needed in a particular area we would look to do a management transfer to where they could get support' (housing association senior manager)

'The best way to avoid homelessness may be to give people a fresh start. Extreme anti-social behaviour or very high rent arears would normally see people go into the bottom band of the allocations policy for transferring, but we are asking partners to look at all options to avoid evictions' (local authority senior manager, homelessness)

A few points emerged as people talked about managed moves or transfers in order to prevent homelessness:

- The need to define and more fully understand the concept of managed moves in relation to preventing homelessness;
- The need to more fully understand the implications and potential unintended consequences of managed moves;
- The need for social landlords to consider allowing tenants to transfer to a home in their own stock, and having reciprocal arrangements to enable transfers into the homes of other social landlords - despite rent arrears, anti social behaviour or other issues jeopardising a tenancy;
- Working with supported housing providers and local authority homelessness teams to be able to move into supported or other good quality affordable temporary housing on a respite basis until they are better placed to move back into their social home or a new home;
- In the case of a managed move being offered, the importance of ensuring that the preferences and needs of the tenant are fully taken into account, and they consent to moving.

We would recommend that managed moves are thoroughly considered as an option to preventing homelessness before any NSPs are issued, as pursuing formal possession proceedings at the same time as a managed move could unfairly pressurise tenants to accept a home that may not be suitable for them.

Examples of managed moves

Example 1

Jane was living in a three bedroomed housing association property with her three children on the outskirts of a small town. She had issues connected to alcohol, visitors to the property and had experienced significant previous trauma caused by difficult personal and family relationships. Social services had concerns about child protection issues.

Jane's neighbours had complained to the landlord about noise, the number of visitors who were calling and the level of drinking outside and late night parties. The police had been called on some occasions. One neighbour reported hearing physical violence, shouting and screaming.

Multi-agency meetings were held about Jane's situation, which included the involvement of the housing association. It came to light that it was one visitor in particular who was causing a lot of the problems, as every time he was at Jane's house the issues seemed to increase. Due to the escalation of problems the children were taken into the care of Jane's parents. Jane had a period of time in rehab to try to resolve her difficulties with alcohol, but the treatment was unsuccessful.

She told her housing officer that she found difficulty living in her home because of what had happened in the past. As a result she said she now hated the house, had no inclination to look after it and felt unsafe.

Due to the level of anti-social behaviour as well as having accrued rent arrears (due to the bedroom tax), the landlord was at the stage of issuing a NSP. Multi agency meetings were held to discuss a potential solution, involving Jane, Jane's mother, the police, substance misuse team, children's social services, and the landlord's housing officer and housing manager.

It was decided that to avoid Jane losing her home and potentially becoming intentionally homeless, the landlord would offer Jane another property to make a fresh start. The offer of a management move was approved by the Common Housing Register Panel. Jane was offered a vacant property about ten miles away which she turned down due to the distance from her children and the limited public transport service.

The housing association accepted these reasons for refusal and shortly afterwards offered her a two bedroom flat that was near to shops, her children's school and to her parents' home, for supervised access to her children. The security, location and size of the property could also help reduce or stop some of the issues she had been having with visitors. Jane viewed the flat and was given two weeks to make a decision, as the landlord knew that she would need time to make her decision. Jane accepted the flat.

Since moving Jane has managed well in the flat and her supervised access to her children has increased. She has moved onto Universal Credit and her housing costs are being paid direct to the landlord. There have been no incidents of anti-social behaviour and an injunction is in place against the man who had caused problems in her previous house. The whole process took about 18 months. The housing association recognised that it was a challenging situation and they could have stopped trying to resolve the situation on many occasions. The managed move probably prevented Jane from becoming homeless.

Example 2

Jasmine was in her late 20s and lived in a one bedroom housing association flat with her baby daughter in mid Wales. The housing association felt that, ordinarily, this size of accommodation would be satisfactory for the current composition of her household. However, Jasmine found it too small and cramped, and it was making her extremely anxious. She had a history of poor mental health and the challenges of looking after her first child and the limited living space were exacerbating her mental ill-health. In addition she had accrued rent arrears which had reached a level where her tenancy could have been in jeopardy.

The housing association made an arrangement with her to pay the full rent and small contributions to her arrears from her Universal Credit. Her rent arrears stood at £1,074 and the housing association was becoming increasingly concerned about her mental health. As a result they offered Jasmine a newly vacated two bedroom house with the bedrooms upstairs and a wet room downstairs. Jasmine was delighted with the house and accepted it. She was very pleased to have the wet room as she was already using an inflatable bath for her daughter, and the landlord was willing to reinstate a bath if/when she wished.

The move was approved through the common housing register as a direct let. It resulted in a one bedroom flat becoming available in area where there were few flats to meet a very high demand. This managed move has also resulted in Jasmine's mental health improving, her arrears slowly reducing and her potential homelessness being prevented.

More examples of 'Principle 6: Persevere and continue trying to help' can be found in **Appendix 1.**



Section 2:

Proposed models for ending homelessness from social housing

The examples in the report clearly show that there are social landlords that are moving to low-evictions or low-homelessness from social housing – there is a growing sense of momentum. Whilst we did not find a 'zero-homelessness from social housing' model, we will continue to explore and learn with partners how we can move closer to this ambitious objective.

We found some common themes to consider in work to end homelessness from social housing, which have been presented as six principles, supported by a range of practice examples.

Principle 1: Create the right culture

Principle 2: Prevention and early intervention

Principle 3: Person-centred, not process driven

Principle 4: Work in partnership – internally and externally

Principle 5: Fully utilise homelessness prevention initiatives

Principle 6: Persevere and continue trying to help

However, the research confirmed that there are still systemic difficulties and significant operational issues in ensuring that no tenants become homeless from social housing. In an attempt to generate discussion, the research has led us to propose three new, sequential models of how we may be able to end homelessness from social housing - which, to our knowledge, has not yet been attained anywhere globally.

Each model is based on the well established typology of homelessness prevention as outlined by the UK Collaborative Centre for Housing Evidence. The models each contain the potential responses for interventions to prevent or respond to homelessness at five stages; Universal, Targeted, Crisis, Emeregncy and Recovery.

The three models show a move over time from the current situation to one in which ending homelessness from social housing coud be much more achievable through changes in culture, strategy and operations, and potential financial and legislative changes. The models are tentative, and we expect to continue to explore solutions and learn with tenants and partners.

The three models are an Initial Model in which actions can be taken now, moving onto an Intermediate Model which will require more significant changes in practice, systems and resources, and then a move to a Final Model which will be a transformed system which could result in an end to homelessness from social housing.

Social landlords and their partners will each start from different places, are likely to progress through the three models at different speeds depending on the approaches and resources in the areas in which they work. However, the models propose a common direction of travel for social landlords and partners.

Initial model: taking action now

This model covers actions that have been referred to in the report which social landlords and partners can consider adopting, if they are not already in place in the here and now. They are intended to strengthen current practice and approaches to reduce homelessness from social housing. They are centred around a culture of building trust, adopting a solutions focussed approach, and persevering to assist tenants. They focus on person-centred approaches, proactive multi-agency work and improved methods of maintaining relationships with tenants. The model includes developing comprehensive plans of how a household will not become homeless if they lose their home. Some of the actions will need to be tested and evaluated to assess their effectiveness; these have been identified in the model.

These actions relate to the three sections of the model; Universal, Targeted and Crisis work.

Intermediate model: changing practice, changing systems

This model is the next stage in the process. It continues and builds on the Initial Model, and involves significant changes in practice and systems. There is a much greater emphasis on prevention at earlier stages. In particular, the Intermediate Model requires a step change in the involvement of multi-agency partners to prevent homelessness, and more holistic and individualised support to help people to keep their homes. It also involves greater flexibility for managed moves as a way of preventing homelessness.

Formal possession actions are reduced because of better preventative work at the Universal and Targeted stages. As in the Initial Model, if formal possesions actions are taken other actions must also be taken, such as consulting multi-agencies, involving Housing Options and developing a comprehensive plan for households that will avoid them becoming homeless.

The model recognises that social landlords cannot achieve all aspects of the changes that are required themselves and suggests ways in which the Welsh Government could act as an enabler of change:

- policy change and a cross-portfolio buy-in to prevent homelessness;
- a possible public sector duty to prevent homelessness;
- a continued increase in the supply of social housing;
- keeping social housing rent increases at or below wage inflation;
- guidance and investment to transform systems towards Rapid Rehousing;
- increased investment in Housing First;
- additional resources to support the homelessness prevention agenda.

The model also indicates areas in which new actions will need to be evaluated to measure their effectiveness.

The actions in the Intermediate Model are contained in three sections; Universal, Targeted and Crisis work. However, the number of households reaching the Crisis stage should have reduced compared to the Initial Model because of the actions that have been taken earlier in the process.

Final model: transformed systems

This model is the most ambitious. It depicts the stage where there is no homelessness from social housing. At this stage there has been a significant systems change and cultural change. There is a shared responsibility to prevent homelessness which is evidenced through strong and committed collaboration across a wide range of sectors, such as housing, health, social services, education and criminal justice. A wider range of ways of keeping in contact with tenants has been introduced, there are robust multi-agency practices and arrangements in place and well developed ways of offering people managed moves.

Due to the preventative work that has been done, the number of formal possession proceedings will gradually reduce to zero, which may need to be supported by legislative change. In order for the Final Model to be realised the Welsh Government will need to have taken an enabling role to transforming systems.

In this Final Model the actions are contained in just two sections of the model, Univeral and Targeted, as the work at these stages has become sufficient to prevent anyone from reaching a stage of Crisis.

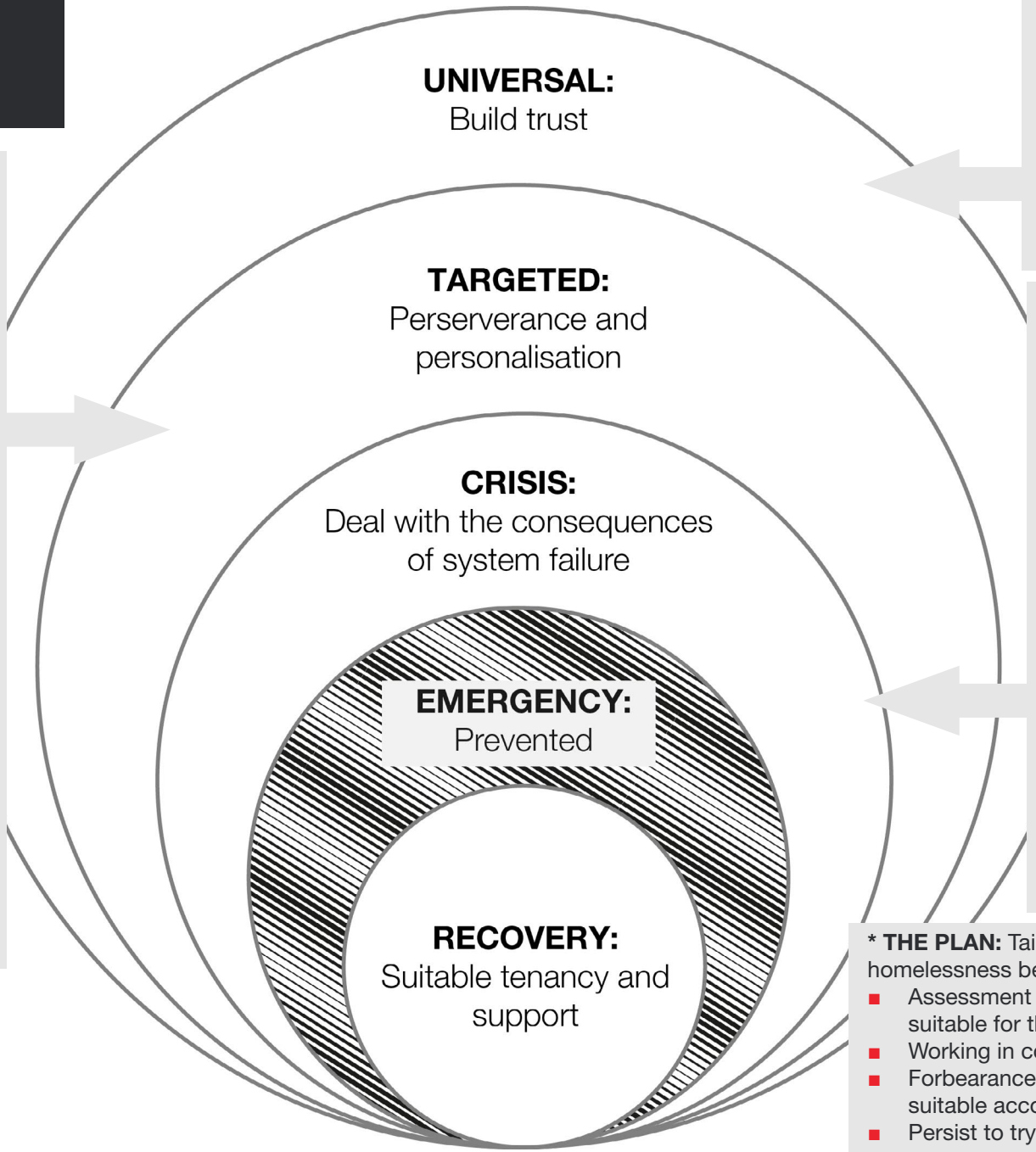
INITIAL MODEL: TAKING ACTION NOW

Based on typology of homelessness prevention

Source: UK Collaborative Centre for Housing Evidence

- Explore alternatives to a NSP
- Kind & supportive communication style – honesty about gravity of situation
- Seek to understand person's perspective – where do arrears sit amid other life challenges?
- Consider who is best placed to establish rapport
- Personalised early prevention: address arrears etc. quickly with a solutions focus
- Persevere – work with the ups and downs
- Encourage tenant to access multi-agency support, mediation and IA
- For ASB, work with LA to establish intensive holistic support
- Persevere, and keep trying new approaches to reach tenant

IA= Independent Advice



- Individualised support to prepare for the tenancy (not holding up allocation)
- Get the allocation right
- Building person-centred relationships – kindness, trust, honesty, psychologically informed
- Early tenancy support (internal and/or external)
- Support for as long as needed throughout tenancy

If you explore a transfer or move within own/other stock or to supported accommodation:

- Seek personalised solution appropriate to person's/ household's needs
- Refer to IA to ensure tenant informed choice
- Seek to avoid formal proceedings during a managed move - **needs testing and evaluation**

If you start formal proceedings:

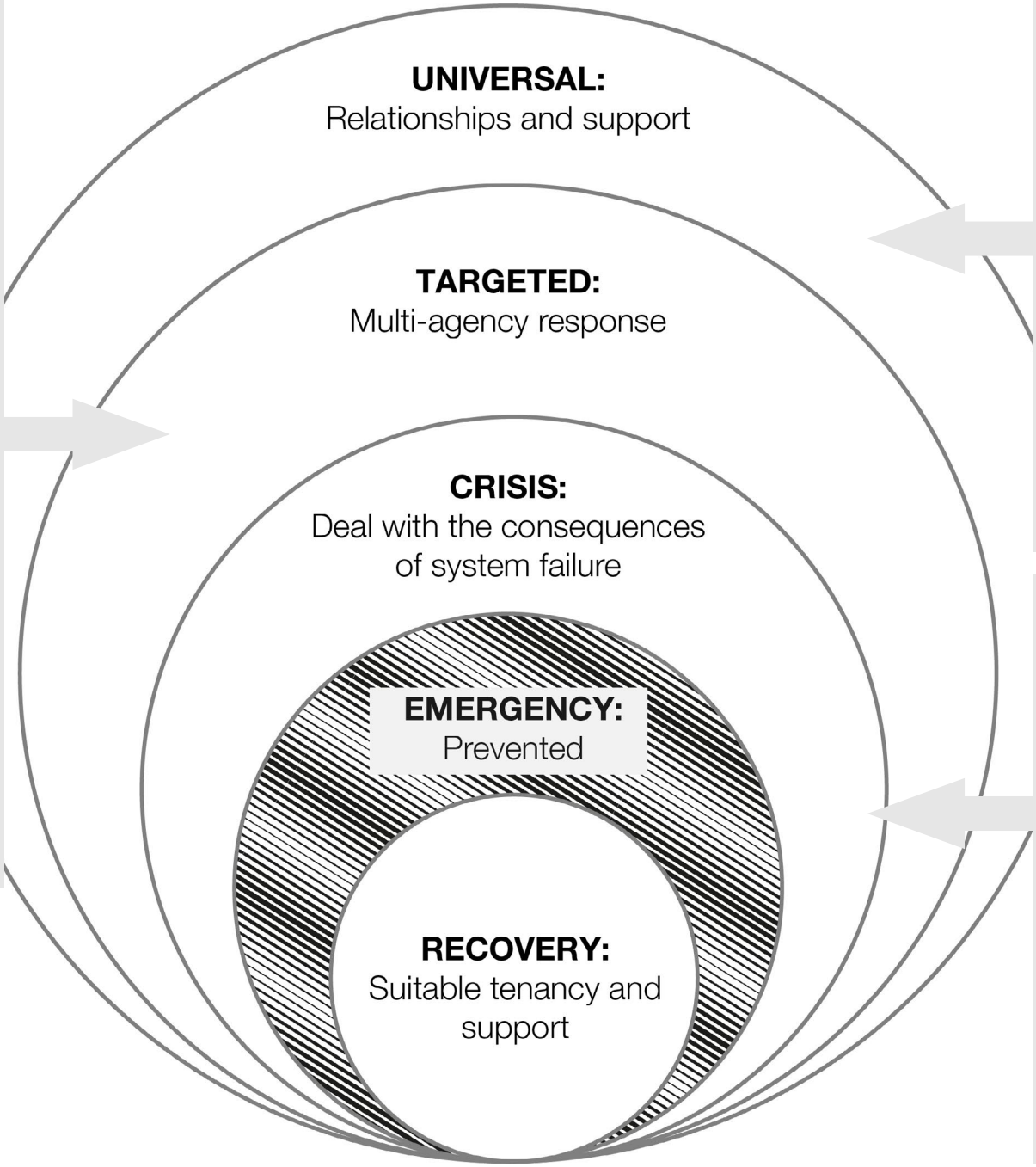
- Refer to IA
- Early notification of LA Housing Options
- Use discretionary grounds wherever possible
- Develop a homelessness prevention plan* – **needs testing and evaluation**

*** THE PLAN:** Tailored to the person – how might homelessness be avoided? e.g.:

- Assessment of options that might be suitable for the person (multi-agency)
- Working in collaboration with Housing Options
- Forbearance (e.g. agree to not seek warrant until suitable accommodation available)
- Persist to try to make contact with tenant

INTERMEDIATE MODEL: CHANGING PRACTICE, CHANGING SYSTEMS

- Continue to develop a person-centred, solutions-focused prevention response
- Keep refining communication methods to meet individuals' needs and preferences
- Keep focusing on rapport
- Work with external partners: foster multi-agency collaborative relationships to prevent homelessness.
  Enabler: WG policy change and cross-portfolio buy-in to prevent homelessness – possible public sector prevention duty would assist
- Local multi-agency panels possible model for sharing prevention responsibility - **needs testing and evaluation**
- Intensive support available for those who need it.
  Enabler: WG increase Housing First investment and provide additional resource to support the prevention agenda



- Continue to focus on building strong foundations and developing trust with tenants
- Review allocations policies in line with a Rapid Rehousing/ Housing First ethos – 'tenancy supported' not 'tenancy ready'
- Consider multi-agency inclusion panel approach to establish tenancies on a strong footing
- **Enablers:** WG social housebuilding target; investment to increase supply and keep rent increases at or below wage inflation; guidance and investment to transform systems towards Rapid Rehousing

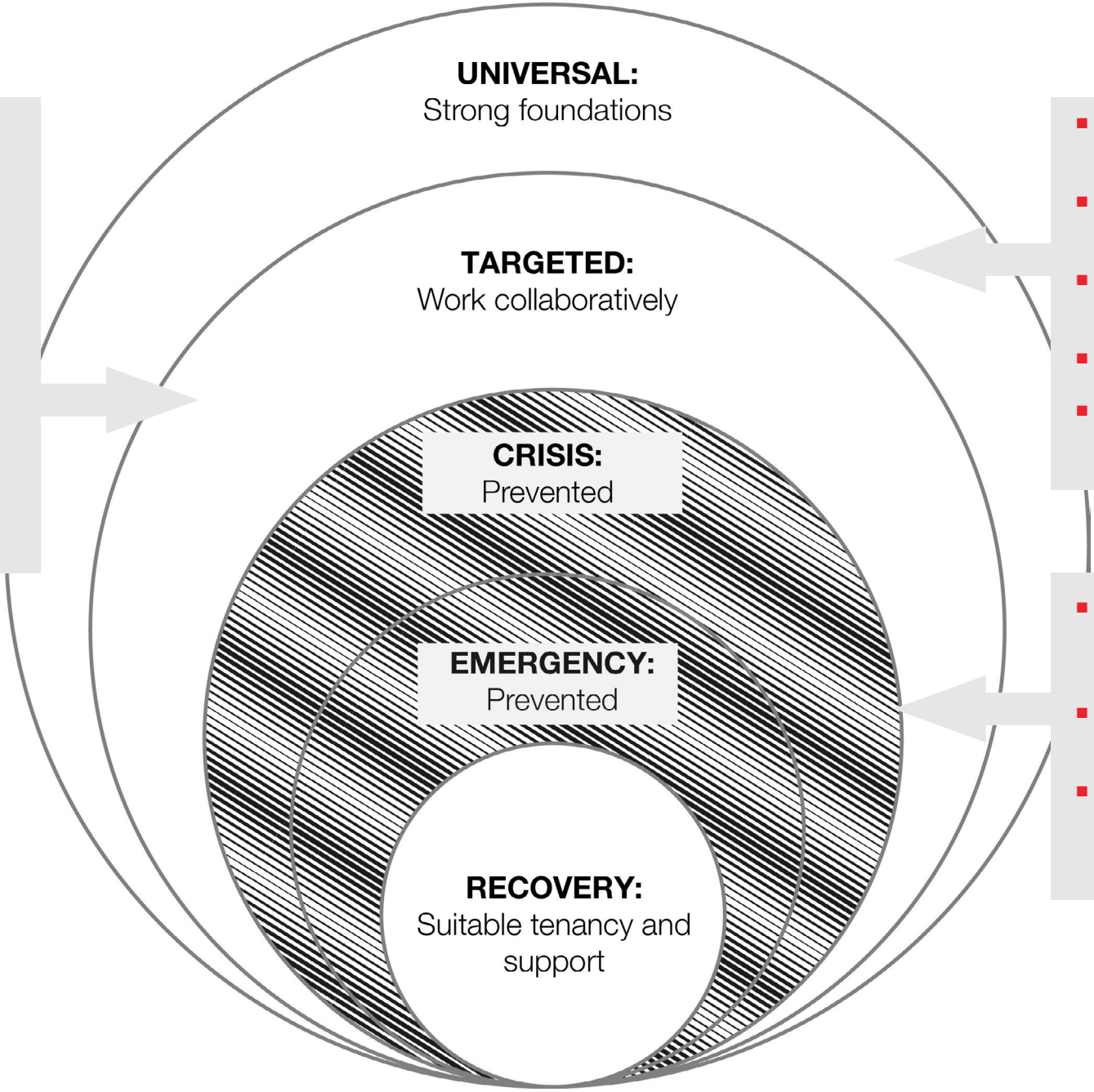
- Test approaches to managed moves with a view to upstreaming from 'crisis' to 'targeted'
- **Enabler:** WG social housebuilding target and investment to increase supply
- Aim to further reduce formal possession actions

If you start formal proceedings:

- Consult multi-agency partners, mediation and IA
- Involve LA Housing Options
- Develop a plan for the household to avoid homelessness - **needs testing and evaluation**
- Work within Renting Homes (Wales) Act: no mandatory rent arrears ground

FINAL MODEL: TRANSFORMED SYSTEMS

- Shared responsibility to prevent homelessness supports strong collaboration across housing, health, social services, education, criminal justice and others
- System in place for managed moves within own stock, other stock or supported accommodation, ensuring tenant has informed choice via IA
- Intensive support available for those who need it – Housing First to meet need



- Continue to focus on building strong foundations and developing trust with tenants
- Tailored support in place at outset of tenancy and throughout
- Multi-agency structures guide the right intervention at the right time
- Rent levels affordable for people on lowest incomes
- Rapid rehousing ensures swift allocation into the right accommodation

- Move towards early prevention model in which crisis and emergency situations are avoided
- Over time landlords reduce use of formal possession powers to zero
- Potentially supported by legislative change to prevent landlords evicting into homelessness

We appreciate that theoretical ideas and models need to tested in practice to ensure they are workable and effective. We would expect them to be further refined as they are tested, and the feedback of tenants, landlords and multi-agency partners will be key to this.

Shelter Cymru welcomes continued engagement with social landlords and other agencies trying to build on current practice and new ways of ending homelessness from social housing, so that we can learn together how to end homelessness in Wales.

Please contact us if you would like to discuss the report or wish to explore ideas in more detail. If you would like to get in touch please email our policy and research team at: PolicyandResearch@sheltercymru.org.uk

Acknowledgements

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We are very grateful to tenants of Wales and West Housing Association and Clwyd Alyn housing associations who participated in the research. Many thanks also to the staff of housing associations, local authorities and support providers listed in Appendix 4 who were interviewed or provided information for the research. Thank you also to members of the project reference group. Finally, we are grateful to the Oak Foundation who funded the research, to enable us to explore ideas that could contribute to ending homelessness from social housing.



Appendix 1

Additional practices and case examples for the six principles

This section of the report contains additional examples of practice and case examples under each of the principles contained in the main body of the report.

Principle 1: Create the right culture

Valleys2Coast housing association
Changing the culture of the approach to customer accounts

Valleys to Coast (V2C) housing association has almost 6,000 social homes in Bridgend. A change in V2C's culture to a more person-centred approach has led to changes in working practices, as in the case of the Customer Accounts Team, which is responsible for collecting rent and other income from tenants.

The Team's previous approach to contacting people who had rent arrears included sending formal standardised letters containing more serious messages as the arrears rose. This approach led to some tenants addressing their arrears, whilst other tenants did not respond at all. Consequently some tenants were evicted, and staff job satisfaction was variable due to the transactional and punitive approach of the work.

A more person-centred culture led to new working practices being introduced as it became evident that some tenants were either ignoring the letters, frightened to contact V2C or were unable to manage. Over a period of about 12-18 months the approach altered, and the emphasis moved away from automatically sending standard letters to one of speaking to people face-to-face or on the phone. V2C acknowledged that sending official letters containing the underlying message of 'pay or you will lose your home' made it very difficult to engage with some tenants at all.

The Team no longer has standard letters. Any letters that are sent are tailored to the individual tenant and include the offer of support. V2C has found that this approach has resulted in much better outcomes than using standard letters, as tenants seem more likely to respond to a letter that is specifically personalised to their situation.

The culture changed from predominantly being one of collecting money to one of 'we are here to help,' and this has led to a step change in the team's working approach. The Team is now driven less by financial targets and set timeframes, and more by good outcomes for tenants. The mind-set has moved to trying to use all avenues available to help tenants resolve issues rather than leaving tenants to sort things out themselves.

There were some concerns about the change in approach, particularly as initially there was an increase in rent arrears. However, engagement with tenants has improved during the 18 months, staff are finding their roles much more satisfying, and rent arrears have fallen.

One outcome from this change in approach has been that V2C has not served any NSPs between March 2020 and the end of February 2021.

Valleys to Coast housing association: https://www.v2c.org.uk/

Monmouthshire Housing Association
Preventing Eviction Protocol

Monmouthshire Housing Association has almost 3,800 homes across Monmouthshire, and has the largest number of social homes in the county. It has made a commitment to try to prevent evictions. This has involved changing the ways in which staff understand people's situations, using a more trauma-informed approach as well as a restorative approach to building, maintaining and repairing relationships.

In order to adopt an organisation–wide approach to preventing evictions it has a 'Preventing Eviction Protocol' which acts as a guide and checklist for staff to consider when helping to prevent evictions.

The protocol covers staff's work with people before and during their tenancy in a wide range of areas covering its practical work with tenants (such as pre-tenancy work, allocations, proactive engagement, fast intervention, property suitability), the approach expected from staff (such as personalised and person-centred support, genuine understanding without judgement to understand root causes, communication, changing behaviour and language),

structures (such as team structures, IT systems, information sharing, staff's working patterns) and partnership working.

The protocol contains the aim of:

- Avoiding homelessness: our target is zero evictions into homelessness. We will work closely with Monmouthshire County Council Housing Options Team to prevent homelessness. Where feasible we will work with partners to help someone (who wants to) move to alternative accommodation in a planned way, if they cannot cope running their tenancy.

(Fuller details are contained in Appendix 5)

Monmouthshire Housing Association:
https://www.monmouthshirehousing.co.uk/

Thirteen Group
Neighbourhood Co-ordinators

Thirteen manages 34,000 homes in the North East of England. Its primary aim is 'to put neighbourhoods at the heart of everything.' The previous housing management structure was organisation-focused rather than customer-focused with a number of specialist teams, resulting in customers dealing with many different people over the life of their tenancy. New tenants could have contact with up to eight teams or specialist officers during the pre- and post-lettings stages.

Thirteen wanted to break down silos and introduced a new structure to a combined neighbourhoods and development directorate. The structure now has neighbourhood coordinators in generic roles, each of whom have a patch of 250 homes. They can draw on specialist services for tenancy support, serious ant-social behaviour, Universal Credit and money advice, but they retain responsibility for the tenant throughout. Thirteen has invested in technology to enable neighbourhood coordinators to work more efficiently and now recruits differently, looking for skills and behaviours rather than specialist knowledge.

Thirteen has created a place making team to make more decisions at a neighbourhood level and in a more joined-up way, with colleagues from different parts of the organisation working together. All 98 neighbourhood areas have been rated as red, amber or green using a sustainability model which includes a suite of KPIs including arrears, levels of ASB etc. It is now piloting a new, more joined-up way of working with the five worst scoring areas.

Neighbourhood co-ordinators have access to live profit and loss information about their patches which includes costs associated with repairs, empty homes and staff salaries versus rent collected. Thirteen hopes that this will drive better, and more local, decision making as decisions will be underpinned by a fuller understanding of costs. It is still early days in terms of realising the full impact of this new way of working but improvements include evictions reducing by 30%, tenancy turnover reduced from 11% to 9.6%, improved turnaround times for empty homes with a cumulative total of 31 days in 2019/20, and an increase in customer satisfaction from 87.4% to 89.1% in the latest Survey of Tenants and Residents.[8]

Thirteen Group: https://www.thirteengroup.co.uk/

Derby Homes
Developing a culture of homelessness prevention and support

Derby Homes is an arms-length management organisation (ALMO) which manages almost 13,000 homes on behalf of Derby City Council. Over the last few years the organisation has become more strongly focused on supporting tenants who need it. This has been linked in large part to taking over responsibility for dealing with homelessness from the council, housing people through that route who are more vulnerable and recognising the role of intensive housing management and tailored support in making sure that people don't become homeless again.

The housing management function includes both housing services and tenancy sustainability teams. Estate officers carry out accompanied viewings, home visits, sign-ups and estate inspections with more complex issues referred to patch managers. Specialist teams, which work collaboratively with housing management teams, focus on income management and Anti-Social Behaviour (ASB).

In order to try to prevent people from losing their homes it introduced a Tenancy Sustainability Team comprising:

- Tenancy Sustainment Team which deals with introductory tenancies,

works with new tenants for 12 months, provides initial resettlement support, budgeting and financial support, and helps people to access additional specialist support, employment, education and training

- An Intensive Housing Management Team which works with tenants who have breached tenancy conditions. This includes support to resolve rent arrears, ASB and hoarding behaviour
- Complex Needs Officers who support tenants experiencing mental illness and/or domestic abuse
- Intensive Intervention Officers who work to help resolve very complex situations such as child protection and safeguarding issues, or serious breaches of tenancies.

This shift in focus needed a significant change in culture. A huge awareness-raising exercise embedded the importance of homelessness prevention and support and an integrated approach across the organisation. This is supported by a recruitment process that values skills and behaviours over technical knowledge. Tenancy sustainment levels are high, with 97.9% of tenancies sustained where tenants have received the tenancy sustainment service. In addition, the number of evictions almost halved from 2018/19 to 2019/20.[9]

Derby Homes: https://www.derbyhomes.org/



[8] *'New approaches to housing management' March 2020 Chartered Institute of Housing https://www.cih.org/publications#pagingAnchor*

[9] *'New approaches to housing management' March 2020 Chartered Institute of Housing https://www.cih.org/publications#pagingAnchor*

Principle 2: Prevention and early intervention

South Yorkshire Housing Association
Examples of prevention and early intervention

South Yorkshire Housing Association has 3,800 general needs properties and about 1,700 supported housing units in the Sheffield city region (mostly in south Yorkshire, with some properties in north east Derbyshire and north Yorkshire).

Through implementing a cultural and concerted focus on reducing evictions, their evictions have steadily reduced from 50 in 2014-15 to nine in 2019-20. They have a range of prevention and early intervention methods that have contributed to this reduction.

- **Affordability checks at the allocation stage:** they stress that these are NOT undertaken to prevent people getting tenancies, but to open a discussion on how people will manage their tenancies;
- **Offering some furnished tenancies,** particularly for tenants receiving Universal Credit or Housing Benefit. Some people's tenancies were failing in the early stages due to people not having enough furniture. There is no cost for the furniture for the tenant as it is an applicable cost under Universal Credit or Housing Benefit;
- **Providing energy advice to help tenants get the best energy deals;**
- **Staff provide money advice, including trying to maximise people's benefits:** Staff help people to work out their entitlements via 'entitledto' (https://www.entitledto.co.uk/), a free website containing money management tools, benefit calculators etc.;
- **Funding independent debt advice:** SYHA provides funding to Citizens Advice to provide an independent debt service to which it refers tenants who have high debts;
- **Helping people to get online:** making initial monthly payments to help people to get on line for short periods;
- **Helping people to gain or improve their digital skills:** running Digi Friends which offers free digital support and training to tenants which can help them to save money, more easily hear about community opportunities and to link up with new people;
- **Paying for some people's removal fees:** SYHA's 'downsizing fund' helps people to move from a large property to a smaller property: e.g. due to added expenses caused by the bedroom tax;
- **Mediation training for all neighbourhood staff:** to equip staff to mediate between neighbours where there are neighbour difficulties or anti social behaviour;
- **Referring/signposting people to SYHA's support services or to other services:** in situations where staff are aware that tenants are having difficulties which require more intense support than can be offered by neighbourhood officers;
- **Helping to improve tenants' credit rating through Big Issue Invest:** with tenants' permission passing on their rent payment details to Experian (credit rating company) which can enhance their credit rating, making it easier to get cheaper credit;
- **Helping people into employment:** SYHA runs a Lottery funded 'Good Work' employment scheme to support adults from across the region to find employment. It also runs 'Working Win' which has supported over 1,500 people who have mental or physical health conditions to find or remain in work (https://sheffieldcityregion.org.uk/working-win/). By helping people into employment these initiatives can contribute to preventing people from getting into difficulties with their tenancies as through the associated financial and psychological improvements;
- **Organising food bank collections to help tenants to get enough food and save money:** the income team (rent collection team) has organised food bank collections; a reflection of the culture of empathy of the team towards tenants in poverty.

South Yorkshire Housing Association: https://www.syha.co.uk/

Principle 3: Person-centred, not process driven

Examples of person-centred approaches

Bromford housing association Neighbourhood Coaches

Bromford housing association has 44,000 homes mainly in the West Midlands and South West of England. Recently it merged with Merlin Housing Society and Severn Vale Housing. Bromford moved to a neighbourhood coaching model in 2016 which is now a cornerstone of its approach. Neighbourhood Coaches (NCs) work across all of Bromford's tenure types and have small patches of 175-200 homes (compared to 400-600 previously for Bromford and 800 for Merlin).

NCs aim to get to know each tenant – their strengths, aspirations and interests as well as any challenges they may face. NCs also get to know the range of community facilities in their neighbourhood area, such as the school, place of worship, police community support officer, corner shop, youth group, health centre, football club, toddler group etc. NCs will offer support (either directly or by signposting to services) but will also act as a community connector, connecting people and services/or facilities.

The role of NCs is generic, rather than specialist, and they are the main point of contact for most of tenants' requests. They perform most traditional housing management functions as well as their wider coaching and connecting role. They work closely with Bromford's other services, such as customer services, income advisors, lettings, employment support and community safety to do this.

Bromford has found that tenants who know their neighbourhood coach are more satisfied and less likely to be in arrears or to cause anti-social behaviour. They have found that rent arrears have fallen despite the rollout of Universal Credit. But Bromford acknowledges that these traditional housing management measures don't capture fully if people are 'thriving'. Consequently, Bromford plans to ask tenants to self-report their confidence in things such as managing their money, and their feeling of health and wellbeing with the aim of enabling better mentoring and more informed conversations.[10]

Bromford housing association: https://www.bromford.co.uk/

Twenty 11 A person-centred approach to rents and realising potential

Twenty11 is a charitable housing company and is a subsidiary of Red Kite Community Housing. It manages 100 homes in High Wycombe. The organisation was established with significant feedback from, and the involvement of, Red Kite tenants. They had raised affordability and ASB as particular areas of concern and felt that many existing housing management services did not match what tenants expect. They were keen to see a more innovative approach and Twenty11 responded with a number of new ways of working.

Some of its initiatives can help prevent tenants from falling into situations that could put their tenancies at risk. These include:

- **Personalised 'flexible rents'** linked to a household's ability to pay. When people apply for a home, the rent is based on what is affordable for them. During the tenancy, rents increase annually in line with the consumer price index and there is some scope to reduce it if a household experiences a significant change in its finances
- **Community Potential Specialists** who work with tenants and support them through a solutions-focused approach to develop personal success plans and achieve their aspirations. The 'Realising Potential Approach' is about empowering tenants to realise their potential through making, meeting and exceeding goals in both their personal and working life. The Community Potential Specialists provide the support, guidance, and motivation to help people create a vision of what their preferred future

could look like and empower them to identify and achieve the steps to get there, including helping them to access a range of partners. This is captured in their Personal Success Plan. Goals could link to a number of themes including, but not limited to, work, money, well-being and community.[11]

Twenty 11: https://www.twenty11.co.uk/

Personalised and honest communication

Personalised and honest communication

The research uncovered various approaches to how to communicate in a way that best suits the tenant. There was a lot of agreement by social landlords that 'one size doesn't fit all' and that communication needs to be tailored to the individual as much as possible. Examples of various communication methods were:

- **V2C housing association** sometimes hand delivers letters in plain green envelopes with the person's name handwritten on it. This encourages people to open the letter more so than might be the case if the envelope looks official with typed writing and franked postage;
- **Hafod housing association** has over 6,000 homes in nine local authorities in south Wales. It has an arrangement with some tenants that letters of importance will have a smiley face and the sender's initials on the back of the envelope so that the tenant knows who it is from;
- **Homes in Sedgemoor** is an Arms Length Management Organisation (ALMO) with 4,200 properties in Somerset on behalf of the local council. It has introduced Voicescape, a digital arrears function, to support customer engagement and rent collection. The system calls customers with an option to transfer direct to an income officer to discuss their account rather than the customer call centre or it will leave a message/ text, with a function to call back. Voicescape has replaced letters in the early stages of the rent arrears process. Where customers would previously not speak to an income officer until they owed around £500, customers are now contacted via Voicescape as soon as they fall into arrears. Homes in Sedgemoor also uses Voicescape when it needs to prompt engagement, for example, identifying support needs at point of a Universal Credit claim, chasing former tenant arrears and when Direct Debits fail. Evaluation of Voicescape found that around 70 per cent of tenants listen to messages and 40 per cent of those use the call back function. This is a better engagement rate than letters and more efficient than making manual calls;
- **General ways in which research respondents attempted to contact people:**
  - Checking people's preferred communication methods at the start of tenancies and periodically thereafter;
  - Being open to using text, what's app call or video, email, letter, phone call, knocking on doors, sending appointment cards and reminder calls/ texts beforehand;
  - Using Facebook and other social media;
  - Contacting people 'out of office hours' (i.e. evenings and weekends), visiting at times when tenants are likely to be arriving home (e.g. after picking up children from school or returning home after work), or driving past a house in the evening to see if lights are on;
  - When contact is particularly difficult, asking neighbours or next of kin for when would be best to call the tenant;
  - Asking neighbours if they know the tenants' whereabouts (e.g. where it is suspected that the tenant may have left/abandoned the property).

[10] *'New approaches to housing management' March 2020 Chartered Institute of Housing https://www.cih.org/publications#pagingAnchor*

[11] *'New approaches to housing management' March 2020 Chartered Institute of Housing https://www.cih.org/publications#pagingAnchor*

[12] *'New approaches to housing management' March 2020 Chartered Institute of Housing https://www.cih.org/publications#pagingAnchor*

Principle 4: Work in partnership – internally and externally

Bron Afon Community housing association and Torfaen Council Ending Evictions into Homelessness Strategic Partnership

Bron Afon Community housing association has over 8,000 homes in Torfaen and has the largest number of social homes in the borough. In the autumn of 2020 Bron Afon and Torfaen Council initiated an 'Ending Evictions into Homelessness Strategic Partnership' to end homelessness in the area as far as practicable. The partnership members are Torfaen Council, all social landlords in Torfaen, Aneurin Bevan University Health Board, Public Health Wales, Department of Work and Pensions, and third sector organisations.

- The group meets monthly and is committed to ending evictions from social housing into homelessness, and has developed a draft statement of commitment outlining its intentions. It is considering replacing these by adopting the wider Homes For Cathy commitments (**https://homesforcathy.org.uk/commitments/**)

Draft Statement of Commitment

Ending Evictions into Homelessness Strategic Partnership (February 2021)

Purpose

- The Ending Evictions in to Homelessness Strategic Partnership has been established to ensure that Bron Afon Community Housing (BACH) are able to support the communities in which they operate to end homelessness as far as practicable;
- Where there is no option for BACH but to seek eviction the partnership will be consulted to explore all possible options for the tenant to seek alternative accommodation therefore avoiding homelessness;
- The partnership will act as a peer knowledge network and partners agree to share information freely;
- The partnership will draw together the experience and learning from partners (including leaders, professionals, service users and carers) across the region;
- The partnership meeting will be facilitated by BACH and comprised senior operational and strategic experts from across the 3rd and statutory sectors across Gwent;
- The partnership will not discuss individual cases but may signpost to relevant officers where specific cases need to be addressed. The group will become involved should any barriers be identified;
- Provide support to one another where bids are being developed and support the development of partnerships which will contribute to meeting the needs of homeless people in Torfaen.

Membership

- Membership is derived from statutory and 3rd sector partners and will include those organisations who support those people who are homeless or who are at risk of homelessness.

Bron Afon housing association: https://www.bronafon.org.uk/

North Wales Social Landlords North Wales Income Management Forum

The North Wales Income Management Forum covers the six north Wales local authorities of Wrexham, Flintshire, Conwy, Denbighshire, Gwynedd and Isle of Anglesey. The forum is open to staff of housing associations and council housing landlords with a particular responsibility for collecting rent and other charges from social housing tenants.

The forum is held every six weeks to share knowledge, expertise and practice in managing income collection within a context of preventing evictions.

It has developed into an open way of sharing information across the area and seeking advice and perspectives from colleagues working in other organisations. It has helped to build relationships between professionals across the area who can contact each other for advice, support and ideas outside of the scheduled meetings.

Homes For Cathy
Housing associations committing to end homelessness from social housing

Homes for Cathy is a national group of English housing associations that came together in 2016 to mark the 50th anniversary of Cathy Come Home to work together to end homelessness.

Homes for Cathy is committed to:

- continue lobbying for solutions that make a difference in the lives of homeless people and people at risk of homelessness;
- sharing good practice between ourselves that help prevent homelessness and find secure homes for people who are homeless

Homes for Cathy housing associations are have signed up to the following commitments

- To contribute to the development and execution of local authority homelessness strategies;
- To operate flexible allocations and eligibility policies which allow individual applicants' unique set of circumstances and housing history to be considered;
- To offer constructive solutions to applicants who aren't deemed eligible for an offer of a home;
- To not make any tenant seeking to prevent their homelessness, homeless (as defined by the Crisis plan definition);
- To commit to meeting the needs of vulnerable tenant groups;
- To work in partnership to provide a range of affordable housing options which meet the needs of all homeless people in their local communities;
- To ensure that properties offered to homeless people should be ready to move into;
- To contribute to ending migrant homelessness in the areas Housing Associations operate;
- To lobby, challenge and inspire others to support ending homelessness.

Homes For Cathy has 44 organisations who have agreed to these commitments (Feb 2021)

https://homesforcathy.org.uk/



Principle 5: Fully utilise homelessness prevention initiatives

The Wallich Conflict Resolution Service
Denbighshire, Conwy, Wrexham, Flintshire, Carmarthenshire

The Wallich is a charity that assists homeless people in many areas of Wales and operates under the three core objectives: getting people off the streets; keeping people off the streets; and creating opportunities for people.

One of its services is a free, impartial and independent Conflict Resolution and Mediation Service provided by trained and accredited staff. The service is for anyone who is experiencing a dispute that could affect their housing situation, such as:

- Family breakdown;
- Neighbour disputes;
- Landlord and tenant disputes.

Conflict resolution is a process where people in disagreement or conflict use a third person (a mediator) to help them communicate and resolve issues. Mediation is used to enable people to talk effectively about issues and enable them to reach an agreement that suits both sides.

The service deals with non-legal and non-violent disputes that crop up between families, neighbours, young people, landlords and tenants which could lead to one or more people becoming homeless.

The Wallich: https://thewallich.com/services/

Society of Mediators
Pilot Possessions Mediation Service

The Covid-19 outbreak and subsequent suspension of Housing Possession Cases has resulted in a significant number of cases being affected. To provide additional support to those parties affected, the Ministry of Justice awarded a contract to the Society of Mediators for a pilot 'Possessions Mediation Service' until 31st July 2021. The mediation service is available across England and Wales to support possession claims as they progress through court; encouraging settlement without a hearing where possible, helping to sustain tenancies and reducing the burden on the court system.

Society of Mediators: https://www.societyofmediators.com/

NCH Action for Children
The Dundee Families Project
Supporting families who are at risk of homelessness because of anti social behaviour

The Dundee Family Project was established to assist families who were homeless or at severe risk of homelessness as a result of 'antisocial behaviour'. Although the project is no longer running, it was well regarded and seen as a cost effective way of resolving or preventing homelessness.

The project was run by NCH Action for Children Scotland in partnership with Dundee Council Housing and Social Work Departments. It worked with families deemed to have exhibited a range of anti-social behaviour, with the aim of enabling them to avoid eviction or move into a new home. The project also helped to prevent the breakdown of families, and re-united separated families.

The project followed a systemic approach to family difficulties and offered a range of services through individual and couple counselling, family support and group work. Support was available 24-hours a day all year. Staff ran after-school and young persons' group activities, while groups for adults covered cookery, parenting skills, anger management and tenancy issues. Families would access the service in three main ways:



1. Admission to the core block, which comprises accommodation for up to four families who had intensive support, often involving daily contact
2. Support to a small number of dispersed flats run by the Project, mainly for families to move into from the core block
3. An outreach service provided to families in their existing accommodation, where they were at risk of eviction by the council due to antisocial behaviour.

An evaluation of the report (below) found that the project succeeded in producing positive changes in many families, in overcoming local opposition and in co-operating with a range of agencies. Among the key ingredients of its success were

- the commitment to inter-agency partnership at strategic and case levels;
- the systemic, intensive and supportive yet challenging approach in its direct work;
- a wide range of work that was tailored to individual families' needs;

Stakeholders in housing and social work departments were confident that the project usually helped stabilise families' housing situation, thereby avoiding short term costs associated with eviction, homelessness administration, supported accommodation and rehousing. In some of the successful cases, major long-term savings were achieved by preventing the need for children to be placed in foster or residential care. In addition, there would be likely to savings to other agencies such as the police.

Evaluation of the Dundee Families Project: https://www.webarchive.org.uk/wayback/archive/20180520124059mp_/http:/www.gov.scot/Resource/Doc/158816/0043123.pdf

Principle 6: Persevere and continue trying to help

Two families' examples
Persevere and continue trying to help

Example 1

Mrs A is the tenant of a social landlord in south Wales. She lives with her three grown up children. The landlord has worked with the family on various occasions since 2013 to prevent them being evicted. Between 2013 to August 2019 the family had been at risk of eviction on three occasions, and at one stage they had rent arrears of over £3,000. The Rent Officer found it very difficult to engage with Mrs A. When there were conversations she did not seem willing to address her rent arrears, would often get angry and shout.

Her eldest son worked quite regularly. Her other two sons were receiving Job Seekers Allowance (JSA), but due to not consistently signing on for JSA they were often sanctioned which disrupted their Housing Benefit claim. For over a year, the Rent Officer contacted the family two or three times a month to ask them to provide financial information for their Housing Benefit claim. The family were referred for tenancy support but didn't take up the service. Mrs A was also referred to a specialist agency helping to empower women, but she did not engage with the service.

The Rent Officer built a relationship with the eldest son who appeared to be the only member of the family who was trying to save the tenancy. Previously he had borrowed money to stop evictions going ahead. Following a home visit it came to light that Mrs A had become virtually bedridden. She was diagnosed with losing her sight in one eye, had diabetes and problems walking. The Rent Officer suggested to Mrs A and her son that she may be entitled to Personal Independence Payments (PIP), and offered to put her in touch with an independent money advisor. Mrs A agreed to think about this and, after a few months and a further suspension of her Housing Benefit, decided to apply for PIP. The Rent Officer contacted the money advisor to help Mrs A to complete the claim. PIP care component was awarded, all non-dependant charges were removed and the arrears were cleared in full.

The landlord has persevered in maintaining contact with the family, supported them to avoid eviction three times in six years, offered help from other agencies and supported the family to obtain the financial help they have needed to maintain their home.

Example 2

Sue has lived in three bedroom council house for 10 years. She lives with her three adult children and receives welfare benefits. Sue's parents died two years ago and her son had a serious motorcycle accident. She became depressed as a result and had a support worker from Mind. She built up rent arrears as she had stopped paying the part of her rent which wasn't paid by Housing Benefit. She was aware of being in arrears, but wasn't coping well and ignored them.

Sue didn't tell her children about the rent arrears, because she was embarrassed, and felt in crisis. Her landlord sent her a few letters about the arrears and each time she said she would pay; but she never did/could. She was served a NSP followed by court possession proceedings. She attended court, but didn't tell anyone, including her children. Before the court proceedings Sue was visited at her home by a senior manager from the landlord who said they didn't want to evict her, and wanted to help her; but that they would have to seek possession if she didn't pay.

The situation changed when Sue's son overheard her crying whilst talking on the phone to her support worker. She told her children the situation, and they contacted the landlord to discover that the arrears were £3,300. The landlord helped her to obtain £1,800 through a Discretionary Housing Payment and the Homelessness Prevention Fund. She said that the landlord sorted this out as she couldn't face dealing with it. The landlord contacted her through her support worker, which she felt helped as she was struggling to even talk on the phone when her depression was bad.

She set up a direct debit to her landlord for her rent and a payment towards the arrears, and each of her children paid a small extra amount. Over the last 12 months, they have managed to clear the arrears and the court cost. Mind has helped her to resolve issues with other debts.

Sue said the landlord was 'brilliant' and very helpful the whole time. She said her housing officer calls her frequently to see how she is getting on and has put her in touch with the in-house support/welfare team in case she requires additional support to her Mind worker. If the landlord phones and she doesn't want to talk they don't push her and will email her instead, which gives her more time to consider her reply.

Neath Port Talbot; Cardiff; and Flintshire, Conwy and Denbighshire Partnerships to consider managed moves between social landlords

At the time of writing this report, conversations were being held between social landlords and local authorities in at least Neath Port Talbot, Cardiff and the three local authorities of Flintshire, Conwy and Denbighshire to discuss the possibility of managed moves between landlords to prevent potential evictions. These are sometimes referred to as management moves or managed transfers.

Discussions include developing or widening reciprocal arrangements between social landlords to enable people whose tenancies are in danger due to rent arrears or anti-social behaviour to move to a more suitable property with another social landlord. A move to a property owned by a social landlord in a different area may contribute to ending triggers to anti-social behaviour, or a move to smaller or cheaper property may end the continued build-up of rent arrears.

The social landlords and local authority are considering the practical arrangements and implications of reciprocal arrangements, such as responsibility for collecting rent arrears, the impact of 'secondary debt' on likelihood of collection of arrears, amending allocations policies/common housing registers and the impact on transfer quotas.



Appendix 2

Financial help to prevent homelessness

Examples of financial help to prevent homelessness

[] Discretionary Housing Payments (DHPs)

DHPs are an extra payment made by councils to help people who are struggling to pay their rent. The council decides who should be given a DHP. A DHP can be paid if the applicant receives Housing Benefit, Universal Credit housing costs, there is a shortfall between these payments and the rent, and the person is having difficulty paying the shortfall. A DHP is usually paid for a fixed period of time, but in some circumstances can be made as a long term award (for example, if Housing Benefit has been reduced because of the bedroom tax). DHPs are usually administered by the Housing Benefit section of the council.

Example of Bridgend DHP Rescue Scheme

V2C housing association has an agreement with Bridgend Council for tenants in significant hardship to be considered for the council's DHP Rescue Scheme. V2C can ask the council to pay debts such as rent arrears on behalf of the tenant where the person's circumstances make the request particularly important. To maintain the integrity of the arrangement V2C submits requests very rarely.

For example, V2C had issued a NSP to a couple who had been in financial difficulty for four years. The couple had always engaged with V2C and kept V2C informed about their income situation. Payments had gone up and down over many years and they now had over £3,000 of rent arrears, partly due to the bedroom tax. The husband told V2C that he was in a really difficult situation as he had just been diagnosed with cancer and didn't know how he was going to cope.

V2C decided to apply to the DHP Rescue Scheme as this would help ease the stress he was going through. Bridgend Council made a £3,000 payment to pay off the rent arrears and agreed to pay ongoing DHP until the end of the financial year to cover the bedroom tax.

V2C are helping the couple move to a smaller property to stop the impact of the bedroom tax. The wife has had to take time off to care for her husband, which has reduced her income. V2C is working with his wife's employer to see if they may be able to help with the small amount of outstanding debt that is owed.

[] Homelessness Prevention Fund (Spend to Save)

Local authorities in Wales have funds to be used to prevent homelessness in certain cases. It is possible for this to be used to pay part or all the rent arrears of a social housing tenancy if this will prevent the tenant from becoming homeless. The fund is usually administered by the Housing Options/Homelessness Department of the council.

[] Homelessness Prevention Fund and DHP joint arrangement

In some circumstances, a combined arrangement between two departments in a local authority will be made to pay a tenant's rent arrears to prevent homelessness; for example, Flintshire Council cited a person who had been working with them to address their arrears. £1,500 rent arrears were paid by a £750 payment by the homelessness team, through the Homelessness Prevention Fund, and £750 by the Housing Benefit department though a DHP.

[] Rent Rescue

As one element of their DHP fund and their Homelessness Prevention Fund, Cardiff Council has a Rent Rescue scheme to specifically pay some or all of a tenant's rent arrears to prevent an eviction from social housing. Rent Rescue in Cardiff can only be given once to help a tenant and it is expected that other arrangements will be in put in place to help the tenancy to be sustained, such as debt advice, a sustained repayment plan by the tenant, or a move to a more affordable home (to mitigate the impact of debt caused by the bedroom tax). After awarding Rent Rescue, it is often the Council's Prevention Team that is involved in the arrangements to help the tenant to sustain their home. Rent Rescue may typically range from payments of £200 to £2,500, as recognition of both the need to prevent homelessness and the greater financial costs that the council could incur if the household becomes homeless.

[] Debt Relief Orders

A number of social landlords mentioned the use of a Debt Relief Order (DRO) as a way of helping people in debt and extreme financial hardship (including having rent arrears) to save their tenancy. The person with the DRO doesn't have to make payments towards most types of debt included in it and creditors can't force a person to pay off the debts. DROs usually last a year unless the person's situation improves. At the end of 12 months most debts will be written off. DROs can only be granted once every six years.

[] Freezing rent arrears

Broadland housing association has 5,000 properties in Norfolk and north Suffolk. If a tenant is in significant debt and is clearly struggling and stressed, Broadland staff are able to talk to them about their situation and freeze their arrears for 12 months. Tenants are expected to pay their rent from that time forward but they can stop paying their arrears until their situation improves, with a review taking place after 12 months.

[] Incentivising the repayment of arrears

Hafod housing association has been exploring the idea of paying a small amount off tenants' arrears after they have kept their repayment plan for a period of time. This can help tenants' debts to be reduced and act as an incentive to encourage continued repayment.

Walsall Housing Group had a financial arrangement for homeless applicants when allocating homes. If the person had former rent arrears the debt would be split three ways between the local authority homelessness team, Walsall Housing Group and the tenant.[13] Similar arrangements might be applied to people who are close to losing their homes due to rent arrears. For example, for a £1,500 debt could the council's homelessness team pay £500, the social landlord write off £500 and the tenant pay £500 through a repayment plan? This could save costs to the council of helping the family if they become homeless, the social landlord could gain £1,000 of the £1,500 arrears which may otherwise have been lost, and the tenant would maintain their home and be supported to repay part of the arrears.

Hardship funds

Some organisations make funds available to assist tenants who face financial difficulties; for example, Cardiff Council has a Hardship Fund that can be used to pay off some rent arrears when there have been other unexpected expenses such as having to replace a washing machine or paying funeral expenses; Clwyd Alyn have a President's Fund, and Cartrefi Conwy have a Crisis Fund which can be used to help tenants who are in financial difficulty. Sources of money for such hardships funds could be internal resources, fundraising events, or a staff lottery with perhaps half of contributions going to the lottery winners and half to the fund. Hardship funds can also be an effective way for large contractors to demonstrate and discharge their corporate social responsibilities by making a donation.

Moving rent arrears debt to a credit union from a social landlord to prevent evictions

We found an example of a social landlord that was considering developing arrangements with a credit union to move rent arrears from being a debt owed to the landlord to one that is owed to a credit union. The credit union would be protected as the debt would be underwritten by the social landlord and the person's tenancy would be saved as there would no longer be a debt linked to the property. However, one concern being considered was the interest that would be accrued on the debt which could cause additional difficulties for the tenant.

[13] *'Assessing affordability and barriers to accessing social housing in Wales Community Housing Cymru May 2018 Section 3.21.1* https://chcymru.org.uk/uploads/events_attachments/Assessing_affordability_and_barriers_to_accessing_social_housing_in_Wales.pdf

Appendix 3

Preventing homelessness amongst people who are not responding

Suggestions for preventing homelessness amongst people who are not responding

- **Consent for referrals:** In most situations a person's consent is needed for them to be referred to an external agency. Within GDPR, ask for people's explicit consent at the start of a tenancy to be referred to appropriate agencies in the event that the tenancy is failing; e.g. a consent form that explicitly states that referral can be made to named partner organisations. Tenants would have the option of not signing or opting out;
- **Standard letters of advice and signposting to agencies, as an early intervention step:** This could include a consent form for referrals to named partner organisations (as an alternative to the above) with a self-addressed envelope. Tenants may be willing to return a letter even if they don't want talk about the issues over the phone. The tenant would then be contacted by the independent partner agency that may be able to liaise with the social landlord on their behalf;
- **Anonymous advice service:** Social landlords might offer a telephone/web/text service for tenants to use which wouldn't require them to give any identifying details; or a standard web-based platform which offers advice without any housing officer being involved;
- **Matching housing officer to the tenant:** Sometimes there can be difficulties establishing a rapport between individual housing officers and tenants. A 'match' of a new housing officer to the tenant may improve the likelihood of contact;
- **Use any member of staff, with whom the tenant may have a good relationship, to open contact;** e.g. a trades' person/gardener etc.;
- **Senior manager to attempt contact with all tenants who may face homelessness, if there is no contact with their housing officer:** This may work for tenants whose relationships have broken down with their primary housing officer;
- **If a NSP is looking likely, the social landlord could send a 'minded to' notice beforehand:** When local authorities plan to make an adverse decision relating to a homeless application they often send a 'minded to'

letter to give the applicant the final right to contact them or to provide new information: e.g. 'we are minded to find you intentionally homeless.' A similar approach could be taken by social landlords before serving notice, which could act as encouragement for the tenant to make contact;

- **If a NSP is served, social landlords could use only discretionary grounds for possession:** This could prevent homelessness and evictions as it encourages the landlord, the tenant and the court to consider the option of suspending possession on terms. It may also lead to social landlords not using a Section 21 notice of the Housing Act 1988[14] on starter tenants, which inevitably lead to eviction;
- **If a NSP is served, social landlords could include a standard letter explaining that eviction is not the desired outcome:** Some tenants assume that eviction is inevitable once they have received a NSP. A letter explaining that there is an opportunity to salvage the tenancy could encourage tenants to get in touch with the landlord or other agency to seek independent debt or housing advice;
- **If a NSP is served, social landlords could provide a right to review the decision to serve the notice:** Social landlords already offer a right to review if a Section 21 notice is served on starter tenants. If it was also used with a Section 8 notice of the Housing Act 1988[15], it could encourage tenants to get independent housing advice as soon as the notice is served - and could result in the Section 8 notice being withdrawn altogether. The review process could result in alternative sanctions like signing a good behaviour contract or entering into a non-court-ordered agreement to pay arrears;
- **A support worker attending court with the housing/income officer:** There is the possibility a tenant will attend court even if they have not been in contact with the social landlord at an earlier stage. If the landlord asks an in-house or external support worker to attend court, this 'independent' person could offer to support the tenant and help re-establish relationships and rebuild trust;
- **Social landlords' rent rescue:** Specific funding for social landlords to pay off rent arrears to prevent homelessness. This could be funded through, for example, government led initiatives to mitigate Covid impacts or an in-house budget set up specifically for this purpose.

[14] https://www.gov.uk/evicting-tenants/section-21-and-section-8-notices

[15] https://www.gov.uk/evicting-tenants/section-21-and-section-8-notices

Appendix 4

Organisations that contributed to the research

Broadlands Housing Association

Bron Afon Community housing association

Cadwyn Housing Association

Cardiff Council

Cartrefi Conwy

Clwyd Alyn housing association

Denbighshire County Council, Communities and Customers

Flintshire County Council, Housing and Assets

Hafod housing association

Monmouthshire County Council, Community and Partnerships

Monmouthshire Housing Association

North Wales Housing Association

Pobl Care and Support

Sedgemoor District Council

South Yorkshire Housing Association

Tai Tarian

V2C housing association

Wales and West Housing Association

Appendix 5

Monmouthshire Housing Association Preventing Eviction Protocol

This document summarises MHA's approach to reducing social housing possession/eviction hearings and avoiding homelessness.

- **Pre-tenancy:** we identify risks to tenancy sustainment and work with a prospective tenant and support services they're accessing to build a mutually beneficial relationship. Or we work to get support arrangements put in place as quickly as we can if they're needed. We aim to make a prospective tenant 'support ready' to manage the demands of a tenancy before it begins. We'll use a red, amber or green rating system to help identify those most at risk;
- **Allocation:** we have an in-depth Policy and Procedures that offer as much housing choice as possible, allocating secure and sustainable social housing appropriately based on the size and circumstances of a household;
- **Tenancy obligations:** we fundamentally impart the importance of complying with these at the beginning and throughout a tenancy – primarily rent commitments, avoiding anti-social behaviour (ASB) and property condition/access obligations e.g. direct tenants to the tenant handbook;
- **Rent First:** we will adopt a rent first culture so that all tenants and staff understand paying for their tenancy is a priority. Also so all staff members direct tenants in arrears to the Income Team where they are accessing other parts of MHA's services, but not addressing their arrears effectively/avoiding the Income Team;
- **Early contact once a tenancy begins:** interaction and engagement between MHA and a tenant is positioned as the norm right from the start of the tenancy. Tenants feel comfortable contacting MHA as soon as any issue connected to tenancy sustainment arises;
- **Proactive engagement:** e.g. keep in touch visits/prevent visits/concern cards/don't walk by campaign;
- **Fast intervention:** we act fast and early and issues are quickly identified e.g. when a first rent payment is missed or someone needs support with their benefit application or help to change their mindset to stop perpetrating ASB;
- **'Route map':** we co-produce and agree a plan with a tenant to move them out of a situation that's threatening their tenancy - so they understand exactly what they have to do. We will not seek a possession hearing/eviction hearing where this is followed;
- **Fast, relevant, personalised and person-centred support as needed:** co-ordinated via MHA or external partners. Based around tenants becoming more/less vulnerable depending on their circumstances, varying support accordingly with long-term support planning;
- **Use practical/tailored solutions:** e.g. benefit maximisation, support access into employment, DHP, HOTs money, Managed Payment to Landlord, 3rd party deduction to avoid court/evictions, move to a smaller property, or forced entry for gas safety checks, mediation or injunctions (not exhaustive);
- **Genuine understanding:** we don't judge and seek to understand the individual root cause(s)/trauma that's the catalyst resulting in the tenancy being jeopardised – aiming to address that. Use corresponding approaches e.g. Trauma-Informed Care and Psychologically Informed Environments (not exhaustive);
- **Partnership working:** operate strong relationships with external agencies e.g. GDAS or Mind Monmouthshire (not exhaustive) and, with permission, work closely with advocates of tenants. Or MCC in relation to the Planning Guidance for Homelessness and Housing Related Support. Or DWP in connection with Universal Credit;
- **Communication:** we use preferred method(s) of communication and successfully impart easy to understand and important information at the right time (e.g. rent first or UC managed migration), with translation as needed. We communicate in a more relational way;
- **Work Patterns:** we work flexible working hours and attempt contact at different times of the day. Utilise agile working e.g. 'place based approach';

- **Changing behaviour and language:** use behavioural science techniques to support positive behaviour: coaching, nudge theory or restorative working (not exhaustive);
- **Staff training:** relevant, available fast and effective;
- **Team Structure:** resource and structure teams with a focus on preventing court and eviction e.g. Income Team, Inclusion Team, Community Safety Team, Tenancy Coaching and New Homes Teams. Support teams operating in unison;
- **IT infrastructure:** utilise technology fully to simplify systems and free up staff resources to sustain tenancies. Spot 'triggers' that jeopardise tenancy sustainment. Use data to inform decisions and to meet customer service expectations;
- **Sharing information effectively:** within the confines of data protection legislation and any WASPI/information sharing protocol;
- **Serving notice:** MHA will always seek to engage with tenants to reduce/stabilise their debt or remedy their untidy property or halt anti-social behaviour etc before serving notice to end the tenancy;
- **Pre-court:** we will follow court procedure rules and pre-court protocol (using our pre-court checklists). We will engage with the Housing Intervention Panel (with someone's consent) prior to taking court action. We will also hold case conferences within MHA to consider the proportionality of court action, seeking to find alternative solutions. We will attempt to undertake 'tenancy rescue' appointments prior to applying to court and only go to court where the intention is to end the tenancy, not as an engagement tool. These pre-court activities will be scrutinised before court is applied for;
- **Possession Order:** We will only seek an outright PO where there's no resolution/settlement prior to the court hearing;
- **Pre-warrant stage:** We will pool resources/expertise in complex cases – there is an internal group of different MHA team members that review each case before progressing a warrant. Eviction will only be undertaken where there's considered to be no other viable option to resolve the tenancy breach i.e. eviction won't automatically be pursued because an SPO is broken etc.;
- **Mental capacity:** we generally won't evict where there are prolonged issues with mental capacity, causing failure of the tenancy. Although it is recognised that in some situations we may have to pursue eviction e.g. serious ASB affecting the wider community;
- **No recourse to public funds:** We will seek to take further advice/provide/facilitate further support where someone in this situation is threatened with homelessness;
- **Stay hearing:** We will always advise tenants to attend court and to apply for a stay hearing as applicable;
- **Legal support:** we will advise a tenant securing sound legal advice prior to any court hearing e.g. Shelter Cymru/CAB – early on;
- **Avoiding homelessness:** our target is zero evictions into homelessness. We will work closely with MCC Housing Options Team to prevent homelessness. Where feasible we will work with partners to help someone (who wants to) move to alternative accommodation in a planned way, if they cannot cope running their tenancy;
- **Property suitability:** where we are pursuing legal action to recover a property from a tenant because they will not decant or the property is adapted and no one in the household requires the adaptations we will make another suitable property available to live in;
- **Housing provision:** we will seek to develop and maintain housing that is conducive to sustainable tenancies e.g. energy efficient, affordable rents, secure, safe and linked to employment/transport (not exhaustive list);
- **Review of preventing eviction protocol:** we will review cases where eviction has occurred and the Protocol hasn't worked and take remedial action as appropriate. There will be an ongoing development of a knowledge base/data to support eviction prevention.



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