



Using the PRS as a route out of homelessness

Community of practice

Meeting notes – 12 October 2021

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Practice sharing.

Help to Rent, Crisis Skylight Edinburgh

PRS pilot, Cyrenians and Crisis Skylight Edinburgh

Housing support, Beam

Landlord liaison services, Crisis Skylight South Wales

Practice sharing

Help to Rent, Crisis Skylight Edinburgh

Fintan Kavanagh, PRS Service Manager, and Sam Gajewski, PRS Landlord Liaison Officer

↪ www.crisis.org.uk/get-help/edinburgh/services/help-to-rent-Edinburgh

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The service is commissioned by City of Edinburgh Council, referrals come from its PRS prevention team. There are criteria around support needs, affordability and budgeting; 50% of referrals are accepted after assessment. People are supported to find, set up and sustain a tenancy. Sustainment includes supporting people through job loss, bereavement etc.

Since 2020, 54 bonds in the place of cash deposits have been set up. Tenants are encouraged to save the bond as part of the project. They can also use an insurance scheme such as mydeposits: www.mydepositsscotland.co.uk

The Edinburgh PRS market is a bit of a bubble, doubling since 2020. 20% of all homelessness comes from the PRS, which is twice the national average. Many properties go to short-term lets. The solution is to proactively target letting agencies and build rapport. The service also works with the DWP and Housing Associations.

Other resources

Dundee Homefinder provides a similar service: www.dundee.gov.uk/service-area/neighbourhood-services/housing-and-communities/dundee-homefinder-service/dundee-homefinder-service-information-for-applicants

News | In Edinburgh, people are offering £2800 per month for property advertised at £1800 per month: www.edinburghnews.scotsman.com/news/politics/council/edinburghs-housing-crisis-student-flat-received-626-inquiries-in-1-week-3409799

Practice sharing

PRS pilot - partnering to provide better support

Viki Fox, PRS Service Manager, Cyrenians, and Amanda Wells, Rapid Rehousing Support Worker, Crisis Skylight Edinburgh

↪ www.cyrenians.scot/news/317-new-private-rented-sector-pilot

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🖨️ See attached slides, or available on request.

The partnership began in July 2020 to house people coming out of emergency coronavirus accommodation (hotels). Aim was to take advantage of market (there were 207 one-beds available in June, versus six in March). Results show the PRS is accessible for everyone.

118 referrals from a diverse range of places. 87% of tenants have multiple support needs. Three tenancies ended but no returns to homelessness. Currently, there's a bottle neck of people at the matching stage.

Barriers include: deductions on benefits (down to £190p/m in one case), NRPF (only managed to house one person with NRPF), shared accommodation rate for under 35s, and lack of services through pandemic. Tenants often prefer waiting for social housing, and sometimes Housing First is needed.

Solutions

DWP is now able to stagger payments of benefits arrears.

Looking forward

Would like to see it extended throughout Scotland – though there is already some rollout. Would like to see more landlords and letting agents involved and want more services and support providers comfortable working with tenants in PRS.

Practice sharing

Beam

Bluinse Thomas, Senior Operations Executive

↪ www.beam.org/

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🖥️ See attached slides, or available on request.

Beam is a London-based start up that raises a crowdfunding profile for people referred from homelessness services (such as St Mungo's and Southwark Council). It has expanded its offer from employment support to housing. Support is offered for six months, with a view to potentially reducing that to three.

All referrals are assessed on whether Beam thinks they can move in immediately or not. The housing team provides individuals with one-to-one support into houses (house hunting, updating Universal Credit etc) and further support after the move. They aim to move people in as quickly as possible and more than sixty tenancies have been signed since April 2020.

Crowdfunding budgets are very personalised to needs (e.g. childcare, or laptop costs) and Beam creates a relationship between donors and people they are supporting.

Message to landlords – why let to Beam?

All members vetted, no issues with substance misuse, can move immediately.

Tenants can pay deposit and first month rent.

Support to apply for direct payment of housing benefit to landlord.

Beam take care of all paperwork.

Will be in touch with the tenant after housed.

Practice sharing

Landlord liaison services, Crisis Skylight South Wales

Josephine Lewis, Landlord Liaison Officer

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Having a background as an estate agent and using existing links has been very helpful. The main challenge in the area is affordability and demand – sometimes can't even book a viewing.

Further challenges with the CTI cohort. The services matches properties to people coming out of prison and everything needs to be set up for them to move in straight away. Quick turnaround and shifting timescales mean relying on a portfolio of private landlords and specialist agencies, lots of time goes into building (and rebuilding where necessary) their trust.

For the CTI cohort, matching to properties and suitability of community, transport and support links is key. Work closely with other services and support workers.

One useful tool is the offer of an insurance policy, which helps encourage landlords, but has in fact only been used once.

What is CTI?

Critical Time Intervention (CTI) is a new service approach designed to improve continuity of care during the “critical time” of a person's transition from shelter to community.

The model has four phases. The first is pre-CTI phase whilst still in shelter. The next phases are time-limited to three months each: phase one (transition), phase two (try out), and phase three (transfer).

🖨 [See attached CTI slides, or available on request.](#)

Practice sharing

Questions for speakers

Are properties inspected to check for hazards prior?

- Inspecting every property can be a barrier to landlords agreeing to work with you
- Beam ask for legally required forms (gas cert etc), for everything else, the tenant is advised to ask in viewing
- Edinburgh's PRS pilot checks each property
- <https://www.gov.scot/publications/repairing-standard/>
- Are there risks with not asking for self assess HHSR forms?

How are schemes arranging the savings people make? Do they use a financial organisation or do they do themselves?

- Flintshire suggests a credit union or separate bank account is opened. However, due to the pandemic etc, very few people are able to replace their bond with a cash deposit.
- In Dundee, the 'tenant' pays the monthly deposit instalment to the landlord who then transfers into the safe deposit scheme.
- PRS pilot tenants in Edinburgh use MyDeposits Scotland, saving to replace the bond directly into their own account.

Where do people get funding for rent in advance?

- Beam uses crowdfunding.
- In Wales, tenants can go to the local Bond Board, though landlords often don't accept a bond. Housing Options also have a prevention fund.

Reflections on high demand

- Analysis of PRS in Edinburgh shows core returning student demand. Recommend contacting university contacts to work out when student demand might plateau/reduce.
- Viewers offering more than advertised rent in Plymouth as well as other areas.

Reflections on affordability and LHA

- LHA rates not viable with newer property owners – pushing for market rate as they've just paid extra for property.

Group discussions.

Tenancy support and training

Joining up with other local services

Landlord liaison and supporting people into the community

Landlord incentives – what works?

Group discussions

Tenancy support and training

The group discussed a broad range of issues relating to tenancy support, and everyone gave an overview of their organisation's approach, covering tenancy sustainment, pre-tenancy coaching and training, housing costs and deposits, and safety and security of PRS properties.

The discussion focussed on tenancy training, with the organisations represented having different approaches and different stages.

Crisis' tenancy training

Crisis delivers tenancy training and a course handbook to members through Skylights. Our housing trainer (Pili) delivers it to external organisations on a 'train the trainer' basis.

Find out more: <https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/renting-ready/>

Or get in touch at housing.trainer@crisis.org.uk

Level 1 Tenancy Skills

Crisis' course can be accredited, requiring around 27 hours of learning engagement from members:

Module 1 – understanding tenancies covers different types of tenancies, how to search for properties, housing options and the difference between social and PRS, rights and responsibilities and tenancy agreements, viewing properties

Module 2- tenant financial management covers the cost of tenancies, tenant liabilities, understanding LHA and HB, developing a personalised budget, dealing with credit and priority debt etc

Module 3 – maintaining a tenancy covers maintenance responsibilities, dealing with dampness and condensation, dealing with common tenancy problems, and how to manage in shared housing.

Group discussions

Joining up with other local services

Challenges

Lack of awareness of issues and available services. People don't understand difference between social and private tenancy.

Gaps in services in Aberdeen. Drug and alcohol services and residential rehab closed during the pandemic, leaving many people with nowhere to go. In England, a lot of "move on" accommodation also closed during the pandemic and supported housing decommissioned.

Poor quality properties in London.

In England, people not identified as having 'high support need' can be missed. In Dundee, service only has capacity to provide little to no support for clients.

Most people are eligible for bonds in Dundee, but not all tenants and landlords agree to conditions.

Solutions

Prioritise sustainable engagement with tenants. Attend meetings with clients on a weekly basis to identify issues before they occur.

Crisis' landlord survey is very useful to tailor and market requests for accommodation in Aberdeenshire and Angus – to find out more get in touch at lucie.dunn@crisis.org.uk

Specialist support for tenants provides very good value for money to landlords and letting agencies who do not have the capacity for those services themselves.

Build move on tenancy relationships with Housing Associations. Some services enjoy good relationships with the council and emergency services. In Dundee, the Homefinder, PRS, Homelessness and Housing Options teams all work together in the same building; can provide holistic service.

Group discussions

Landlord liaison and supporting people into the community

Challenges

Very difficult to engage with and source properties through letting agents. In one instance, a service has written to over 45 agents and received no replies.

Across the three nations there is a lot of competition for properties and its an increasingly difficult market to operate in. Services have issues getting guarantors, completing requests for paperwork or references, and with credit checks required in advance.

Solutions

Face to face and personal contact helps to engage letting agents. Provide updates on your service and sell your benefits. Set up a forum for letting agents. Go the extra mile!

Ensure you have both landlord and tenancy support. Provide links with the DWP. Pinpoint older stock and have a client in mind when speaking to the agent. Get people on board with a tenant you know requires little support.

Take time upfront to get everything in place prior to contact, and ensure a viewing.

Consider different insurance schemes, including RentGuard, and a rent guarantor service, such as Housing Hand. Rent guarantees can be packaged in different ways: six months rent in advance, deposit, underwriting rent by local authority, insurance schemes, leasing.

Group discussions

Landlord incentives – what works?

Challenges

Paper bonds offered don't cover rent arrears. Savings schemes can show tenant autonomy, but can disincentivise if people don't save and provide full deposit amount.

In Scotland, historical approach of promoting direct payment of Housing Benefit is more difficult with UC; despite 'belt and braces' approach, money still going to tenants not landlords.

Want to know what is happening and what is working – particularly to incentivise work with more 'unpopular' groups.

Solutions

Use existing research into what landlords do and don't like:
<https://www.york.ac.uk/media/chp/documents/Sustainable-Private-Rented-Sector.pdf>

Mediation services working with PRS landlords and tenants:
<https://www.housingadviceni.org/housing-mediation-northern-ireland>

Solutions

Offer rent in advance or cash grants alongside a paper bond.

Provide a 'beginning to end' service. Norwich has developed a successful prevention of eviction protocol, with a service for landlords and emphasis on resolution.

In Plymouth, landlord survey suggests direct payment of rent, named contact and support were main incentives.

Offer a 'small works' loan to landlord to promote good property standards (the Bond Board in Manchester manages one.)
Conwy Council offers £25k incentive for empty home owners to refurb properties on condition they rent them at LHA for five years – word of mouth works to publicise.

Incentivise landlords by housing one tenant exempt from benefit cap, with PIP etc, and another on the Shared Accommodation Rate.

Group discussions

Summary of comments on housing markets and affordability

All four breakout groups discussed navigating an increasingly challenging and competitive housing market. This page summarises these and related comments.

Increasing evictions due to rent arrears

Higher cost of living, UC uplift removed, people are struggling – expecting them to lose tenancies. Financial difficulties in London: Greater London Authority has reduced pandemic funding and other funding for people leaving prison.

Housing young people and under 35s

Properties increasingly unaffordable. Challenging when a young person has complex needs, mental health issues, or other support needs and has to live in shared accommodation. Can we only support young people when they are working?

Some schemes are working in areas of deprivation and historically were able to access affordable accommodation – this is becoming more difficult to do so.

Challenging housing markets

Rents and demand is up and the number of properties are down. One area suggested the 'tide is going out' on PRS options and is a losing battle. Being forced to compromise on quality and location.

In Scotland, people are relocating following the pandemic. In Aberdeen, there's an overflow of property, dealt with by solicitors rather than estate agents. In Edinburgh, affordability is a major issue; difficult to compete with prices offered by students and short-term lets. Developments in Dundee (V&A and Riverside) are driving a competitive housing market.

LHA needs to be looked at –it is a hugely limiting factor. Used to find rents at LHA, but rarely at this level in many areas.

In Sheffield, most of PRS is simply too expensive - dire shortage of affordable housing. In Plymouth and other areas, extremely hard to find one-bed properties.

Final remarks.

What have you found interesting today?

What would increase PRS supply in your area?

Next steps for the Community of Practice

What have you found interesting today?

hearing from others working in the sector. Really great info sharing and good to share real experience

Massive amount of insights and diverse ideas/schemes in room all round the UK

There's clearly a need for more people to share practice

Speaking with others working the PRS Also loved the summary of CTI

Hearing the various experiences from across the UK, especially how hurdles have been overcome.

Hearing the struggles to recoup Bonds and RIA at end of tenancies

Different incentives from other schemes.

wealth of knowledge and experience

I always love to hear what other organisations are doing and how we can share information

Listening to participant's views on current issues

Practice sharing and break out session

Really interesting to chat with people sharing the same challenges. Thanks

common challenges across the UK in sustaining and procuring PRS lets

Great to hear other's insights into what has worked for them and lots of things to take away and apply to my own work

I was amazed by the support different local authorities are offering - very little from my local authority.

Innovative approaches to identical challenges in the PRS.

Wealth of experience nationwide, recognising similar and different trends happening in different countries/countries

That there are so many people and organisations doing similar work to myself and experiencing the same challenges

Shared experience and knowledge

People with similar roles. Same issues! Scotland seems ahead. Starting to consider wider things.

The direct link to fellow organisations and being able to build fruitful relationships to progress the change we are all working towards.

hearing about people's experiences in their geographical area regarding LHA gap and property availability

What would increase PRS supply in your area?



LHA rates	Government intervention	Increased LHA rates and removal of cap on DHP
LHA uplift to reflect 30% level of market rent	I don't know.	Rent controls
another LHA increase! we are exploring ways to work with landlords to prevent evictions	Understanding the needs of landlords and adapting services to meet their needs	Having a pool of reliable social PRS Landlords accessible to all
Increased LHA rates	Increase in LHA rates.	There are only a finite number of houses whether they are owned or let - we need to build more
Government incentives for landlords	Unfreezing the LHA	Additional resources to increase positive and proactive landlord engagement.
Reduction in number of short-term lets, increasing LHA rate, more houses being built generally	Properly funded support for residents is needed and not always available. Being able to refer clients with a robust support plan would help.	Greater education for the private sector - facts/figures pushed through PRS media outlets. Knowledge is power as they say.
More landlords being willing to let to people who have been homeless, or who are on UC.	We need to be having renewed conversation with landlords to see what they want and need in this changing climate	One team per organisation or council procuring PRS - so that landlords can't play different services or teams off against each other, eg pushing up incentives
There is a lot of PRS in our area already - but not affordable. Landlords are wanting support with their tenancies.	Direct payments easier. Ethical agencies and landlords, lower rents or higher lha rate,	Funding to change HMO to self contained accommodation.

Next steps

What next for the Community of Practice?

Future topics

Many groups expressed an interest in discussing prevention/preventing evictions from the PRS at future meetings, all the more important given the apparent difficulties finding homes in every part of the UK right now.

Ongoing support

Participants were keen to meet further to continue the discussion. How can we maintain momentum and swap practice on a more regular basis?

Structuring discussions

Should we ask participants to bring (or circulate in advance) a specific challenge, problem or question for the group to work on?

Download meeting notes from previous communities of practice on our website: <https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/rapid-rehousing/>

Register for future meetings

Join us at our lunchtime sessions to continue the conversation.

- Wednesday 10 November 2021, 12 – 1pm
- Wednesday 17 November 2021, 12 – 1pm
- Further dates tbc.

Our next PRS community of practice meeting in January 2022 will focus on the theme of women and housing.

For registration details, please get in touch at bestpractice@crisis.org.uk



Together
we will end
homelessness