



## **SHP Crisis Private Renting Champions 2015 for Improving clients' financial capability**

### **Good practice**

With internal and Crisis funding SHP are currently working in close partnership with the Probation Service and specialist supported accommodation providers to support individuals who are subject to Probation supervision to access the private rented sector (PRS).

SHP provides intensive support to clients in the early stages of their resettlement into private rented accommodation. During this period, SHP's PRS officer negotiates with letting agents to remove administration fees and reassures landlords by setting up a fast-track payment of Housing Benefit. In the past two years, this payment system has been increasingly successful in encouraging landlords to enter into the tenancy without the need for payment of a cash-based security deposit or rent in advance. With Crisis funding SHP provide a bond to landlords, the equivalent of one months rent, which expires after six months. We work with landlords who are happy to accept this bond with a view to, if there are no issues with the tenancy, allowing the client to remain in the property without a security deposit in place. This prevents the clients of this project falling into debt as they try to replace the security deposit bond after the initial six months. Where landlords do require some form of deposit after the expiration of the bond we support clients to engage with Credit Unions to save/borrow at competitive rates.

SHP make every effort to secure accommodation in areas where pro-social relationships can flourish, where clients are likely to find sustainable employment and where the rent is affordable as the client moves away from benefits towards economic self-sufficiency.

Support Workers provide brokerage, budgeting support and advice on selecting the most economical utility tariff. SHP also use specialist benefit calculators with clients to make them aware of any relevant entitlements and fundraise with them to pay for household essentials so they can move in, debt-free.

After the initial few weeks, support is tapered across the 12 month engagement period with the intention that clients will eventually be able to manage their own tenancy and finances. In a climate of welfare reform and austerity, financial resilience is crucial if our clients are to successfully sustain a tenancy and find work. SHP has designed a personalised, modular life-skills programme to achieve this. One of the key workshops in our Opportunities Prospectus is the AQA-accredited tenancy support programme which covers topics such as budgeting, rights and responsibilities and self-advocacy. It equips clients with the confidence to negotiate with landlords and live independently of support.

In addition to this, SHP hosts a range of ETE, life skills, peer support and financial resilience workshops. As part of SHP's innovative, non-accredited day programme *Fuchsia*, we run sessions in partnership with PriceWaterhouseCoopers on financial literacy and capability, covering topics such as financial terminology, setting up bank accounts, budgeting, debt-management and paying utility bills.

Computer literacy is increasingly important with the introduction of Universal Credit and we have developed a strategy to prepare our clients for this, providing IT training for clients to ensure they have the skills and confidence necessary to complete on-line assessments and provide IT equipment



for clients to use on a drop-in basis. Together with SITRA and LHH, SHP recently co-produced with clients the online Welfare Reform advice and training resource *Pulling Together*. This resource is used in key-work sessions to raise awareness around changes to welfare provision and Universal Credit.

### Case study

Paul is 27 and moved into private rented accommodation after being in prison. He had been temporarily re-settled into Approved Premises at the point he was allocated an SHP Support Worker who reviewed his housing options with him. Paul's only housing option was the Private Rented Sector. Paul agreed to enrol on the SHP AQA Tenancy Support Programme whilst living at the Approved Premises and after completing the 4 week course he felt prepared to look for accommodation.

Due to his housing history he was exempt from the single room rent allowance and received support from SHP's PRS officer to negotiate a tenancy from a Landlord who SHP regularly use and who had an appropriate self-contained flat in an outer London borough where some of his family lived. It was agreed that SHP would provide a deposit guarantee bond for six months, thereafter, as long as Paul looked after the flat and paid the rent he would only need to pay a £100 deposit.

When Paul moved in he realised that although most the essentials were there, his own television wasn't working and he didn't have the savings to buy a new one. He called his support worker who supported him to apply for the Sherriff's Recorders Fund and this enabled him to purchase a new television.

Paul's vulnerabilities meant the PRS Officer advocated for Housing Benefit to be paid directly to the landlord. However, he was struggling to manage his other expenses and after seven months was in arrears for his electricity bill. Paul's Support Worker supported him to contact EDF Energy Trust before the problem worsened, who cleared most of his arrears and set up a realistic payment plan. Paul attended a one day financial resilience workshop with SHP and as a result felt more in control.

### About the champion

SHP is a London-based charity set up almost 40 years ago to support people who are homeless or at risk of homelessness. Today the charity works with 7,000 people a year across 22 London boroughs, providing a wide range of accommodation and community-based support services to prevent homelessness and promote social inclusion.

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