**Prevention post-pandemic. Are we ready for the lifting of the eviction ban? – practice exchange pre-read 27/04/2021**

What, if anything, is happening in preparation for the upcoming deadline in England of the 31st May and 30th September in Scotland. As we follow the roadmap out of lockdown, the scale of the rent debt crisis in the private rented sector is not fully known. Many renters are now hanging onto their homes by a thread and there remains a real need to continue investing in homelessness prevention to reduce the impact on people who may now be at real risk. How can we best protect renters from eviction? What is already in place to meet possible new need? How can we monitor the scale of evictions due once the ban is lifted? Are strategies towards evictions changing? What can we learn from the last 12 months to help inform decisions into the future?

**The future landscape**

Do the governments measures to support renters go far enough? Concern still remains that in most areas, when the ban is lifted, court proceedings and evictions will rise. We already know that many private sector tenants have and continue to experience financial difficulty. The Joseph Rowntree Foundation predicts that the wave of unemployment linked to covid-19 is yet to reach its peak, predicting October of 2021 as the time of greatest need. With a window of opportunity of around 6 months before this date, what else can be done to protect tenants from financial difficulty, potential eviction and possible homelessness? How can we help to bring greater security and support to meet the housing needs of all post-pandemic?

The Housing, Communities and Local Government Committee have published [**a report**](https://committees.parliament.uk/committee/17/housing-communities-and-local-government-committee/news/153614/private-rented-sector-needs-roadmap-out-of-lockdown-to-avoid-debt-crisis/)urging the government to create a coherent exit plan and to help private renters tackle arrears built up during the pandemic. It calls for ministers to act quickly to provide a support package for tenants and landlords. Ideas around discretionary payments, grant and interest free loans are all suggested to give renters and landlords a sustainable way to recover.

[**MHCLGs Official Statistics release**](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/979393/Statutory_homelessness_release_Oct-Dec_2020.pdf)for Oct – Dec 2020 supports the fact that the ending of ASTs have largely been prevented over the crisis due to restrictions on evicting households. Additionally, support measures such as the furlough scheme and the £20 uplift in universal credit have helped support households who otherwise would have been unable to meet their housing costs. These measures have led to substantial falls in the number of households who are homeless or at risk of homelessness due to the end of an AST, with a 42% and 35% fall in the number of households owed a prevention or relief duty for this reason, respectively. Findings from the second wave of the Households Resilience Survey, published this week, showed that the number of households in arrears has tripled in the last year, with 1 in 5 households in the private rental sector either in arrears or likely to fall into arrears in the next 3 months. This suggests that these results are likely to be reversed as protection against evictions come to an end in the coming months.

**Prevention options**

What are the different options we could put in place to support tenants? Increased communication, where appropriate, might help. What alternative routes to get tenants help if they are not engaging with their landlord could we facilitate? Could landlords make LAs aware of any potential homelessness as early as possible? What would be the most effective way of facilitating this?

As DHP has been reduced by around 45% across the board in this year’s allocations, how will this impact our ability to help PRS tenants and our own or housing association tenants through any potential financial hardship now and in the coming months?

**Good practice in this area**

* Regular contact with local PRS landlords and landlord associations
* Sharing of data from the Court system in relation to future evictions due
* Wider public awareness of any help or support available through the local council
* Specific officers tasked to deal with potential covid-19 evictions
* Trained financial inclusion officer(s) on site
* Regular checks on number of cases and potential cases from all sources;
* Strong emphasis on prevention work through all work streams.

**Something to think about before the exchange**

* What have we already done to understand: (a) the possible timelines; (b) the extent of the rent debt crisis in our own areas; (c) how any potential solutions sit at the side of our existing service
* What potential solutions have we trialled? What potential solutions could we trial?
* How can we raise awareness of our services with PRS tenants?